Most of us take it for granted every day, but nothing is more important than the health and welfare of ourselves and our loved ones. To think that working parents are forced to choose between receiving a wage to put food on the table and caring for themselves or their children in the event of a medical emergency or childbirth is concerning. By passing S.1048 and H.2172, establishing a paid family and medical leave insurance program, the Commonwealth of Massachusetts will be able to take pride in becoming a state that provides its working families protection against commonplace economic insecurities. With a combined effort from employers, employees, and state administrators, Massachusetts can implement a bill that reduces inequality amongst employees, and shares the costs amongst insurance holders in a way that eliminates crises for both small businesses and the self-employed.

■ The Bill
S.1048, H.2172: An Act to establish a paid family and medical insurance program

■ Elevator Speech
As strong proponents of a sense of community, we believe that working families should not be forgotten and left to struggle when faced with trying circumstances. I’m Jesse Feldstein, a Massachusetts voter and senior at Brandeis University, and I’m advocating with my classmate Kyle Robinson on behalf of working families. Together, we are worried about the 1.2 million Commonwealth workers who risk losing their jobs to take time off to care for themselves, a loved one in need or a newborn child. For the small cost of $3.24 per covered employee per week, we can provide an insurance program that protects families against the impossible choice between providing dinner for children and caring for sick family members. Will you join us in supporting H.2172 and S.1048 by ensuring these bills get voted favorably out of committee?
Excerpt from the Storybook

The Expert Economist

“This bill is important to me as I think it is a very important way to reduce gender, racial, and class inequality. I have both an intellectual and moral commitment to that outcome.”

– a professor of economics

This expert has helped develop a model that estimates the number of employment leaves taken, their length, and their associated costs given any changes in legislation. According to her model, very few additional leaves would be taken as a result of the new law (only 13,000 statewide annually), bringing the total to 521,000 leaves per year, more than 80% of which are taken for personal medical reasons.

The Affected Employee

“Sure, I can go in for a day or two if I’m sick, but if something long term came up, it’s a different story.”

– Michael, independent contractor

Michael is an independent contractor in Massachusetts who is currently paying college tuition for his second child. Self-employed workers like Michael have to think about the prospect of family illness quite a bit, as an injury effectively means a halt in income. In February of 2010, Michael lost his wife to cancer. “I remember when my wife became disabled, there was worry about money, and we relied on my income.”

Michael is in favor of paid insurance programs that help those who face unexpected circumstances, which can cause panic and anxiety.

House Ways and Means Script

Since 1993, unpaid family medical leave has disproportionately helped white workers in higher socioeconomic classes, while leaving the marginalized in a position in which they must choose: finance routine living expenses or support their family’s health and well-being. As S.1048 has progressed, many have worried about the fiscal implications of the bill. We will demonstrate that any fiscal stress is merely a fraction of the benefit provided to the Commonwealth, especially for those who are most vulnerable. We are asking for your support of Senate Bill 1048, “An Act to provide a paid family and medical insurance program,” thereby strengthening a sense of community and security for our fellow Massachusetts citizens.

Although the Senate and House bills vary slightly in the details, both provide a plan to establish a paid program for employees to take time off in the event of a childbirth, personal illness or family illness. Funds would be administered from a trust (or a private and approved insurance) paid into by employers (who could require employees to pay up to 50% of the contributions). Allotments would be proportionate to employee salaries, and would not exceed $1,000 per week.

The bill garners universal support from employees who will be guaranteed coverage where they otherwise were not. According to Randy Albeda and Alan Clayton-Matthews, employees are currently taking fewer and shorter leaves from work than necessary. Notably, low-income, Black, Latino/a and female workers are the least likely to have access to wage replacement. This program would introduce a system that shares the economic risk of taking leaves across the workforce, enabling lower turnover costs and greater equity. Albeda and Clayton-Matthews devised a model that adjusts for increased leaves and other anticipated changes associated with the program. The model predicts that covered employees could expect a $1.62 tax per week (outside of administration costs).

Nevertheless, some believe the passage of the bill could cause small business owners to face higher costs, forcing them to push higher prices onto consumers, or close their businesses altogether. “It’s one of the most frightening things businesses have looked at this entire session,” said Jon Hurst, president of the Retailers Association of Massachusetts. Not only do small business owners fear these costs, but lawmakers might be hesitant to pass a bill that requires $12 million in additional program start-up costs. Though a daunting figure, this cost is a small fraction of the monies to be collected, which amount to more than $400 million annually.

