

**EXAMINING THE NEED FOR COMPREHENSIVE
NATIONAL PAID FAMILY AND MEDICAL LEAVE**

HEARING
BEFORE THE
**COMMITTEE ON
OVERSIGHT AND REFORM**
HOUSE OF REPRESENTATIVES
ONE HUNDRED SIXTEENTH CONGRESS
FIRST SESSION

DECEMBER 10, 2019

Serial No. 116-75

Printed for the use of the Committee on Oversight and Reform



Available on: *<http://www.govinfo.gov>,*
oversight.house.gov or
docs.house.gov

U.S. GOVERNMENT PUBLISHING OFFICE

38-734 PDF

WASHINGTON : 2020

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EXAMINING THE NEED FOR COMPREHENSIVE NATIONAL PAID FAMILY AND MEDICAL LEAVE

Tuesday, December 10, 2019

HOUSE OF REPRESENTATIVES
COMMITTEE ON OVERSIGHT AND REFORM
Washington, D.C.

The committee met, pursuant to notice, at 10:11 a.m., in room 2154, Rayburn House Office Building, Hon. Carolyn B. Maloney [chairwoman of the committee] presiding.

Present: Representatives Maloney, Norton, Clay, Lynch, Connolly, Krishnamoorthi, Raskin, Rouda, Wasserman Schultz, Sarbanes, Welch, Speier, Kelly, DeSaulnier, Lawrence, Plaskett, Gomez, Ocasio-Cortez, Pressley, Tlaib, Jordan, Massie, Meadows, Hice, Grothman, Comer, Gibbs, Norman, Roy, Miller, Armstrong, Steube, and Keller.

Chairwoman MALONEY. The committee will come to order.

Good morning to everyone. Without objection, the chair is authorized to declare a recess of the committee at any time.

With that, I will now recognize myself for my opening statement.

I am honored to be convening today's hearing, my very first as chairwoman of the Committee on Oversight and Reform, as we continue to mourn the loss of our dear friend and colleague, Chairman Elijah Cummings. As I sit here today in his chair, I am mindful of his lifelong mission to seek not only common ground, but higher ground.

With that in mind, I am very pleased to hold today's hearing on an issue we have been fighting for many years, the need for comprehensive paid family and medical leave. It's important for people to understand the current situation in our country. Right now, we are one of only two nations in the world that does not provide our workers with any form of paid family or medical leave, the United States and Papua New Guinea.

I remember when I was pregnant with my first child, and I asked my offices about leave policy. Do you know what they said? Leave? What leave? Women just leave. We expect you to leave. I said I didn't intend to leave, I intended to come back to work. They said it's the only time it's ever happened. That was an unacceptable answer then, and it is an unacceptable answer now for families across the country.

There are some basic and fundamental questions we need to face as a society. For example, if a young woman, a hardworking and promising employee, wants to have a child and spend a few weeks caring for her newborn, should she be forced to go without any paid maternity leave at all? Or should we as a Nation finally recognize

that having a child is a wonderful and predictable part of our employees' lives that we should support?

If a father's two-year-old daughter is diagnosed with cancer, should he be forced to take leave without pay and face financial hardship in order to take his daughter to her chemotherapy treatments? Or should we as a Nation do better by them?

If a man who has dedicated his entire professional career to serving the American people has to help care for his wife after a stroke, should he be forced to leave the workplace altogether? Or should we as a Nation value him and his contributions?

These are the questions that we as policymakers must answer. We are the ones who make these decisions. I believe with all my heart that we need a policy that supports hardworking young women who are having their children, that supports the father in crisis who is caring for his two-year-old daughter with cancer, and that supports the dedicated husband who is helping his wife recover from her stroke.

Providing this benefit is a significant and important investment in our future. The future of children, parents, families, and our future as a Nation. Paid leave yields better outcomes for productivity, health of parents and children, and long-term financial stability. It also contributes to closing the gender wage gap.

There are some who disagree. They oppose paid maternity and paternity leave, and they oppose any type of paid family and medical leave. But we are making progress in this fight that has been over 35 years in the making, to give parents and caregivers who work for the Federal Government, time to care for their newborns, sick children, and other ailing members.

Champions like former Congresswoman Patricia Schroeder, who was chair of the then-House Civil Service Subcommittee, started this important work force effort to respect parents and caregivers and help them balance the economic and emotional needs of having a family so they wouldn't need to choose between their family and their work.

I have sponsored a bill for many years called the Federal Employee Paid Leave Act. In fact, previous versions of the bill passed the House twice, but we have never gotten it through the Senate and signed into law.

My current bill would provide Federal employees, women and men, with 12 weeks of paid leave for the birth, adoption, or fostering of a child, for a serious medical condition, or to care for an ill spouse or parent. The Federal Government is our Nation's largest employer, and it should be a model employer for the Nation.

Earlier this year, I was very pleased that the House passed these provisions as part of the National Defense Authorization Act. When it went to the Senate, we were not sure if it would survive. We had been fighting for so long. We did not know if it would finally happen. But over the past few days, an agreement was struck to provide for 12 weeks of paid leave for employees at all Federal agencies when they have a new baby or adopt a child.

If this agreement is signed into law, it will be a tremendous victory for the more than 2.1 million employees across the country. Parents finally will be able to have a child without worrying about their paychecks suddenly coming to a halt.

Now, this agreement is not perfect. The Senate refused to approve paid leave for medical reasons. For example, that father who needs to take his two-year-old child to chemotherapy treatments would not be covered, and neither would the husband who needs to care for his wife recovering from her stroke. In addition, this provision covers only Federal employees, so it does not cover anyone working in the private sector.

We will continue fighting for these Americans in the months and years to come. But despite these drawbacks, this is an amazing accomplishment. Democrats made this issue a priority of our caucus. I want to thank Speaker Pelosi, the Democratic Women's Caucus chaired by Lawrence, Speier, and Frankel, who have made it a priority, along with the congressional Progressive Caucus, chaired by Jayapal and Pocan, for their support and leadership.

I would also like to acknowledge Representative Gerry Connolly for his work on the issue. He is a tireless advocate. He held our committee's first hearing in this Congress on this issue in his subcommittee. He is also a tremendous negotiator. He is one of our committee's conferees on the defense bill, along with Stephen Lynch, who is also phenomenal.

Together they skillfully represented the interests of our committee, our workers, and the American people in the negotiations with the Senate that resulted in this victory. They also worked closely with Chairman Adam Smith on the Committee on Armed Services, whose leadership and vision led to this achievement, as well as our partner in these efforts, Democratic Leader Steny Hoyer.

I would now like to recognize my good friend and colleague, the gentleman from Virginia, Mr. Connolly, to give his opening statement.

Mr. CONNOLLY. I thank the chair. And congratulations on your first hearing, I believe, as chairwoman.

Chairwoman MALONEY. Yes, it is.

Mr. CONNOLLY. But especially congratulations on this signal victory. Without your persistence and your tenacity, this would not have happened. And as you said, the job isn't complete, but this is a huge step forward. Congratulations, Chairwoman Maloney.

In September, our subcommittee, Government Operations, held the first hearing, as the chairwoman just indicated, to even discuss paid family leave for Federal employees, the first hearing like it in 10 years. Again, it was due to the persistence of Chairwoman Maloney that we were able to have this hearing.

I was honored to work with her to ensure that a provision providing 12 weeks of paid parental leave to our talented Federal employee work force remained in the National Defense Authorization Act, and it seems we were successful. But the victory lap is somewhat circumscribed, because there's still more work to do, as the chairwoman just indicated.

While we've secured paid parental leave for Federal employees, we must continue to fight for paid family caregiving leave and leave to care for one's own medical needs.

Now, is the time to catch America up to the rest of the world when it comes to paid family and medical leave. Leading businesses have long recognized that good paid leave policies for em-

ployees strengthen families and enhance recruitment and retention of a talented work force. It's time that all of America's families, and our national economy, reaped those benefits.

I will continue to join with Chairwoman Maloney and others to fight for our Nation's civil servants and their right to paid family and medical leave. We want all Americans to enjoy those privileges and those rights. As we stated, when fighting to ensure paid parental leave for Federal employees in the NDAA, too many employees, both public and private, have no access to leave when they need it most, and it's time to take steps to ensure they have it.

Family leave is not a magnanimous gift provided by unsavvy employers. Data shows that paid family leave improves recruitment, morale, productivity, and retention. A 2016 survey by Deloitte found that 77 percent of Americans said paid family leave would sway their choice of an employer. That's particularly important in an environment with 3.5 percent unemployment.

Half of those surveyed would prefer a family leave opportunity to a pay raise. An Ernst & Young study found that 80 percent of companies with paid family leave policies found a positive impact on employee engagement.

Companies that institute paid leave policies found less attrition of their female employees. A Rutgers University survey found that women with access to paid family leave are 93 percent more likely to be working a year after having a child than those without such access.

In short, paid leave is an effective incentive for all employees and can be a pivotal one for women, particularly in the workplace.

With all of these benefits, the United States remains one of the only nations in the world, industrialized world, that does not guarantee some form of paid leave. In fact, in 2018, less than 17 percent of the workers in our country had access to paid leave benefits through their employer, and less than 40 percent has access to personal medical leave through employer-provided short-term disability insurance.

The lack of paid leave hurts American families and the Nation's economy. If our country took steps we're advocating for today, creating policies that encourage women to participate in the work force at the same rates as men, economists predict we would improve the Nation's finances by half a trillion dollars in economic activity per year. By providing paid family leave to Federal civil servants alone, the Institute for Women's Policy Research estimated agencies could prevent 2,650 departures per year among women workers, saving \$50 million in annual turnover costs.

In the United States, 62 percent of two-parent families have both parents employed as they struggle to make ends meet. Three-quarters of women with children work outside the home. Beyond childcare, our Nation is aging, and the size of families is decreasing, meaning more Americans are and will be responsible for caring for older parents.

Currently, one in four Virginia workers, for example, in my state, is 55 or older, one in four. And in the next 15 years, the share of Virginia's population over the age of 65 is projected to grow by 30 percent. That's not untypical of most of the country.

So, we're going to need to care for our older family members. And as a Nation, we need to take steps to ensure we're prepared for those population shifts.

In Virginia, access to paid leave is even more concerning. For example, in 72 percent of our households with children, all parents have paying jobs. In 79 percent of homes with Black moms in Virginia, those moms are the breadwinners. In homes with White and Latino mothers, moms are the breadwinners in nearly half of those homes. Yet 55 percent of our work force does not have access to paid leave, and even fewer have access to paid leave at all. It's time to change those policies.

Having a baby, nursing your ailing dad or mom, sitting next to your sick teenager at the hospital, treating your own symptoms after radiation treatments for cancer, these are the most vulnerable moments for a family, rife with emotion and deep pain and difficulty. These are the moments that demonstrate that we as Americans care about each other. We need to enact policies that put families first, and it's an easy step when it also makes economic sense.

I thank the chairwoman for her leadership and her graciousness, and I wish every success in our future endeavor. I yield back.

Chairman MALONEY. Thank you. I would now like to recognize the ranking member, Mr. Jordan, for his opening statement.

Mr. JORDAN. Thank you, Madam Chair.

Let me also congratulate you. This is a big day for you. We appreciate that and wish you the best.

While we all miss our friend, Chairman Cummings, we look forward to working with you and your team.

We hope we get—that you will work with Republicans in rooting out waste, fraud, and abuse in the Federal Government and in working to pursue reforms that make our government more efficient, effective, and accountable.

In that vein, before I get to our opening statement, there was a report released just yesterday by the Inspector General, as you know, Madam Chair, this committee has jurisdiction over the inspector generals and the work that they do in the various Federal agencies across our government, and we were hoping that you might let us know when we would have Mr. Horowitz in front of this committee to answer the questions about his important and, in many ways, scathing report on the FISA court and what took place just a few years ago in front of that court.

Do you have an idea when we might have that hearing?

Chairwoman MALONEY. The ranking member's request for a hearing with Mr. Horowitz is noted, and we will address that at the appropriate time.

Mr. JORDAN. I appreciate that, Madam Chair.

The purpose of today's hearing is to discuss various proposals to pay Federal employees for up to 12 weeks of family and medical leave and to mandate various leave requirements on employers in the private sector.

At the outset, I would like to note that the best way to help both employers and employees throughout the country is to pursue policies that promote economic growth and job creation. Since President Trump's inauguration, his administration and Republicans in Congress have pursued policies to do exactly that.

Under the President's leadership, we have been successful. The November jobs report showed that our economy added 266,000 additional workers, 54,000 in the manufacturing sector, and unemployment fell to an unbelievably low rate of 3.5 percent. And I think that's because of the policies such as the Tax Cuts and Jobs Act, which the President signed into law almost two years ago now.

Because of our growing economy, companies are competing for workers and voluntarily expanding benefits for their employees.

In our home state of Ohio, for example, Conger Construction Group from Lebanon was able to double the number of its employees, offer bigger bonuses to its employees, give more paid time off to employees, and offer better health care benefits because of the Tax Cuts and Jobs Act, not because of any mandate from the Federal Government.

I have concerns about several of the proposals that we will discuss today. We must carefully consider the potential tradeoffs from legislating a Federal mandate for paid family leave, like the potential for lower pay or reduction in other employer-employee-based benefits.

In the Federal Government, of course, the free market and the free market principles aren't applicable. It is, therefore, up to Congress to decide whether to expand Federal employees' paid leave policy. Federal employees, on average, receive annual salaries around \$90,000. Federal employees' total compensation, including benefits, can be valued as much as \$125,000. Research shows that Federal employees are paid more than comparable workers in the private sector.

But before settling on a proposal that would tax—that would take tax dollars from union workers in Ohio to pay for leave for already well-paid attorneys at the EPA or the Department of Labor, the committee and the Congress should do some serious fact-finding. It is incumbent upon us to study the relevant information.

Is paid family leave necessary? Are a large number of Federal workers depleting their paid vacation leave and sick days for parental or medical leave? Do Federal agencies have policies in place that substitute for paid family leave?

Paid family leave is certainly a well-intentioned policy, but we have an obligation as policymakers to thoughtfully consider the proposals, the need for the proposals, and their potential consequences.

I'm grateful for the witnesses for testifying before us today, particularly pleased to see our colleague, Ms. DeLauro, with us today, and we look forward to their testimony and the chance to ask questions.

With that, Madam Chair, again, congratulations. I yield back.

Chairwoman MALONEY. Thank you.

I would now like to welcome our first witness. First, we're honored to have with us the House sponsor, the lead sponsor of the FAMILY Act, a bill that would create universal comprehensive paid family and medical leave for workers across the country.

Congresswoman Rosa DeLauro has been a champion for workers and families for three decades. As chairwoman of the Appropriations Subcommittee on Labor, Health and Human Services, and Education, she leads the fight to expand opportunities to middle

class families and ensure our economy is working for everyone. We are grateful for her tireless leadership and dedication to these issues.

Congresswoman DeLauro, you may now begin.

STATEMENT OF THE HON. ROSA DELAURO, A REPRESENTATIVE IN CONGRESS FROM THE STATE OF CONNECTICUT

Ms. DELAURO. Thank you very, very much for your kind words. And while this morning we honor the memory of our colleague, Elijah Cummings, we offer our sincere congratulations to you, Madam Chair, on ascending to this position. I am delighted to be here.

And I want to recognize and thank our ranking member, Mr. Jordan, for welcoming me here today, and all of the members of the committee.

You know, as Members of Congress, I believe it is our duty to level the playing field for middle class families and for working people, especially now. Why now? People's pay is a serious economic challenge that people have in their lives, that their pay does not keep up with the rising costs, skyrocketing costs that they face every day.

So, it is sadly no surprise that very few can afford to lose several weeks of wages, whether for an ill loved one, or for the birth of a child. It would push them over the edge. In fact, 62 percent of working people cannot access unpaid leave under the Family and Medical Leave Act, according to researchers from Brandeis University, either because they are ineligible, or they cannot afford to.

But those moments come regardless. In 1986, I was diagnosed with ovarian cancer. I went to my employer then, told him I was going to be hospitalized, and that I didn't really know whether or not I would be returning. My employer was Senator Christopher Dodd. Senator Dodd introduced what became the Family and Medical Leave that same year. But what he said to me on that day when I went into his office was, Rosa, go get yourself well. Your job is here. Your salary is here. Just take care of yourself.

With the support of my family and friends, and by the grace of God and biomedical research, I recovered and have been cancer free for 30 years.

Two years ago, my mother, at age 103—happy to tell you, she served on the City Council in New Haven for 35 years—she was dying. I got to spend every day and every night with her for six weeks. No one told me, as a Member of Congress, that I would not receive a salary. No one told me that my job would not be waiting for me.

That was such a blessing in both cases, a blessing that cannot just be for Senate staffers or for Members of Congress.

The United States needs a national paid leave policy to provide paid time off for working people who are welcoming a new child, caring for a seriously ill or injured family member, or recovering personally from a serious illness, for everyone.

So, after three years of careful deliberation and coalition building, I introduced the FAMILY Act with my partner in the Senate, Senator Kirsten Gillibrand, and we did that in 2013. It is the gold standard. We have reintroduced it in every Congress since, as we

did earlier this year, with 700 groups in virtually every state endorsing it.

The FAMILY Act allows employees to receive up to 60 days, or 12 weeks of partial income, 66 percent of their income, for a health condition, injury, or sickness to a child, parent, spouse, or domestic partner, the birth or adoption of a child, the injury of a family member in the military, or exigencies arising from a servicemember's deployment. It creates an independent, a self-sustaining national insurance fund by having employees and employers pitch in together with payroll contributions of two cents for every \$10 in wages. It is equivalent to less than \$2 per week for a typical worker.

It would be managed under a new office of Paid Family and Medical Leave within the Social Security Administration, but it is separate and independent from the Social Security Trust Fund, so that it does not impact the solvency of Social Security. It has a record 201 cosponsors in the House and 34 in the Senate, and it is bipartisan, as were similar proposals in the states.

So far, nine states, including the District of Columbia, have passed paid leave programs. They go even further in terms of leave duration, family members covered, wage replacement offered, or employment protections. We can learn from these innovations, and we can learn from the businesses who support paid leave. From the Main Street Alliance to the American Sustainable Business Council, close to 100 businesses or business leaders nationwide support the FAMILY Act.

It is no surprise that a 2017 study by the Boston Consulting Group found that 250 companies offering paid family and medical leave reported better ability to attract and retain talent, higher productivity, more diverse company leadership teams, and increased profitability.

Considering the benefits of paid leave for families and for businesses, I am so glad to see that my colleagues on the other side of the aisle support this in some form. But proposals need to be not—not deal with harm, because that would be unacceptable.

Many of the programs I've currently written force tradeoffs between the worker's current self and their future self. They're being asked to dip into their Social Security funds, or their child tax credit. And most only provide income for new parents. We applaud—we should provide support for new parents. The birth of a child is glorious. But income support for new parents is not enough. 75 percent of workers who take FMLA, family and medical leave, currently do so to address the serious health condition of their own, or of a loved one.

So, let us provide the paid leave that families and workers need and deserve, not only for Senate staffers, for House staffers, and not only for Members of Congress, but for everyone in this country, to provide them with economic security. We need to alleviate the economic insecurity of middle-class families, of working people. We must not only celebrate them; we must elevate them. We can do that with the FAMILY Act.

Thank you so much for allowing me to come before the committee this morning.

Chairwoman MALONEY. Thank you so much, Congresswoman, for your testimony and for all of your efforts on this issue. And for everything that you do for working families, thank you so much.

While the second panel is coming forward and the clerks are switching out the nameplates, I will introduce our second panel.

We are privileged to have witnesses on our second panel that bring a rich diversity of perspectives on the issue of paid leave.

Jacqui Silvani is a teacher and Navy veteran whose son, Joe, was treated for a rare form of cancer in 2015 at the age of three. She is from New Hampshire, and she will testify about her inability to access paid caregiving leave when her son was sick.

Second, we have Vicki Shabo. She is a senior fellow for paid leave policy and strategy at the think-tank, New America. She is a leading expert on national and state paid family leave policy, and has researched extensively in this field. From 2009 until 2019, Ms. Shabo led workplace policy initiatives at the National Partnership for Women and Children.

The Honorable Robert Asaro-Angelo is the Commissioner of Labor and Workforce Development for New Jersey. He is responsible for administering New Jersey's paid family leave program, and will testify about how that program benefits workers and businesses in the state.

Aaron Seyedian is the founder of Well-Paid Maids, a home cleaning service in Washington, DC, and Boston. It pays its workers a living wage and offers them a full benefits package, including paid leave. He will share how being able to offer paid leave helps his employees and gives his small business a competitive advantage.

Rachel Greszler is a research fellow for economics, budget, and entitlements at The Heritage Foundation.

And Jennifer Tucker is a policy—senior policy advisor for Black Women's Roundtable, which is part of the National Coalition on Black Civic Participation. She will testify about how the lack of paid family and medical leave impacts women and families of color.

If you would all please rise and raise your right hand; I will begin swearing you in.

Do you swear or affirm that the testimony that you are about to give is the truth, the whole truth, and nothing but the truth, so help you God?

Let the record show that the witnesses answered in the affirmative.

Thank you and please be seated.

The microphones are sensitive, so please speak directly into them.

Without objection, your written statement will be made part of the record.

With that, Ms. Silvani, you are now recognized for your opening statement.

STATEMENT OF JACQUI SILVANI, NEWFIELDS, NEW HAMPSHIRE

Ms. SILVANI. Good morning, Chairwoman Maloney, Ranking Member Jordan, and members of the committee. My name is Jacqui Silvani. I live in New Fields, New Hampshire, and I am a proud member of MomsRising. I am also very proud to be a Navy

veteran, a mother of three, a wife, and a teacher of fourth grade students at Epping Elementary School.

Hi, guys.

I'm here today because I know firsthand why our country so urgently needs a comprehensive paid leave policy that allows all workers to care for their families without risking their jobs or financial security.

In June 2015, I was driving home from work when I received the kind of phone call no parent ever wants to get. My two-year-old son, Joe, was playing at daycare when suddenly, half of his face was red and sweaty while the other half was completely dry. His providers were perplexed. My husband and I rushed Joe to the emergency room. The next morning, after a 3-1/2-hour MRI, doctors told us that our tiny toddler had a clementine-sized tumor in his chest. Joe was diagnosed with stage 4 neuroblastoma, a cancer of the nerve endings. Joe also had bone lesions on his hips, spine, shoulder blade, and femur.

In a heartbeat, our lives changed completely. I had only one thought: I needed to save my child's life. Joe's treatments started immediately, and it quickly became clear that it would be long and difficult. Joe needed six rounds of inpatient chemotherapy, 20 rounds of radiation, tandem stem cell transplants that decimated his immune system and required complete isolation, and six rounds of painful immunotherapy. He has lasting kidney damage due to his treatment and developed a rare and severe complication called transplant associated thrombotic microangiopathy that itself has a 20 percent survival rate. Over the course of his intense treatment, he spent 210 days in the hospital. I was there with him nearly every day, because most of all, he needed me.

Having paid leave for at least part of that time would have made such a difference. It would have helped to alleviate the enormous stress my husband and I faced. We could have staggered our leave and shared the responsibility of managing Joe's care, while still collecting the paychecks we so desperately needed. We wouldn't have had to worry about our jobs at the same time we worried about our child's life.

But we did. When Joe was diagnosed, there was no question that I needed to take time away from work. But as a teacher, I had no paid leave. My son's diagnosis meant we immediately lost a third of our income. My husband works at an auto dealership and had no paid leave either. His income is based on commissions. So, while I managed Joe's care, my husband faced the enormous stress of working full-time, doing all he could to support Joe and me, and becoming the primary caregiver of our two children.

At the same time we lost my income, we faced major new expenses. My salary was gone, but we had to pay the COBRA rate for our health insurance during my year leave of absence at the rate of \$1,700 a month. There were healthcare costs that our insurance didn't cover. Constantly taking Joe for treatment in Boston meant paying a lot for gas and parking. Hospitals don't provide caregiver meals. We needed before and after-school care for Joe's siblings, including care over summers and school vacations that was not anticipated. Yet, we still needed to pay our bills.

Losing my income in the midst of this nightmare meant my son's medical crisis was also a financial crisis for our family. I will forever be grateful to the community that rallied around us. Friends held fundraisers to help keep us afloat and help pay our mortgage. But because we had no paid leave, we were under extreme financial stress at the same time we faced the extreme emotional stress that came with trying to see our toddler through this life-threatening illness.

Now, 4-1/2 years after his diagnosis, I'm thrilled to say that Joe is a healthy second grader and just about the happiest kid you'll meet. We often joke he's bound to be a politician, because he's so talented at engaging people. Perhaps one day he will sit where you do today. If so, I know he will prioritize policies like paid family medical leave, because he knows firsthand what they mean for families.

While Joe has recovered, our family is still feeling the financial effects of my unpaid leave. My retirement accounts are gone. We are unable to contribute to my husband's accounts. We are still digging out as we support our three children. Yet we are the lucky ones.

The emotional effects continue as well. When your kids are in danger, you don't think about your own mental health. We live in fear that Joe will relapse because the rate of recurrence for kids with the kind of cancer that Joe has is around 50 percent. I honestly don't know how we would survive it again.

But I do know that if we had paid leave, it would have been much more manageable. Often when we think about paid leave, we think about new babies. I know some lawmakers have even offered proposals that only address leave for new parents. As a mom, I know how important parental leave is. But we needed family leave to care for Joe, and policies that don't address the full range of caregiving needs would not have helped my family. In fact, they would have left us behind.

No one plans for their child to get cancer, for a parent to have a stroke, or to need surgery yourself, but those things happen to all families, and that's why our country needs a comprehensive paid leave policy so urgently.

Working people like my husband and me should be able to be there for our families in times of joy and times of hardship. I hope you will support the FAMILY Act.