While weighing the costs and benefits of this bill we observe concrete up-front costs weighed against the savings and positive externalities that all companies will enjoy through lower turnover, greater productivity, higher morale, and the influx of greater talent to the state of Massachusetts. Small businesses are most anxious about this bill, but through observation of a similar program in California, we see that positive results for these small companies will far outweigh the costs. For instance, 93% of companies and 99% of companies documented a decrease in turnover and an increase in morale, respectively. Data suggests that the rate of attrition in women who give birth is now equivalent to the attrition rate for those who take leave for medical reasons; the former rate used to be twice as high. Also, the passage of this bill will attract the best talent in the region, which will naturally increase productivity in the workforce.

Not only will Massachusetts companies be more competitive, but also small businesses in Massachusetts will be able to compete with larger companies for talent due to a mandated benefit structure that was once only offered by the biggest corporations. Another substantial reason why small businesses should promote the passage of the bill is because...
it would decrease turnover. With fewer hiring resources, replacing an employee can cost up to double the annual salary of the employee that is being replaced. This is a benefit that effectively acts as a progressive tax, in that the small companies turning the lowest profits benefit the most.

In sum, research institutes, economists, legislators and the public support this initiative. To keep the Commonwealth on the forefront of progressive economic policy, it is imperative that we take this crucial step to provide working families such a necessary economic security. By sharing the costs of a paid leave, we can protect businesses and employees against the sudden changes imposed by taking leave while also increasing productivity for employers and making the Commonwealth a more attractive workspace for employees. Please vote in favor of this bill, as any associated fiscal concerns or worries are outweighed by the innumerable advantages.

Letter to the Legislator

I am writing to you because I am concerned about working families in our state. As residents of Newton, you and I are mostly exposed to white collar workers who enjoy many benefits, financial and otherwise. The problem is, there are people in Massachusetts who are choosing between caring for themselves/their family members and continuing to earn a wage to pay the bills. By promoting “An Act to establish a paid family and medical leave insurance program,” we can ensure that working families will not have to make that choice.

I’ve been speaking to economists, coalition organizers, and most importantly, everyday workers who need this bill to pass. Under current laws, 1.2 million employees in the Commonwealth risk losing their jobs if they were to take time off to care for a newborn child or ill loved-one. The words that these employees use to describe the situation are recurring: worry, anxiety and panic. As the first ever psychologist to serve in the Massachusetts legislature, I am sure you have an appreciation for the mental fitness of our workers.

I am imploring you to speak to your colleagues about this bill and promote its efficacy and necessity. For the small cost of $3.24 per covered employee per week, we can lead the nation in providing paid leave benefits. You’ve already accomplished so much for the city and people of Newton and the state of Massachusetts, so I am confident in asking you to be a leader for this cause. Please consider assisting working families in need by supporting “An Act to establish a paid family and medical leave insurance program.”

Excerpts from Campaign Journals

Jesse

All told, I had the most memorable experience in the State House meeting with Rep. Brodeur. Not only did the representative introduce us to multiple staff members, but he also engaged in a 20-minute conversation (during his lunch break) in a private room. Representative Brodeur was completely honest with us, and did not hesitate in expressing his doubt that the bill would go to a hearing prior to the end of the semester. He also anticipated opposition and counterarguments to the bill and asked Kyle and me to rebut these points. Rep. Brodeur and his aides could tell that Kyle and I had done our homework as we were able to introduce both quantitative and qualitative evidence to substantiate our stance on the issue of paid family and medical leave. We left the meeting with business cards and requests to follow up on questions regarding associated costs and statistical proof of benefits from other states. Securing a positive relationship with the chair of the committee allowed us a sense of confidence that our work would make a difference. We had the right ear, and he seemed to be listening if we were willing to do our part.

Kyle

This first meeting Jesse and I had was with Edwin Argueta of Raise Up Massachusetts. We drove to a rundown suburb of Boston, and met Edwin in a small office where it was him and one other employee/advocate. I immediately was shocked by the size, and assumed a much larger operation. Edwin was extremely helpful, but also the idea of meeting him made both Jesse and I prepare which enabled us to fully understand the bill to ensure that we had a beneficial talk.

Edwin primarily explained the function of Raise Up Massachusetts, and what their plan was in order to ensure or make it more likely that a paid medical insurance program would be established in Massachusetts. He then continued to talk about the strategies they were implementing and how we could help. He fully elaborated upon the power that the Democratic Party had in the progressive state, and therefore they focused on assuring the democratic support for a bill that tended to raise support from this group anyhow.

This was a great learning experience for both Jesse and me, and we stayed in contact with Edwin in order to see if there was anything we could help the coalition with, and asking for help from him when creating advocacy tools. This was all beneficial. My only disappointment with the talk was the fact that at no time were we added onto an email list or chain in order to get updates on events and such. When we
did reach out specifically Edwin was hard to get a hold of, and when we got a hold of him many of the events were workweek mid-day.

**Update**
The bill was scheduled for a hearing on June 13, 2017.