Thank you.

Chairwoman MALONEY. Thank you.

Ms. SHABO.

STATEMENT OF VICKI SHABO, SENIOR FELLOW, PAID LEAVE POLICY AND STRATEGY, BETTER LIFE LAB, NEW AMERICA

Ms. SHABO. Good morning, Chair Maloney, Ranking Member Jordan, and members of the committee.

Thank you. Your story is incredible. And as a parent, I can't imagine what you have gone through.

I also want to offer my congratulations to you, Chairwoman, for your longstanding leadership on Federal employee's paid leave, and the significant march forward that the Federal employees parental

leave provision in NDAA is. It will make the Federal Government an employer of choice.

But access to paid leave shouldn't depend on one's employer, their job, or their state of residence, whether they're a traditional employee, or a contract worker. But today it does.

Just 19 percent of workers have access to employer-provided paid family leave to care for a new child or an ill loved one. Within individual workplaces, access may be provided to the most highly paid and highly skilled workers, but not to others. This comes at an enormous cost. An estimated \$20.6 billion to families in lost wages, \$500 billion to the economy and lost productivity, more than \$300,000 in lost income and retirement savings to adults who take time away from work to care for an aging parent, unknowable healthcare costs, safety net costs, and opportunity costs.

You must take action now. But what action looks like really matters. Paid leave must be part of a suite of investments in families, wages, work, and care. A comprehensive national paid family and medical leave program must be equitable, inclusive, and sustainable. It must provide every working person in this country with the security of being able to care for ourselves and our loved ones, and it should be designed to promote race, gender, economic equity, and strengthen America's competitiveness in the global economy.

Right now, the FAMILY Act is the only proposal pending in Congress that meets this test. It's exciting to see support, both from the 200-plus cosponsors, which are now a bipartisan group, and from advocates and businesses. In fact, this week, a new collaborative called Paid Leave For All and a new small business coalition for paid family and medical leave are both launching, which is a testament to momentum and demand.

I want to make three observations about potential bipartisan progress and the enactment of comprehensive paid leave. And I wanted dispel myths and provide context for action.

First, let's not forget that the FMLA, the Nation's unpaid leave law, was enacted after a nine-year battle in Congress. Nine years. It took so long because opponents at the time claimed that the FMLA would do substantial harm to businesses and the economy. Fortunately, they were wrong, and many of the opponents at the time admit that now.

Similar in states, businesses that feared new paid family leave laws have also found their concerns to be unfounded. They generally now support their state's laws, and business support for a national law is growing.

Second, the eight states, plus New Jersey, with paid—plus D.C. I'm sorry. New Jersey is sitting right here—with paid leave programs show that progress is possible. Most include features that substantially surpass the FAMILY Act, in terms of the uses of leave, the wage replacement offered, the family members covered, the employment protections provided. And most substantially and significant for this committee and for Congress, laws with these enhanced features passed with substantial bipartisan support.

To me, the state's bipartisan progress cautions against allowing Congress and national political observers to define down what a passable policy is. You must not write off certain policy design ele-

ments. We should look to the states' experiences to understand that a program like the FAMILY Act should be within bipartisan reach.

Third, it's remarkable that 80 percent of voters support a plan like the FAMILY Act. Substantial majorities of voters across all political backgrounds also prefer the FAMILY Act to approaches that would cut people out or force tradeoffs. Voters who support the FAMILY Act are also willing to contribute to a national paid leave fund, and to contribute more than it would require. This, too, is true across party lines.

Experience in states reinforces this polling. To my knowledge, there has never been a backlash against payroll contributions from individual taxpayers or businesses in states with paid leave programs.

So, what's required in a national policy? To achieve favorable outcomes for women's labor force participation and earnings, men's engagement in caregiving, child, maternal, and ill loved one's health, business benefits, and taxpayer savings, a national program must meet certain criteria. It must include all FMLA-covered needs to create a policy that's flexible for all working people, regardless of their care need; make leave available gender equally, both on paper and in terms of the policy parameters, that make it possible for men to take leave; provide adequate and timely wage replacement so lower-wage workers can use the policy without hardship; ensure meaningful duration of leave to account for the full complement of health and care needs; permit caregiving for a range of family members, to recognize that family care comes in many forms; be affordably and sustainably funded to provide certainty for workers and employers; include employment protections so that leave is safe to use; and finally, and most important, as we're finding from new research, build in funding for worker and employer outreach and education to ensure effective implementation and use.

Congress's search for common-ground solutions is exciting and long overdue. However, bipartisan efforts should not translate into watered-down legislation. Proposals that only cover new parents and fail to provide new revenue can only be described as half-measures that would do more harm than good. These approaches would exacerbate existing inequalities and would fail to serve the interests of women, people of color, people with disabilities, and low-wage workers. They would also be ineffective at producing desired individual and systemic outcomes.

It's well past time for the United States to enact a national comprehensive paid family and medical leave program. The costs of the status quo are great, but the benefits of the future that we can create together are much more substantial. States show us that a plan like the FAMILY Act can work for the country. It's time for paid leave for all.

Chairwoman MALONEY. Thank you.

Mr. Asaro-Angelo.

STATEMENT OF HON. ROBERT ASARO-ANGELO, COMMISSIONER, NEW JERSEY DEPARTMENT OF LABOR AND WORKFORCE DEVELOPMENT

Mr. ASARO-ANGELO. Chair Maloney, Ranking Member Jordan, members of the committee, thank you for welcoming me here

today. Greetings from Governor Murphy and the great state of New Jersey.

I appreciate your devoting your time to this important issue. For seven years, I had the privilege of serving as the regional representative at the U.S. Department of Labor, working on this important issue from Maine to Florida, where I often used New Jersey as an example in our push to lead on leave.

Now as Labor Commissioner, I am proud to be working on best practices in my own state, support our workers and businesses, people who want to provide for their families and communities, and people who want to contribute to our economy. That is what every person in this room should be thinking about, myself included, taking care of the people behind the jobs.

New Jersey is experiencing a strong economy. More people are at work in the Garden State than ever before, and a near record low 3.2 percent unemployment rate. But a strong economy does not mean we can rest on our laurels or assume economic benefits reach everyone equally.

We have been proactive in reinforcing our commitment to paid family and medical leave in our state. This year, we celebrated the 10-year anniversary of Family Leave Insurance, or FLI, as we'll call it, and the 70th anniversary of temporary disability insurance, or TDI, as it is known in our state.

These programs support our workers by acknowledging caregiving as an integral part of American culture. Like most states, we have a significant sandwich generation, a work force that is taking care of both children and aging parents and relatives.

In New Jersey, there is no doubt these programs work as a publicly funded insurance program. For seven decades, our TDI program has been jointly funded by employers and employees, providing a framework for our solely worker-funded FLI program that has recently been expanded at zero cost to employers. By offering this wage replacement in a universal, comprehensive, and inclusive way, we are ensuring all of our workers who care for loved ones have the income they need.

Those least likely to have benefits offered privately by their employers, tend to be younger, female, and have less access to education and savings than those who receive at least some pay while on leave. That's why programs like ours are so critical.

As Labor Commissioner, I know when families thrive, the economy thrives, which is why this year we passed a law expanding family leave. As Governor Murphy reminded us when we signed the bill, no one should ever be forced to choose between earning—caring for a family member, and earning a paycheck. Research shows employers overwhelmingly care about the well-being of their staff.

We now have 11,000 more businesses operating in our state than we did when FLI went into effect, including year-over-year growth of our small businesses as well. In a competitive economy, these programs relieve employers from providing an additional job benefit without increasing costs, leveling the playing field for all businesses competing for talent, large and small. Paid family and med-

ical leave programs save employers money by reducing turnover and training costs when they lose staff to a temporary situation.

According to the American Sustainable Business Council, employee productivity actually increased between 3.5 and 6.5 percent once paid leave policies were implemented. Additionally, an Employer Association of New Jersey survey found the average time it took employers to assist with their worker's claim was only about an hour, start to finish. And that was before we made improvements to reduce employer-side paperwork. This is good policy and good government.

The Murphy administration continues to learn from best practices, working with our legislators to make informed changes. For example, we recognize the structure of families today is more diverse than in the past, and, therefore, our programs must also evolve for the caregiving obligations families face today.

We have expanded coverage to include children of any age, parents-in-law, siblings, grandparents, grandchildren, domestic partners, any individuals related by blood or with whom you have the equivalent of a family relationship.

We have also expanded coverage to victims of domestic or sexual violence. The law now permits these victims to claim benefits so they can access the care they need and focus on their recovery and safety. These improvements are a good start. But as of July 2020, even more are coming. We have doubled the maximum benefit period so workers can claim up to 12 weeks for caregiving or bonding. We've also increased the weekly benefit rate from 66 to 85 percent of a worker's average weekly wage, which, according to this year's numbers, will be up to \$881 per week.

Finally, our FLI program will allow workers with more than one job the option to take leave from one employer while continuing to work for another. Since many New Jerseyans work more than one job, this aspect of the new law offers flexibility that did not exist before. Why do we make these changes? Because people in low-wage jobs can't afford to live on a replacement of only two-thirds of their weekly wages, which means low-income workers can't bond with a new baby, or care for an aging parent, further restricting them from moving up the career and wage ladder.

We know access to paid family and medical leave is only meaningful if every worker from the home health aide to the health care executive has access. The true challenge is making our most vulnerable populations aware of rights, protections, and programs available to them and ensuring equity in access.

That is why we formed the Office of Strategic Outreach, to let our communities know about paid family and medical leave, as well as earned sick leave and other recent improvements to New Jersey law.

If you'd like information beyond today's testimony, our website is myleavebenefits.nj.gov, where we made it easier for everywhere to understand the rights and benefits available to them. So, I encourage you to visit and see how paid leave works in New Jersey. We think you'll see the evidence that we are making the economy stronger because it is becoming fairer.

Thank you for your time and attention to this critical issue. I look forward to your questions.

Chairwoman MALONEY. Thank you. Thank you very much.
Mr. Seyedian.

**STATEMENT OF AARON SEYEDIAN, FOUNDER, WELL-PAID
MAIDS**

Mr. SEYEDIAN. Thank you, Chairwoman Maloney, Ranking Member Jordan, and members of the committee for having me here today.

My name is Aaron Seyedian. I am a member of the Main Street Alliance, and I am the founder of Well-Paid Maids, a living-wage home cleaning company that operates in the D.C. and Boston areas. All of our employees earn \$17 an hour and receive a full benefits package on day one with us. This package includes 22 paid days off per year; health, dental, and vision insurance; 100 percent employer-paid commuting costs; and 100 percent employer-paid short-term disability insurance.

Unlike many cleaning companies, we only hire W-2 employees, not independent contractors, which means all of our employees, of course, receive unemployment insurance, workers' compensation insurance, and are eligible for overtime.

By offering consumers an ethical alternative in an industry where anti-worker practices are rampant, we hope to help our workers by providing good-paying jobs with decent benefits. At the same time, we aim to help all workers by bolstering the case for policies like a minimum wage that's a living wage, paid sick days, and the subject of today's hearing, paid family and medical leave.

I'm really eager to see paid family and medical leave enacted at the Federal level. As a small business owner, I can tell you that the sky is not going to fall on employers if something like is this enacted, not just for Federal workers, of course, but for the private sector.

Based on my own business experience, I think that paid leave is not only affordable for small businesses, but that it's extremely beneficial for them as well.

So, first on the subject of cost, I'm personally skeptical of any employer who would claim that paying into a paid leave program is going to threaten the viability of their business or force them to lay off employees. My company is currently participating in the ramp-up periods for Massachusetts' and D.C.'s paid leave programs, and they're just not that expensive. So, D.C. is the more costly program, and it's a .62 percent payroll tax on wages paid. So, for my business, that's around \$20 per month per employee. From my perspective, any employer that can't brook an additional \$20 or \$30 per month, you know, per FTE doesn't have a viable business—or business model.

Furthermore, as somebody who provides short-term disability insurance to its employers, I can tell that you the state and local programs, which we're currently participating in, are going to offer comparable coverage to what a small business can obtain in the private market but at nearly one-third of the cost. It's obvious why.

You know, by running this type of insurance program as a public good, instead of private profit-making entity, costs can go down for the folks who subscribe to it. In addition to that reduced cost, the state programs that we're going to be participating in also include

family leave. Of course, short-term disability insurance, that's really just for personal medical issues.

So, in addition to being affordable, though, I believe that paid family and medical leave at the Federal level is going to be extremely beneficial to businesses, right? This isn't just a cost to bear. You know, in my own business, I've reaped a lot of gains from the benefits that I mentioned earlier, short-term disability being one of them.

In the cleaning industry, you know, the typical model is to basically, you know, misclassify your workers, pay them as little as possible, offer no benefits, work them to death. My company takes the opposite approach. And I think there are great reasons for doing that.

So, you know, in every market we operate in, we offer the best possible compensation package, and because of that, I know that if you take care of your employees, they're going to take care of you. So, you know, from my perspective, the reason that my employees are happy, hardworking, and dependable is because we have a benefits package, including paid leave, that respects the reality of everyday life. We all know people get sick, we all know people have babies, they need vacation, et cetera. I think that when you show employees that you have their back, they have yours in turn. You know, multiple witnesses have mentioned kind of the litany of studies that indicate all of the benefits that businesses experience by offering paid leave and other—other high-road benefits.

In closing, I'm proud to be a business owner coming here today to speak in support of paid family and medical leave, and I'm happy to articulate it in business terms. Based on the structure of the existing state and local programs that we're participating in, you know, from my perspective, it's not going to cost businesses all that much, and it's going to generate positive outcomes for everybody.

Ultimately, though, I think the crucial argument for a national paid family and medical leave program is that it's the right thing to do. Too often, we reduce everything to the logic of the market. You know, sometimes that's fine. Ultimately, though, I think that paid family and medical leave is more than an employment issue. I think that how we decide to support each other when the worst happens is a test of national character, and I believe that we as Americans need to come to terms with the fact that currently our policies pretend that it's normal for people to fall into avoidable financial ruin when the worst happens or for people to return to work two weeks or less after—after having a baby.

Whether or not we use policy to ensure that people can take time off to be with their newborn children or to care for a sick spouse is, I believe, a moral choice, and I hope that Congress will soon make the right choice by extending paid family and medical leave, not just to Federal employees, but to all employees.

Thank you for the opportunity to testify, and I look forward to your questions.

Chairwoman MALONEY. Thank you very much.

Our next witness is Ms. Greszler.

STATEMENT OF RACHEL GRESZLER, RESEARCH FELLOW, ECONOMICS, BUDGET, AND ENTITLEMENTS, THE HERITAGE FOUNDATION

Ms. GRESZLER. Good morning, and thank you for inviting me here today. As a mother of six young children, and also with my own mother and my grandmother diagnosed with cancer in recent years, I understand the need to take leave. Families are the foundation of society, and I think that it's important that they be able to care for one another.

But we also have to recognize that paid family leave has costs and consequences, and a government program can't erase those costs, it can only redistribute them. Voluntary employer-provided policies work better because they can balance worker's and employer's needs at minimal costs and consequences, providing them more flexible and often more generous policies than a one-size-fits-all government program could. Yet a Federal Government program would crowd out these policies, just as they're starting to expand even further.

Most notably, many low-wage workers have gained access to employer-provided policies over recent years. I think everyone here today agrees that it's these low-wage workers that we want to help the most.

So, I wanted to share a story about a low-income refugee family that my own family came to know and love recently. This family welcomed their fourth child about a year ago, a sweet little baby boy. As they left the hospital, what should have been a sweet homecoming to them, they returned and their belongs were all outside on the sidewalk. They had been evicted. This father needed a job. They needed a home. They needed food for their children. And this mother needed a place to recover.

Paid family leave was the last thing on their minds. If a government program had been there, it would have been of no use to them. Neither parent had been in a job long enough to qualify for leave, and a partial benefit would not have been enough to make ends meet. That's why I'm so concerned by the FAMILY Act and other government proposals.

The experience of government-run paid family leave programs across the world is that they redistribute money from lower-income earners to middle-and upper-income earners.

In California, five times as many workers in the highest income bracket file paid leaves claims as those in the lowest bracket. Canada's program is said to exacerbate class inequality and, quote, "aid in the social reproduction of higher-income families," end quote. In the

U.K., quote, "too little support is directed to those families that need it most and too much to those who do not," end quote. In New Jersey, quote, "the state's paid family leave policy puts many workers below the poverty level and pushes people who are already struggling deeper into poverty," end quote.

Attempts to reverse these regressive traits have failed. San Francisco tried by enacting a 100 percent benefit replacement, and yet, low-income mothers were still half as likely as higher-income ones to receive government benefits. Moreover, a recent economic anal-

ysis of California's program found that it reduced women's employment and earnings, as well as their fertility rates.

This is the opposite of what we should all want to achieve. Instead, policymakers should seek pro-growth policies and other measures that can do more for low-income families and for all families.

This strong economy and our 50-year record low employment rate have produced large wage gains, and those gains have been the strongest for lower-income workers. Those who make less than \$25,000 a year gained about \$1,500 in additional wages last year. And low-income Black women gained about \$2,400. That's enough to finance between three and five weeks of paid family leave. And if those workers don't need the leave, it's their own money to spend or save as they please.

Moreover, the Tax Cuts and Jobs Act has added \$1,400 to the typical family household, and more companies are adding new and expanded paid leave benefits because of those tax cuts.

Policymakers can build on these gains by helping generate leave options that meet worker's and employer's unique needs at a cost that they can afford. The Working Families Flexibility Act would give lower-income hourly workers the choice to accumulate paid leave in exchange for overtime work. Universal savings accounts, or letting workers draw on other tax preferred savings, would be particularly helpful for independent, part-time, and temporary workers. And increased private disability insurance is another way to meet worker's own leave needs.

Considering the upward trend in efficient and flexible employer-provided paid leave programs, as well as the highly regressive nature of the existing government programs, policymakers should avoid enacting a new Federal program, and instead, focus on giving workers more income and flexibility to choose what works best for them.

Thank you.

Chairwoman MALONEY. Thank you. Our last witness is Ms. Tucker.

**STATEMENT OF JENNIFER TUCKER, SENIOR POLICY ADVISOR,
THE NATIONAL COALITION ON BLACK CIVIC PARTICIPATION**

Ms. TUCKER. Good morning.

Chairwoman Maloney, acting—Ranking Member Jordan and members of the committee, many of you support paid family leave because you care about valuing families, and likewise, many of you are committed to promoting racial and gender equality. I'm here today to connect the dots, because paid leave is an essential way to build such equality.

Lack of leave drives down Black women's income and economic stability, their ability to keep their job and to advance, get out of poverty and stay out of poverty and build wealth.

Our Nation was built upon forced, unpaid labor of enslaved Black men and women. Low paid domestic work was the only job open to many Black women after the Civil War and well into the 1960's. When the labor—Fair Labor Standards legislation was passed guaranteeing minimum pay, hours, and protections, an agreement with southern segregationists excluded domestic and agricultural

workers. Not surprisingly, Black women and other people of color today are less likely to have access to paid family and medical leave.

I sit before you this morning not only as a public policy professional, but also as a caregiver, twice having experienced life in the sandwich generation. My younger daughter was barely walking when my mother was diagnosed with Parkinson's disease in her late 60's. I was her primary caregiver. Then, too, my sister, who lived with a chronic illness her entire adult life after a lupus diagnosis as a teen. She just celebrated her 48th birthday the day before she suffered a serious bleed on her spinal column.

Ms. TUCKER. Both of my caregiving experiences were for chronic conditions that lasted for many years. Each had a common crisis period associated with them that required all of my attention and that of several family members. We survived because we had financial resources, paid sick and vacation days, and a supportive family that many people don't have.

It taught me that a catastrophic accident or illness can happen to anyone, and all workers deserve time to care for themselves, their families, without economic devastation, physical exhaustion, or so much stress.

I know many Black women who have little or no paid leave time. Black women earn only 61 cents for every dollar earned by White, non-Hispanic men. Only 54 percent of Black workers have access even to unpaid leave under FMLA, and many women who do can't afford to use it because 84 percent are primary or co-breadwinners for their families.

Black women face a devastating maternal mortality rate, four times higher than that of White women. Pregnancy-related complications are closely tied to infant death.

We need comprehensive paid family and medical leave to combat these and other disparities, but how that leave program is structured matters. We must ask: Will it reduce or increase racial and gender inequities?

To be inclusive, a paid family leave needs and must have coverage for all workers and all need cares, offer a meaningful duration of time, reflect the diversity of families, guarantee job protection, provide adequate and progressive wage replacement, and be sustainably funded and cost-effective.

I thank you for your time and your commitment to ending racial and gender inequality.

Chairwoman MALONEY. Thank you so much.

The chair now recognizes the distinguished Congresswoman Norton.

Ms. NORTON. Thank you very much, Madam Chair. Again, I congratulate you on assuming the chair and on the achievement of your Federal paid family leave act. No wonder this is your first hearing.

I'd like to direct my questions first to Mr. Seyedian, who, of course, does business in the District of Columbia, to congratulate him on giving a living wage to all his employees and what looks like a pretty full package.

Now, you've been in business only three years, right?

Mr. SEYEDIAN. Just over two years.

Ms. NORTON. But you do business in—well, Massachusetts has—in Massachusetts and D.C.

Mr. SEYEDIAN. Yes. Yes.

Ms. NORTON. Now, D.C. doesn't quite have it yet, right?

Mr. SEYEDIAN. No. So, both are actually in the ramp-up period.

Ms. NORTON. So, both are in the ramp-up period. So, you are competing with businesses that do not offer family leave of any kind, I take it. I mean, there are many such businesses in the District of Columbia.

Mr. SEYEDIAN. Correct. Yes.

Ms. NORTON. So, my question really goes your bottom line, and that is: How are you able to grow—are you growing?—and compete with others who don't offer anything like the package you offer? In fact, I need to find out more about you so we can consider bringing you into our home here in the district.

Mr. SEYEDIAN. I hope so.

Yes, that's a great question. So, the business has been around for just over two years. You know, as we look at closing off, you know, this calendar year, basically we will have doubled in size from our first full year to our second full year. We're going to do around \$600,000 in revenue this year, which we think is pretty good for a business of our size and our age.

You know, to your point, we have grown quite a bit. So, we're at 14 employees. We're still hiring in both the D.C. area and the Boston area. In fact, I have somebody flying up to Boston tonight to hire a few more cleaners in that market.

And, you know, in terms of how we compete, it's really through customers who are attracted to what we're doing. So, you know, we're not just A-1 Cleaning Services, you know, or Four-Star Cleaning Services. The people who use our company are really excited about our wages and our benefits, and, you know, that's why they're willing to choose us versus a competitor.

I think that's a great message to, you know, anyone who's thinking about the different possibilities in the economy for a high-road model, which is customers really crave it. So, I think that's—

Ms. NORTON. So, that if there's a state law—

Mr. SEYEDIAN. Sorry?

Ms. NORTON. If there is a state law, such as the upcoming—

Mr. SEYEDIAN. Yes.

Ms. NORTON [continuing]. Law or the law in New Jersey, does that make it more affordable to remain in business and to compete with others in business? In other words, you're doing this on your own.

Mr. SEYEDIAN. Yes.

Ms. NORTON. You're competing with others who don't have to do it. You say you're making a profit.

Mr. SEYEDIAN. Right. Absolutely.

Ms. NORTON. Now, what difference would it make to have a state law, let's say the new D.C. law?

Mr. SEYEDIAN. Well, it's actually going to make us more profitable because of the amount of money that we pay right now for short-term disability insurance, which, you know, we use as basically kind of a stopgap version of paid family medical leave, because folks can use it to tend to their own medical absences.

The short-term disability insurance that we buy is more costly than the public program that we're going to participate in in D.C. So, by being able to basically cancel our short-term disability policies and just participate in the public plans, we're going to save money, and it's going to make us more profitable.

Ms. NORTON. I wanted to ask Ms. Shabo, unpaid family leave, how—I mean, would you give us some indication of whether or not unpaid family leave, that law that we passed some time ago, has benefited anyone? Do people take advantage of it when they don't get any pay? Who is it that takes advantage of it?

Ms. SHABO. Sure.

Ms. NORTON. What good is it?

Ms. SHABO. Yes. The Family and Medical Leave Act, which is now 26-1/2 years old, certainly has benefited some people. But the reality is that, for people who cannot afford to take leave—that is the number-one reason why people forego a needed leave, is that they can't afford to take unpaid leave under the FMLA. That means the folks that have benefited from the FMLA are disproportionately higher-wage, professional employees who might have some pay or cobbled-together vacation or sick time.

There are huge disparities in who has access to unpaid—to be able to afford to take unpaid leave. So, that's why paid leave is so critical. And for low-wage workers—

Ms. NORTON. You heard Ms. Greszler argue that since—that, with all of these policies, low-wage people don't take advantage of them. Why is that?

Ms. SHABO. So, what we are learning from the states is both about how the policies need to be designed to ensure that low-wage workers are able to afford to take the leave that's available to them and, in fact, the programs that they're paying into. We've learned a lot about the community-based outreach and the partnerships that are needed, the materials that are needed to help inform low-wage workers and their employers about the leave policies that are available.

I just very quickly want to say, you know, I have looked very closely at the Working Families Flexibility Act, the savings accounts, the Social Security proposal that's floating out there, even the CTC proposal, and there is no way that a low-wage worker is going to be able to benefit from any of those things. We've got 40 percent of workers in this country who don't have \$400 for an emergency expense. The idea that they'd be able to contribute to a savings account is unthinkable.

The Working Families Flexibility Act forces people to work or takes people's ability to work more than 40 hours in a week to take their comp time, their time-and-a-half, and then tradeoff time for that. They need those wages. They are low-wage workers.

So, you know, I think, in looking at the way that the state programs are funded, they are affordable. They can be accessible. We need to design them with equity in mind. And that goes to the wage replacement rates, the job protection that should go with them, and the outreach and education that's needed to make sure that workers know about their rights, are able to assert those rights. Then it's the IT systems that provide for the timely processing of applications and payment.

Ms. NORTON. Thank you.
Thank you very much, Madam Chair.

Chairwoman MALONEY. Thank you.
The chair recognizes Congressman Hice.

Mr. HICE. Thank you, Madam Chair. And, likewise, I want to say congratulations to you on your first hearing, and we certainly wish you the best as you lead this committee. So, congratulations.

Ms. Greszler, I'd like to come to you. We hear a lot about the support of the national paid family leave and medical, and I get that. I mean, it sounds wonderful. But we all know at the end of the day there's nothing free, and at some point this has an enormous cost associated with it. You brought that up in your opening statement.

I'd like to hit on some of that, if we can. Whether we're talking higher taxes or increased debt, lower benefits, fewer promotions for women, there's a lot of costs associated with this. And once those factors are put into play—I mean, sometimes we hear as much as 74 percent of Americans favor this type of legislation. But when the costs associated with it are added, the popularity of this drastically begins to drop off.

Could you elaborate on some of the details of some of these tradeoffs?

Ms. GRESZLER. Yes. There is broad support for a paid family leave program if you just ask that question. But then if you get into what are the tradeoffs—you know, if you were asked, are you willing to pay \$450 a week, fewer than half of Americans are willing to do that.

Then when you get into trading off spending on current programs, which, with the tight deficits that we have right now, you would have to—you have less support. So, when workers are asked, would you be willing to trade lower Social Security spending or education and other—only 21 percent of people are willing to support a Federal paid family leave program.

I think it's important to note, what will the cost be? Because we don't really know. The state programs have been so underutilized. In New Jersey, only one percent of people who are eligible for the caregiving benefit use it. Only 12 percent of parents who are eligible for the benefit use it.

So, it appears that costs can be relatively small. In reality, if you have a Federal program and you have companies that start canceling their current policies and shifting those costs onto the Federal workers, then the cost of that program will expand over time, and it's not going to be a cup of coffee a week. And I don't see low-income workers buying cups of coffee a week because they don't have that to give it up. More like, it's going to be a tank of gas instead of that.

You know, the American Action Forum has estimated upwards of \$1,500 for the average worker to have a paid family leave program. And, as I noted, those low-income workers are not going to be able to use that program. It's better off to let them have that money and use it as they see best fit for their families.

Mr. HICE. I would think also that it would impact the tax rate in states that implement this, at least in some states. Are you aware of that?

Ms. GRESZLER. If you had a Federal program?

Mr. HICE. Yes.

Ms. GRESZLER. They would have to choose whether or not they keep their existing program, which would be a nightmare for businesses to have to figure out which one they're going through. But, yes, when you have a Federal program, the tax rate would start out probably relatively low and then grow over time.

I've talked to some of the insurers in New York, and they actually go through a private insurance market. They have said, "We're in the business now, but we can't stay in the business unless they increase the tax rates. It won't be affordable for us." So, they won't be able to provide that policy.

Mr. HICE. OK. Thank you.

You also mentioned in your opening statement about the impact of the Tax Cuts and Jobs Act and how that—obviously, the boom in the economy, record-low unemployment, and all this that is out there. I know I have several businesses, many businesses in my district, and hundreds of them across the state of Georgia that are voluntarily offering multiple benefits, from higher wages to benefits and leave and all sorts of things, because they are more profitable.

So, can you talk, from a national perspective, how the tax cut has affected private industry and how that really, if it's your opinion, is more effective than a national stamp?

Ms. GRESZLER. Of course. So, it provided huge resources that the employers can now use to meet their employees' demands. A lot of those employers surveyed them and said, what would you like? They wanted more benefits, particularly paid family leave. That's why we've seen this huge growth in those policies.

Everyone has pointed out today, it's in employers' best interest to provide these policies. You have higher retention. It's very costly to replace a worker. They're going to stay there longer. They're going to be happier. So, employers know, better than policymakers and bureaucrats, what's in their best interest. And the best way for them to be able to offer those policies is to have the resources to do so in a flexible way.

A one-size-fits-all policy does not work for 28 million different businesses across the U.S. or 159 million different workers. You need a policy—just as Ms. DeLauro communicated, she had a policy that wasn't, you know, standard, it wasn't a formal policy, but it worked. It was something that her employer—you know, different ones at the time—were allowed to provide her with.

I would love to see more of that, not having the employer have to say, "Go to the Federal Government. You're going to deal with the bureaucrats, and they're going to tell you what you can get," but, rather, "Let me work with you. I want to keep you on as an employee, and I want to make this work. Let's see what's flexible and what works best for you."

Mr. HICE. Thank you for your testimony. I yield back, Madam Chair.

Chairwoman MALONEY. Thank you.

The chair recognizes Debbie Wasserman Schultz.

Ms. WASSERMAN SCHULTZ. Thank you, Madam Chair. And my congratulations to you as well. It's many years of service on this panel, and I'm very proud of you.

Chairwoman MALONEY. Thank you.

Ms. WASSERMAN SCHULTZ. I'm proud to serve with you as well.

I have had personal experience both with giving birth to all three of my children—one of whom is now a teenager and the others who are juniors in college—giving birth to all three of my children while working very full-time. I gave birth to all three of my children while serving in the state legislature and running for Congress with my third child.

About 12 years ago, some of you know, I was diagnosed with breast cancer suddenly at 41 years old. One day, the picture of health; the next day, a cancer patient, facing my own mortality.

Because I had this job, because I am in charge of the employment policies of my office, I was able to take the kind of leave, like I was in the legislature, because I didn't have anyone other than my constituents to answer to, and I was able to structure my work-life balance in order to make sure that I could care for my newborn babies after they were born and make sure that I could get myself well, all while managing the demands of a very demanding job.

Most people don't have the luxury that Congresswoman DeLauro and I and all of my colleagues here have had. Research has shown that women with incomes of \$75,000 per year or higher take an average of 12 weeks of maternity leave, while mothers in households with incomes of less than \$33,000 per year frequently reported taking only six weeks of leave, not necessarily paid. Nearly one-quarter of U.S. women are back at work within two weeks of giving birth.

Ms. Greszler, I find it troubling that you used the very tired argument that one-size-fits-all doesn't work for most employers. I want to start by asking you a few questions.

I understand from your opening statement that you have six children. Were you able to take maternity leave for each of your children, the birth of each of your children?

Ms. GRESZLER. Yes, I was fortunate to be able to take leave with each.

Ms. WASSERMAN SCHULTZ. And how much maternity leave were you able to take for each of your children?

Ms. GRESZLER. I chose to take 12 weeks with each. And I had different policies at different times.

Ms. WASSERMAN SCHULTZ. Were you paid—

Ms. GRESZLER. I was paid at least part and often in full.

Ms. WASSERMAN SCHULTZ. OK. And was it important for you to spend that kind of time with the peace of mind knowing that your salary, at least in large part, was covered during that time, for you to spend time with your newborns?

Ms. GRESZLER. Absolutely.

Ms. WASSERMAN SCHULTZ. And do you think other parents would value and benefit from that time as well?

Ms. GRESZLER. I do. And I think that they would value most from policies that are flexible and let them work with their employer to determine what's best.

Ms. WASSERMAN SCHULTZ. OK. Do you support a minimum wage?

Ms. GRESZLER. I think that we should let the market determine what's the appropriate wage and—

Ms. WASSERMAN SCHULTZ. But do you support a minimum wage? Or do you think that we should not have a one-size-fits-all policy and just let the market pay anyone anything they choose to—

Ms. GRESZLER. No, I think—

Ms. WASSERMAN SCHULTZ.—and not have a floor?

Ms. GRESZLER [continuing]. A minimum wage, particularly a \$15 minimum wage, would actually—

Ms. WASSERMAN SCHULTZ. I'm not asking you about a \$15 minimum wage.

Ms. GRESZLER. I don't believe in a one-size-fits-all policy—

Ms. WASSERMAN SCHULTZ. Do you believe—

Ms. GRESZLER [continuing]. Because we have unique—

Ms. WASSERMAN SCHULTZ. Excuse me. Reclaiming my time. Do you believe in a minimum wage?

Ms. GRESZLER. No.

Ms. WASSERMAN SCHULTZ. Not at all? You don't think that we should require employers to not allow employees to fall through the holes without a minimum wage?

Ms. GRESZLER. I think that we should let workers work at whatever wage that they choose to negotiate with their employer.

Ms. WASSERMAN SCHULTZ. OK. Well, that tells you all you need—all we need to know about your views.

You know, and you've said you don't think a one-size-fits-all program works, but most people in America don't support a one-size-fits-all wage, because we know what kind of poverty people would be thrown into if that's what we allowed.

What you have to offer, on the other hand, is nothing at all for millions of Americans. And some, often the more affluent, will be lucky like you were, but many more, likely—80 percent of workers, in fact—will not.

Ms. Greszler, I don't buy your argument that it is too difficult to have a national standard that will work for all of our citizens. We must make sure that women, parents have the benefit of the benefit that I had, that I could choose to have, regardless of their income, regardless of their employer. And we do need a floor through which we are not going to allow people to crash through when they have unexpected illness or give birth to children, that every parent, regardless of income or their employer, deserves to be able to work for someone who is required to give them a minimum of paid family leave.

Thank you. I yield back the balance of my time.

Mr. HICE. Madam Chair?

Chairwoman MALONEY. For what purpose does the gentleman wish to be recognized?

Mr. HICE. Thank you. I have a unanimous request to submit four articles of four different companies that, because of the tax cut bill, are providing family leave. I have Southwire to pay—

Chairwoman MALONEY. Without objection. Without objection. I've seen the articles. They can go into the record. Thank you.

Mr. HICE. Thank you.

Chairwoman MALONEY. I now recognize Mr. Grothman.

Mr. Grothman?

Mr. GROTHMAN. Sure. I'll have a couple—or look for a little bit more from Ms. Greszler.

I guess there was—IRS data was done to do a study of California's 2004 paid family medical leave and its effect on women's careers. I'd like to—you're familiar with the study, correct?

Ms. GRESZLER. Uh-huh.

Mr. GROTHMAN. I'd like you to elaborate a little bit on it and what we can expect to be the effect on women's careers of a more proscriptive family medical leave law.

Ms. GRESZLER. So, there was a recent, somewhat groundbreaking study in California. This study was different from others because they were actually able to obtain IRS data, and so it's better reporting, and you also had more than twice the sample size of previous studies.

What they found there, comparing women, you know, who had babies six months apart before and after when California's paid family leave policy was enacted, those who utilized the benefit afterwards compared to those who didn't, those women had seven percent lower employment rates and eight percent lower earnings. Oddly, their fertility rates actually were lower as well. They did find that they were spending more time at home with their children as a result of that paid family leave law.

Mr. GROTHMAN. OK. But, in other words, what you're showing me is there are unintended consequences of this law that only came out with a comprehensive review of tax returns.

Ms. GRESZLER. Correct.

Mr. GROTHMAN. OK.

Right now, Federal Government has a hodgepodge of 43 different paid leave days, correct?

Ms. GRESZLER. Yes. Federal workers have 13 days of sick leave that can roll over every year. You can use 30 days of advance sick leave. And they can also access a paid-sick-leave pool.

Mr. GROTHMAN. OK. Could you explain how that compares to the private sector right now?

Ms. GRESZLER. I think, on the average, the private sector, the most that they have for paid sick days is about 10; vacation days, similar, about 10, you know, two to three weeks, whereas the Federal Government offers three to four weeks.

Mr. GROTHMAN. OK.

Could you speculate—and maybe it's an unfair thing to do. That California study intrigues me. Could you speculate on why you got those kinds of, I guess—I think the other members of the panel would consider unexpected results?

Ms. GRESZLER. I think women taking more time off, staying home with children, some of them make the decision that they are going spend more time at home. Maybe they only went back in a part-time capacity or they stayed out of the labor market entirely.

You also had higher-income women that are using those benefits, as we saw that it's just not as readily available to lower-income women. They don't know about it. A partial benefit doesn't let them pay the bills. There's more fear about discrimination or their job not being there.

So, it has to do, I think, with the different usage rates and also just the decisions that women choose to make.

Mr. GROTHMAN. Could you comment in general as far as the number of high-income versus low-income women who take advantage of these benefits?

Ms. GRESZLER. Well, in California, I believe that they had five times as many people in the highest income bracket compared to the lowest income bracket for women that were using the program. I'm not sure across the board what the figures are, but, consistently, everywhere, that's what we find. And that's what I'm most concerned about.

I would like to reiterate to Mrs. Wasserman Schultz, I agree, we should be looking at the impact on low-income individuals, because that's who we all would like to help here. And what I'm trying to point out is that these policies actually don't benefit the low-income individuals. They tax them, and then they are not able to use them.

So, I would love to work with everybody in this room to see what policies would actually benefit those low-income workers.

Mr. GROTHMAN. I guess—you know, we get briefings on this, and everything's focused on the women, the women, the women, which is good. Could you give us—

Chairwoman MALONEY. That is good.

Mr. GROTHMAN. Were there any analysis on the man's side of the effect of this law?

Mrs. WASSERMAN SCHULTZ. Can we give him another five minutes?

Ms. GRESZLER. Well, no, it is important, because I think people can look at this as just a parental leave and a maternity leave issue, and, actually, four out of every five leaves that are taken are not parental leave but they're for a worker's own illness or caregiving.

There's not a whole lot of evidence, at least in the state-based programs, but, generally speaking, government policies encourage more men to take paternity leave, but, again, it's the upper-income earners that are more likely to take it.

Mr. GROTHMAN. Are there any statistics you could get from the California study on how this impacts men?

Ms. GRESZLER. Yes. I could share those with you after the hearing.

Mr. GROTHMAN. OK.

I, as well, have some articles that I'd like to submit to the committee. Is that OK?

Thank you.

Chairwoman MALONEY. We've reviewed them. Without objection. I now recognize Congresswoman Kelly.

Ms. KELLY. Thank you, Chairwoman Maloney. I want to say congratulations to you, and I look forward to you being the chair. Get a lot of rest and relaxation in between.

We often think of paid leave as being important for new parents, but it's just as important for workers who need to care for a sick child, spouse, or relative or for themselves.

Ms. Silvani, let me start with you. When your son was diagnosed with cancer in 2015, you took unpaid leave of absence to care for him. How did his illness impact your family?

Ms. SILVANI. How didn't his illness impact my family? He was very sick. My other two children didn't know what was going on with their brother. Once Joe was out of treatment, my children needed mental health support.

I didn't have paid leave at that time either to help them deal with their brother's illness. So, to not have that time to be able to take care of our family as a whole was very hard for our family.

Ms. KELLY. So, the sickness of one impacts—

Ms. SILVANI. Of course.

Ms. KELLY [continuing]. Many people.

Ms. SILVANI. Of course.

Ms. KELLY. And hopefully I'm saying your name right, Mr.—is it "Seyedian"?

Mr. SEYEDIAN. It's "Seyedian," but that's fine.

Ms. KELLY. "Seyedian." No, no, I want to get it right. You started a small business with the goal of treating your employees better. You paid them a living wage; you offered comprehensive benefits, including paid medical leave.

I understand you also had a personal health crisis that motivated you to start a business with this goal. Can you talk about how your concussion set you back and how difficult it was to address your own health needs?

Mr. SEYEDIAN. Sure thing. Yes. A few years back, when I worked in consulting, I sustained a concussion. I wasn't able to work, primarily because, you know, staring at a bright screen, reading words, all that kind of stuff, that's prohibited when you're trying to recover from a head injury. So, I ended up taking more than a few months off of work. I was able to do so because of the kindness and benevolence of my employer and their forward-thinking in having a disability policy in place.

Likewise, the same is true for my own employees at Well-Paid Maids. But, you know, ultimately, this kind of thing shouldn't rest on having an employer that, you know, is thinking forward about something like this or is kind of enlightened on this subject.

Ms. KELLY. Thank you.

And, Ms. Tucker, turning to you, you mentioned in your written testimony that you served as a caregiver for your mother and your sister while raising a family, meaning you are part of the sandwich generation.

What does access to paid family and medical leave mean for communities of color, whose families are more likely to be intergenerational and whose members are more likely to take on caregiving responsibilities as a result?

Ms. TUCKER. That is so correct; our families are more likely to be intergenerational. Paid family leave would mean that families would have a cushion, an ability to take some time, even with that reduced salary, to do what they needed to do with their ill family member.

We know that a quarter of young African American millennials between the ages of 18 and 35 are caregivers. And many of these caregivers are earning \$30,000 annually. I believe this is because they are in jobs that allow them to take care of the family member. So, this means that their earning power over their lifetime is stunted starting at the starting gate.

Ms. KELLY. Thank you.

Thank you for sharing your stories. Many people across the United States can relate to them. Dealing with a medical condition or health crisis is scary and stressful, and it can already be financially crippling without losing your income.

I know, when I entered Congress, I represent the 2nd congressional District of Illinois, and I had the highest rate of foreclosures in my area because of healthcare issues. According to one recent study, 42 percent of new cancer patients lost their entire life savings within two years because of the cost of treatment.

Ms. Shabo, how does a lack of access to paid medical leave compound how much it already costs workers when they or their family members are sick, even when they have insurance?

Also, when my colleague was asking a question, you kind of made a face, so I didn't know if you wanted the opportunity to respond to the answer.

Ms. SHABO. Ah. I'm not sure which question that was, but I have lots of facts and opinions.

On the point about the caregiving, you know, I think there was a fantastic new study that was released last week by the National Alliance for Caregiving and Caring Across Generations, which showed that more than half, I think three-quarters, of people who are caring for both a loved one and a child are Gen X, which is my generation—and I'm dealing with this, myself, now—or are millennials.

So, as we're thinking about how do we provide for the financial security and stability of this incredibly important cohort of folks that are going to be with us and in our work force and in our communities for a long time, how do we make sure that we're not piling on medical debt, lack of access to paid leave, student debt, high housing prices, and wages that aren't growing.

How do we make sure that—you know, the research tells us that when cancer patients, in particular, have a family member that's taking them to—and involved in their treatment, when workers themselves are dealing with a cancer diagnosis and able to take treatment and then recover, they're more likely to get better, they're more likely to go back to work.

The cost savings around healthcare and the access to paid leave are integrally related. I believe that this is a feature of this whole conversation that doesn't get talked about very much.

But, certainly, you know, medical debt, healthcare costs—these all could be alleviated with better access to paid leave so that caregivers and people themselves can get care.

Ms. KELLY. Thank you. I yield back the time I don't have.

Chairwoman MALONEY. Thank you.

The chair now recognizes Representative Comer.

Mr. COMER. Thank you, Madam Chair. I, too, want to congratulate you on your new position as chairperson of this committee.

I think I'm confident that all of us in Congress, on both sides of the aisle, are sympathetic to those families who have children and those families who are put in a terrible position of having to be a caregiver for other family members.

I also think that, in Congress, those of us who represent extreme levels of poverty are also sympathetic to the working poor. I rep-

resent southern Kentucky, so my district's very vast. I represent the eastern part of the state that has Appalachia. I represent the far western part of the state that has the Mississippi River Delta, two of the poorest regions in America. We have countless stories of working poor struggling to provide for their families. I'm very sympathetic to that, and I want to help the people that I represent that are doing everything right.

But there are two schools of thought to how we proceed to help these working families. The first school of thought has been elaborated by my colleagues on the left: more government solutions, government mandates, increase the minimum wage. These are plans that have been in place for decades, and they really haven't worked. They really haven't served those areas of extreme poverty in my congressional district.

And there's another school of thought that I feel like we've tried to employ over the last three years in Washington, and that's more of a market-based solution where we focus on trying to grow the economy. I believe, if you look at where we are today, we've been very successful, with the passage of the Tax Cuts and Jobs Act, with President Trump and the last Congress's efforts to focus on burdensome regulations, to try to get the government out of the way, to grow the economy, to provide more opportunities for all Americans.

We have a situation now where we have maximum employment in this country. I don't think anyone would disagree, whether you're the most liberal Member of Congress or the most conservative Member of Congress, that the biggest complaint we hear from our employers today is they can't find workers. The one thing that's holding the economy back today is the fact that businesses and employers are hesitant to invest additional capital because they're not confident they can find workers to fill those positions.

So, we have a situation where we're having maximum employment, which has led to wage inflation. So, this is something that's happened through the market, not through more government laws, not through government mandates—wage inflation.

Ms. GRESZLER, I want to ask you, how do you feel that the Tax Cuts and Jobs Act has impacted employers and families?

Ms. GRESZLER. Well, we've seen on the employer side that they're able to raise wages and benefits and offer more jobs. And I'd like to highlight, just in this last month, we heard that over the last year the group of marginally attached workers and those who are discouraged, who I think a lot of—would apply to a lot of those in your district, that fell by 25 percent in one year. That's because they have job availability. It's not just low-wage jobs; it's ones that provide higher opportunities.

In my opinion, those workers are far better off being handed \$1,500 in wage gains over one year when they're earning a \$25,000 salary than having the government take that same amount and tell them that they're going to provide them with these benefits, when they might not be benefits that they want to have.

Mr. COMER. I agree.

According to the Society for Human Resource Management, 20 percent of employers in 2019 offered family leave beyond what is

required by FMLA. This represents a six percent increase from the prior year. Do you think this trend will continue?

Ms. GRESZLER. Exactly. We're on this upward trend. There's a strong economy. The tight job market means that the employers have to compete. They see the value in offering those benefits, because they can get the workers that they need and they can retain them. So, I think that this is not the time to stop that upward growth.

Mr. COMER. I agree.

And I'll conclude by saying this, Madam Chairman. I think that when we have a situation like today, where we have maximum employment, and employers are competing for employees, the businesses that take the best care of their employees are going to win the battle of the best employees.

So, I feel like we're on the right track in America, and I hope that we can continue the pro-growth agenda that has led to unprecedented prosperity. But there are still lots of pockets of poverty in America, lots of families that are struggling, and those are the people that we certainly need to focus on. I think the solution's a market-based solution.

Madam Chair, I yield back.

Chairwoman MALONEY. Thank you.

The chair recognizes Representative Lawrence, one of the co-chairs of the Women's Caucus that has prioritized this issue.

Mrs. LAWRENCE. I want to thank you, Madam Chair. And congratulations. It's wonderful to be able to add a man to the—I mean, a woman to this wall of men as the chair of this caucus—this committee. I also want to thank you for being a champion of this issue.

As stated, I have the honor to serve as the bipartisan and Democratic women's co-chair for this Congress. The issue of paid family leave is something I hear frequently about, ensuring that women and family and parents have the ability to preserve their economic security while continuing their employment in this country.

One of the things that troubles me, Ms. Greszler, it's an oxymoron. You're saying that because of this tax cut that many workers have not received, although there has been a tremendous increase in pay to stock owners or boards—if they have more money, it should equate to embracing providing paid family leave.

You stated one of the challenges we have is because poor and minority families struggle the most with being in this sandwich position of taking care of a sick child and taking care of a sick parent. But what is something that is not being talked about is that, for women, maternal mortality in the United States is one of the highest in the world. And one of the major contributing factors to that is the lack of childcare, because women do not have the flexibility to take off from work to attend all the prenatal care.

The reality, if I'm making \$8 an hour—and how dare you say you don't support \$15 an hour. Because if you don't, you are stating that poverty in America should be a reality. How can we, as a country who consider ourselves so great, embrace a philosophy and a standard that impoverishes people in America? And women are the largest group of those who are impoverished by this low wage rate in America. That's one issue.

The second issue is that when we, as a country, understand that the only way that we increase the population in this world is through childbirth and that there is a need for a woman to be able to take time off—and God help her if she has a child who's sick. And so, after the birth of the child, continuously having to care for that child, that can be the father, that could be the mother, that could be a same-sex couple. All of the issues that goes with caring with a sick child. We, as the sophisticated, major force of democracy in this world, should not be one of the last to say that every person working and trying to provide for their family, regardless of their income, do not have access to paid family leave.

I want to ask a question to Ms. Shabo. How many workers across the country currently have access to paid family and medical leave benefits?

Ms. SHABO. So, today, 19 percent of workers have access to paid family leave. That's to care for a new child or a seriously ill loved one.

Mrs. LAWRENCE. And how current is that data?

Ms. SHABO. That is from March of this year.

Mrs. LAWRENCE. So, March of this year, the big, amazing, fix-all pay cut happened.

Ms. SHABO. Yes.

Mrs. LAWRENCE. Did that have a major increase on providing this benefit to American—

Ms. SHABO. No.

Mrs. LAWRENCE [continuing]. Workers?

Ms. SHABO. No.

In fact, you know, more to the point of low-wage workers, over the past five years, we've seen access increase from 13 percent to 19 percent overall, so a six percent increase. Among the lowest-wage workers, it's gone up by two points; among the highest-wage workers, it's gone up by 12 points. So, we're seeing the divergence in access to benefits actually increasing exponentially.

So, this idea that, sort of, the tax cut or any other factors related to employment and the economy is going to lift the boats for the lowest-wage workers just isn't borne out by the data.

I'd like to point out, in the SHRM data that the Congressman cited, that 20 percent now have access to benefits, that means 80 percent don't.

Mrs. LAWRENCE. Exactly.

Ms. SHABO. So, I am very concerned about the 80 percent. I'm extremely concerned about the 94 percent of low-wage workers. And that's who we need to be focusing on.

The idea that, you know, any of the half-measure solutions or solutions that are rooted in austerity rather than in new investment just doesn't play out in terms of people's access to the benefits that we're looking for them to have.

Mrs. LAWRENCE. I want to close with this.

Ms. NORTON.

[Presiding.] Your time has—the lady's time has expired.

Mrs. LAWRENCE. May I—

Ms. NORTON. And the next witness is Mrs. Miller.

Mrs. MILLER. Thank you, Madam Chairwoman.

And thank you all for being here today.

Ms. Silvani, I want to express my empathy to you. There is nothing more frightening than when one of your children are sick. And I'd glad that little Joe is doing so much better.

The topic before us today is multifaceted and extremely personal. Likely, the issue of leave has impacted each of us, our spouse, our sons and daughters at some point in our lives.

Through the enactment of the Tax Cuts and Jobs Act, we have seen businesses not only increasing the pay of workers but also increasing benefits such as family leave. The President and his administration have worked to cut regulations to ensure a more prosperous economy. It is amazing to see the positive advancements that happen when we free businesses from over-taxation and burdensome regulation.

Madam Chair, I would ask unanimous consent to offer a study about California's paid family leave into the record. Representative Grothman mentioned it, and I think it's important that it should be included.

Ms. Greszler—

Ms. NORTON. I won't object, but I'll ask that we be able to see that.

Mrs. MILLER. Absolutely.

Ms. NORTON. It has not been given to us. I certainly have no objection.

Mrs. MILLER. Thank you.

Ms. NORTON. Without objection, so ordered.

Mrs. MILLER. Thank you, ma'am.

We have seen the unemployment decrease to 3-1/2 percent. We now see employers competing to find good workers. How has the strong economy under President Trump impacted the benefit packages that companies can now offer?

Ms. GRESZLER. Well, not only have we seen more people have availability to jobs—and you can't have a good benefit package until you have a job—but we've seen a large increase in the number of companies that are offering paid family and medical leave benefits. More than 100 large employers have now come out offering these benefits. And these are not just the upper tiers, the consulting firms; these are the Lowe's, the Target, the Starbucks that typically employ lower-wage workers, who all now have access to these paid family leave benefits.

Mrs. MILLER. In your testimony, you mentioned that record-low unemployment is providing opportunities for marginalized workers. Can you expand on that?

Ms. GRESZLER. Yes. And this is why I want to iterate that the strong economy is better than something like imposing an excessively high, one-size-fits-all minimum wage. The evidence has shown that when you impose high minimum wages, you crowd out the employees who are the least marginalized and those who have the hardest time finding a job. It's the lower rung of the ladder that gets cutoff, and those workers have no opportunities then.

On the other hand, if you provide pro-growth policies that let employers have more benefits to offer to create new jobs, they have opportunities to draw more workers into the labor force.

And that's exactly what we've seen. We've seen people who were disabled before, who were discouraged and just gave up on finding

a job, and now there are hundreds of thousands of them that have jobs, that are supporting themselves, and that have the benefit of seeing that paycheck that they get, as opposed to relying on a government benefit. You know, that's kind of an intangible value to them, to be able to provide for themselves and to have choices and flexibility over what they're doing with their money.

Mrs. MILLER. Thank you.

You also discussed how wage growth has helped contribute to reversing income trends contributing to inequality. Can you elaborate on how the current economy has done this?

Ms. GRESZLER. Yes. And I just wanted to actually point to my written testimony there, because I think there is, based on the recent jobs report—you know, I'm quoting here from the Council of Economic Advisers that said that “from the start of the current expansion through the end of 2016, average wage growth for production and non-supervisory workers lagged that of managers, the bottom 10 percent of wage earners lagged that of the top 10 percent, those without a college degree lagged that of college graduates, and African Americans lagged that of White Americans. Since President Trump took office, each of these trends has been reversed, contributing to lower income inequality.”

And these are the types of pro-growth, free-market policies that are bringing the bottom end up. And those people who have been marginalized before, they are benefiting the most from this. And it's not having the government come in and tell them that they will provide them with a benefit and take more of their money away so that they don't have these choices. It's just letting the economy grow and letting mutually beneficial exchanges between workers and employers help boost everybody.

Mrs. MILLER. I understand that the private-sector approach is better than a one-size-fits-all approach. How can we encourage innovation and leadership in the private sector in terms of paid family and medical leave?

Ms. GRESZLER. There are lots of things that we can do without a government program.

You know, the Working Families Flexibility Act, all it does is it lets private-sector workers have access to the same thing that state and local workers have right now, and that's the choice between, if you work overtime hours, would you rather take time-and-a-half of paid leave or would you rather take that time-and-a-half of pay. It doesn't force anything upon anyone. And if you are a parent, particularly a single parent, that time off is a lot more valuable, in many cases, than just having a higher paycheck.

There are other things that we can do to encourage among employers. With Ms. Silvani's case, I was thinking of my brother-in-law and my sister-in-law, and he's a school teacher as well. In his situation, they had a paid-sick-leave pool. They had a daughter that was born weighing a pound, and they had to have, you know, extended time off. She was an hour away from where they were. And he had access to that; you know, other workers were volunteering. I would love to see more employers, particularly larger ones, to say, we're going to set up a pool—

Chairwoman MALONEY. [Presiding.] The gentlewoman's time has expired.

Mrs. MILLER. OK. Thank you.

Chairwoman MALONEY. Thank you.

I ask unanimous consent to yield one minute to Representative Lawrence, who wants to thank her constituent who's on the panel.

Mrs. LAWRENCE. I want to say that it is very important that we understand the role of government, and to thank all of you for coming out and each role that you play and adding light to this issue.

I count on government for a number of things. And to say that we don't need government to intervene on an issue that is going to be transformational for the quality of life of Americans is something that I feel very strongly about.

I have a dream, as well, for this great country, and I try to keep hope alive. But I know that I have to take action and do the work. It is clear that only a comprehensive approach like the FAMILY Act will protect our workers, and I urge all of us to support it.

Thank you, Madam Chair.

Chairwoman MALONEY. Thank you so much.

The chair now recognizes Ms. Tlaib for her questions.

Ms. TLAIB. Thank you, Chairwoman. I really do appreciate this hearing. This is a very, very important issue for my district, which is the third-poorest congressional district in the country. And I really do appreciate your leadership on this and for this to be one of your first-ever committee hearings on House Oversight.

I do want to just clarify something that some of the members on the other side of the aisle have been pointing to. A recent study on long-term effects of California's paid leave program found that first-time mothers who used the policy had lower employment and wages 10 years later.

Ms. Shabo, how would you—I would like to ask you about this specific study, because I don't want people to mislead the public in regards to this, especially because, you know, I look at studies, polling, everything, and sometimes it doesn't match up with what's actually happening on the ground.

So, were there any limitations to the scope of this study that you could shed some light to, so that we can have the facts before us and not make any misleading comments?

Ms. SHABO. Yes. Absolutely.

So, this study is interesting. It is an outlier. Many, many studies in California using different methodology have shown an increase in both labor force attachment and earnings over time.

I think what's interesting and limiting about this study is that it studied the very first cohort of women who took leave, who had the additional six weeks of leave available, in 2004, the third quarter of 2004 specifically, and followed the earnings of that cohort over a five-year period and then a 10-year period.

Now, there might be something unique or special about that first cohort of women. There also might be different effects—so, when the California law first went into effect, the men's share of leave-taking was less than 15 percent. So, of all the baby-bonding claims that were taken, men only took 15 percent of those. Now we're above close to 40 percent.

So, there are trends in gender equity that have changed. So, we don't know how that study would bear out if it was repeated, you know, on data—

Ms. TLAI B. And, Ms. Shabo, in fact, there have been other studies conducted of California mothers—

Ms. SHABO. Yes.

Ms. TLAI B [continuing]. That show that paid leave had a positive impact on the work force. Isn't that correct?

Ms. SHABO. Yes, absolutely, and a particularly substantial effect on Latina women and low-wage women. So, it is not right to focus everything on this one particular study.

The other thing that this study really shows is that we need to think about how we make policies accessible for men, how we encourage men's leave-taking; how we pair childcare, better access to quality, affordable childcare for parents; and how we think about part-time parity and the wages and benefits and opportunities for people who do choose to work less than full-time.

The other limitation of the study is that it didn't include self-employment income, and yet one of the author's hypotheses was that some of these women moved into gig work and into less formal employment relationships so that they could spend more time, but we don't know the effects of those wages or that income on their outcomes.

Ms. TLAI B. Thank you. I do appreciate that.

One of the things I know is really critically important is to try to bring people in this room that are not here physically. And many residents in my district can't afford to come here or to speak up, because they're working right now. And one community of caregivers who are often left out of the paid family leave conversation are families who have members with disabilities and special care needs. And I want to shed light to the unique experiences for many of those parents.

I want to share a story of one of my residents. She's the mother of three, and one of her boys, Isaiah, was born with liver disorder. After receiving a liver transplant, his mother started working as a server to help provide for her family. And she was very upfront with her employer about having a child with special needs. One particular day, after this employer refused to let her leave early to take care of her son, she was forced to prioritize help for her son and left her shift early, which resulted in her getting fired.

As it stands, her son Isaiah takes eight medications daily and goes to the hospital at least once a week to check his liver blood levels.

If the U.S. had an inclusive paid leave policy, not only would it keep my, you know, resident, this mother, to still have a job, but she would've been able to confidently work without her livelihood being threatened on a regular basis.

Ms. Shabo, can you elaborate on the unique difficulties that families with special-needs children have?

But, also—and this is something that I really think our country needs to look at—to me, this is a form of discrimination. Yes, that mother may not be the one with disability, but the fact of the matter is that the discrimination toward her, which is due to because of the loved one and because of the fact that she's a caretaker, I feel like it needs to extend in protecting those caregivers, that this is, again, a form of discrimination.

And we know—and, Chairwoman, I consistently was also asked, as a young person applying for jobs, whether or not I was going to have children, which was—

Ms. SHABO. Illegal.

Ms. TLAI B [continuing]. Illegal, right?

Ms. SHABO. Yes.

Ms. TLAI B. But I do think, you know, people are going to push forward and say, “Well, you have a child with special needs. I’m not going to hire you.”

So, if you can talk a little bit about that, I really would appreciate that.

Ms. SHABO. That’s right. There’s a couple of really good studies out there about the multiple impacts that affect parents and other caregivers to special-needs children and other people with disabilities, the relationship between the income in those households, the expenses of those households, and lack of access to leave.

I think the other thing that just strikes me, as we think about policies that would exclude those families, you know, we hear a lot about one-size-fits-all policies, but I think the ultimate one-size-fits-all policy would actually be a policy that only applies to new parents and not to all of the people who need leave for their own serious health condition or to care for a family member.

To say that that caregiving is less beneficial or less worthy of investment just strikes me as the ultimate discrimination, as you say.

Chairwoman MALONEY. OK. Thank you.

Congresswoman Pressley is recognized.

Ms. PRESSLEY. Thank you, Madam Chair, for holding this critically important hearing and for your continuing leadership on behalf of working families across our country.

I also want to thank Congresswoman DeLauro for her steadfast leadership on this issue and for sharing her story earlier, which we know is the story of millions of Americans.

It is simply appalling that the United States continues to be one of only two industrialized nations in the world without any form of paid family leave. It is shameful. And this reality continues to place undue burdens on families already struggling to make ends meet—households disproportionately led by women, already struggling to get by while wages are stagnant and lingering gender and racial pay gaps persist.

Current policy is simply out of touch with the fact that, at some point, virtually every person, every working person—because hardship does not discriminate—will need to take time away from a job to fulfill caregiving responsibilities, to recover from a serious injury or a disruptive life event.

While I was a caregiver to my mother in the final throes of her leukemia battle, making decisions by the hour about how to extend her life, while doing my best to center her dignity throughout that process, battling cancer while also battling bill collectors, and along with the trauma of such a devastating life event, it was as if seeing my mother, Sandy, facing her final days wasn’t already hard enough.

So, my experience is not unique. In fact, there are more than 34 million caregivers who provided unpaid care to a parent or a relative in the last 12 months alone.

So, Ms. Tucker, thank you so much for sharing your story earlier today. Can you share what the day-to-day of caring for your mother entailed?

Ms. TUCKER. I can. You know, it was tough. It was tough to try to make the arrangements that we needed to make for her care, especially as she aged, because this was over a 10-year period. It was tough finding doctors who she felt comfortable with.

Being a part of the sandwich generation, having a child who would come with me every day to the nursing facility that she spent her final year in because she had gotten to a point where she needed care, and I remember one time my daughter saying to me, "Do we have to come every day to see Grammy?" Well, that was pretty devastating.

It was tough dealing with the financial aspect of this. My mother was a retired teacher, so she had some savings and she had a monthly income from her retirement and from her Social Security that lightened that load. But there was nothing easy about—

Ms. PRESSLEY. Sure.

Ms. TUCKER [continuing]. About it. And—

Ms. PRESSLEY. It was all-consuming.

Ms. TUCKER [continuing]. I was on my own to find the resources that we needed each time she had a crisis and we needed to go to the next level of care.

Ms. PRESSLEY. Thank you.

And it's my understanding that you also cared for your sister—

Ms. TUCKER. Yes.

Ms. PRESSLEY [continuing]. After she suffered a severe spinal cord injury as well. So, how did you manage serving as a caregiver for both your mom and sister? And how did this impact your financial situation? And are you still recovering?

Ms. TUCKER. That's a lot of questions there—

Ms. PRESSLEY. I'm sorry.

Ms. TUCKER [continuing]. And a lot to unpack.

Well, lucky for me, these illnesses, these events didn't occur at the same time. My sister's accident or bleed occurred five years after my mother's death. So, we had time to kind of hang out before she became really ill with her spinal cord injury, which is what it was.

And, again, when I think back on it, I don't know how I did it. I just found the resources that I needed to do it, and I was in a place where I had the flexibility with work to do it. I had vacation time and I had sick leave. And I'm one of those people who's always at work, so I had accumulated a lot of leave that allowed me to pinch off the three hours I needed to go to the hospital before coming to work. And it was a quilt, a patchwork of using leave and thinking it through.

Ms. PRESSLEY. Sure.

Ms. TUCKER. In terms of support, I had a supportive family and a supportive spouse at the time that helped to make it easier, and I was in a two-income household that helped to make it easier. But it meant that I was up late looking at the numbers, trying to figure

out how we were going to make it happen. And we almost used up all of my mother's savings before she passed away.

Thank you.

Ms. PRESSLEY. Thank you.

Chairwoman *Maloney*. Thank you.

The chair recognizes Mr. Raskin.

Mr. RASKIN. Madam Chair, thank you very much. And congratulations to you—

Chairwoman MALONEY. Thank you.

Mr. RASKIN [continuing]. On your first hearing. And I know that this will be an important landmark for you, the way that it was an important landmark for Chairman Cummings when he had the prescription drug reform hearing as his first hearing of the new Congress.

Let's see. Mr. Seyedian, I want to just go back to this question about the tax cuts. Some of our colleagues have suggested that the trillion-dollar tax cut for the wealthiest corporations and people has provided paid leave benefits to workers.

And I know there was a limited temporary tax credit for employers who provide two weeks of paid leave that was built into the legislation. But is there any evidence that this trillion-dollar tax cut has actually made a structural difference in people's ability to get family and medical leave?

Mr. SEYEDIAN. Not that I'm aware of, and certainly not in my experience. I mean, I certainly as a small-business owner don't feel the effects of that law, I would say.

Mr. RASKIN. OK.

And is there anybody who has any structural evidence or data about this point, whether this tax cut suddenly transformed things? Because what I'm getting is, rather, the report that millions and millions of Americans are still without family medical leave and it's a crisis for people.

Ms. Shabo?

Ms. SHABO. Yes. You know, anecdotally, in talking to business associations and business owners, survey data from EY which asked business owners whether they would take up this tax cut, there is no evidence that this tax cut has had any appreciable effect.

And my favorite, sort of, anecdote, actually, is that the only company that I know of that has said in the press that they expanded their leave policy because of the tax cut is Rolls Royce.

Mr. RASKIN. OK.

Let me stick with you for a second, because I have three children, who are the light of my life, along with my wife, and the apple of our eye, and I consider it, obviously, a profoundly meaningful thing to be into parenthood, and I'm a cosponsor of the legislation to create family medical leave. But I do get questions from constituents, and not just right-wing Republicans—you know, there are people who are concerned about the environment and climate change who say, "Should we be, as a society, subsidizing the act of having children, when we have concerns about population and we've got concerns about climate change and the carrying capacity of the Earth?"

What is the argument you make about the importance of this, not just those of us who have children, for people who for whatever reason choose not to or don't have children?

Ms. SHABO. Well, part of the reason that the inclusive and comprehensive nature of the FAMILY Act, which covers all of the FMLA caregiving reasons, is the right approach is because there are some people who will never have children, but they do have parents. Everybody has a parent. Everybody is a child, if you are here. Everybody has somebody that they need to care for or may need to care for themselves.

In terms of the value of paid leave to the care of children and to the well-being of children, we know that access to paid leave affects brain development and child outcomes. It means children are more likely to be taken to the doctor, to get immunizations. There's a study from California about reduced head trauma. There's a study about reduced ADHD and better—

Mr. RASKIN. So, it benefits society generally—

Ms. SHABO. Yes.

Mr. RASKIN [continuing]. When we take care of children?

Ms. SHABO. And people are going to have children anyway. We need people to have children—

Mr. RASKIN. Yes.

Ms. SHABO [continuing]. Because we need a work force of the future. But what we need to be able to do is invest in those families and those children so that we provide the best possible opportunities—

Mr. RASKIN. OK.

What are the specific benefits that a new mother gets under the paid parental leave policy?

Ms. SHABO. So, a new mom under the FAMILY Act would have access to 12 weeks of paid leave at 66 percent of her wages.

The evidence shows women who have access to paid leave have higher rates of breast feeding if they're—

Mr. RASKIN. Yes.

Ms. SHABO [continuing]. Able to breast feed, reduced rates of maternal depression, certainly a connection to maternal mortality and other adverse outcomes.

And the fact that 23 percent of women in this country go back to work within two weeks of giving birth, still bleeding in some cases, needing to be able to be with their child, is just outrageous.

Mr. RASKIN. But Mr. Grothman says that he has the impression this is all about women, women, women. But what about fathers? What's in there for fathers?

Ms. SHABO. Well, when fathers have access to paid leave, which they do under the FAMILY Act—and we know some best practices about incentivizing men's leave-taking. And we know that men want to be able to take leave; they just often either can't, financially, or feel that the culture is holding them back—they're more likely to be engaged in their child's care over the long term.

And some evidence suggests that when men take access to leave, women's wages actually go up over the long term. So, this is about enforcing or creating new standards around gender equity, both in homes and in businesses. But it's also about the well-being of that child and the stress in the household.

Mr. RASKIN. Thank you.

Commissioner Asaro-Angelo, what kind of impact does it have on the families in your state to make these kinds of benefits available?

Mr. ASARO-ANGELO. It has a tremendous positive impact, Congressman. I hear from folks every day—to be quite honest, from workers and from businesses—about what it means to them to be able to have the stability, whether it be caring for a newborn or caring for a family member.

To hear Ms. Silvani's story and to think about something like that going on every day in your family, to not have the support of your fellow workers, of your state, of your employer to get through that could be devastating.

And at a time when, as we mentioned earlier, every employer is looking for more and more workers, we need to be there as a state to help provide for them the support those workers need when facing either birth or a family tragedy.

Mr. RASKIN. Thank you. I yield back.

Chairwoman MALONEY. Thank you.

The chair recognizes the distinguished ranking member, Mr. Jordan.

Mr. JORDAN. Thank you, Madam Chair.

Our colleague from Maryland just was pointing out—trying to point out that the tax cuts had no effect on the amazing economy. I'll give you some numbers.

How about the 266,000 jobs that were added just last month alone? How about the 54,000 jobs in manufacturing, to my colleague from Maryland? How about the fact that unemployment's at 3.5 percent? It was a lot higher than that just a few years—a lot higher than that before the tax cuts and regulatory changes were made.

And how about this fact? Businesses expanding family leave benefits as a result of the Tax Cuts and Jobs Act of 2017: Broadridge Financial Solutions, Lake Success, New York; Charles Schwab Corporation, San Francisco, California; Chipotle Mexican Grill, headquartered in Denver, Colorado; CVS Health, headquartered in Woonsocket, Rhode Island; Dollar Tree—Dollar Tree—headquartered right here in Virginia; Lowe's, headquartered in Mooresville, North Carolina; Rolls Royce; Southwire, headquartered in Georgia; Sprouts Farmers Market, Ellicott City, Maryland; Starbucks Coffee—all because of the tax cut bill.

Mr. Raskin may have a different opinion about that, but we've got all kinds of—TJX Companies, Framingham, Massachusetts; Walmart; Western Alliance Bank Corporation—and I could go on and on.

There are all kinds of companies who have expanded—who have not just grown our economy, not just the thousands and hundreds of thousands of jobs, millions of jobs that have been added since then, not just the 3.5 percent unemployment, but actually extending benefits to their employees because we got a growing economy.

Mr. Seyedian—did I get that right? Seyedian? Close enough. You're giving me the smile. I appreciate that. Is business good for you?

Mr. SEYEDIAN. Yes, business is good for us. I think it's just a question of whether you attribute the overarching macroeconomic conditions to the tax cut or not.

Mr. JORDAN. Didn't you say you're sending someone up to Boston as we speak to hire some more people?

Mr. SEYEDIAN. Yes, we are.

Mr. JORDAN. Yes. And you just opened your business, I think you said, like, within the last two years? You just started?

Mr. SEYEDIAN. That's correct.

Mr. JORDAN. And business is good. You've got a handful of employees already, and you're expanding. Is that right?

Mr. SEYEDIAN. We have 14 employees. That's correct.

Mr. JORDAN. And you would rather have higher taxes?

Mr. SEYEDIAN. It's not a question of higher taxes or lower taxes for us. I mean, our tax rate is not the fundamental variable in how successful our business is.

Mr. JORDAN. So, you want to pay more?

Mr. SEYEDIAN. Again, I don't think it's a question of wanting to pay more or less. I mean, there are greater overarching things that impact the health of our business beyond whether we pay a little more or a little less in taxes.

Mr. JORDAN. Yes. OK.

And you decided to offer parental leave to your employees?

Mr. SEYEDIAN. Yes, we offer short-term disability insurance to our employees now. And as the D.C. and Massachusetts programs come into effect, we will obviously participate—

Mr. JORDAN. And you made that decision because that's just part of your business model. You think that's good for your company, for the way you want to conduct business. That's part of your business practice and the business model you've adopted. And it seems to be working. As you said, you're expanding and you've had two good years.

Mr. SEYEDIAN. Yes, that's correct.

Mr. JORDAN. All right. But you want government now to mandate that you do what you decided to do voluntarily.

Mr. SEYEDIAN. Well, you know, it's a question of, of course, you know, we're doing it because we're a very special type of company, and there are large companies, like you mentioned, like Charles Schwab. And I'm sure the Googles and Facebooks do this too. But it's a question of, you know, is a slaughterhouse going to offer paid family and medical leave—

Mr. JORDAN. Sprouts Farmers Market—

Mr. SEYEDIAN [continuing]. Unless it's mandated by—

Mr. JORDAN. Sprouts Farmers Market offers it.

Mr. SEYEDIAN. Well, and—

Mr. JORDAN. I don't know how big that farmers market—and maybe it's big, I don't know. It's in Maryland. I don't know.

Mr. SEYEDIAN. Sure. And, I mean, I'm sure you can find all kinds of examples, but, you know, to your point around employers—

Mr. JORDAN. What's the name of your business?

Mr. SEYEDIAN. It's Well-Paid Maids.

Mr. JORDAN. Well-Paid Maids.

Mr. SEYEDIAN. That's right.

Mr. JORDAN. They do it.

Mr. SEYEDIAN. Yes. Yes. And I think it's—I mean, I'm sure you can—

Mr. JORDAN. They're not Charles Schwab.

Mr. SEYEDIAN. Right.

Mr. JORDAN. What do you have, 14 employees?

Mr. SEYEDIAN. Right. Yes, that's right.

Mr. JORDAN. And you did it.

Mr. SEYEDIAN. Yes.

Mr. JORDAN. No one told you.

Mr. SEYEDIAN. That's true.

Mr. JORDAN. But now you want—you've made a business decision. Your business model is you're going to offer this benefit because you're going to attract the kind of employees you like. And you said in your opening statement, your customers like that. They like that A-Plus Maids—what was it called again? A-1 Maids? What was the name of your business?

Mr. SEYEDIAN. Sorry?

Mr. JORDAN. What's the name of your business?

Mr. SEYEDIAN. Well-Paid Maids.

Mr. JORDAN. Well-Paid Maids. They love Well-Paid Maids, and they like that concept, and so they're willing to pay, I assume, a little more to have the quality of service that you offer your customers.

And you made all that decision on your own as part of the business model, and now you're saying, I want the government to mandate my competition have to do the same thing now?

Mr. SEYEDIAN. Well, I mean, as you pointed out, I think it was 20 percent of businesses that are extending this benefit.

And, also, I think the overarching framework around, you know, having a stronger economy means that more employers are going to offer this—perhaps that's true, but the economy goes up and down. Everyone knows that. And so, as someone who has personally benefited from, for example, being able to take paid medical leave, I don't think this is something that needs to, kind of, rise and fall or be offered or not offered according to the vagaries of the market—

Mr. JORDAN. I'm not saying that.

Mr. SEYEDIAN [continuing]. Year to year.

Mr. JORDAN. I'm just saying, my colleague was saying that the Jobs and Tax Cuts had nothing to do with the amazing economy we've been experiencing, and I would beg to differ, as would all kinds of companies, large and small, including yours, it seems, that have benefited under this great economy.

And it seems to me that—I'm all for paid leave, but I think people should be able to make that decision on what's best for their business model and what's business best for their employees just like you did when you started your company two years ago and are experiencing this amazing growth in the Trump economy.

With that, I yield back.

Chairwoman MALONEY. The chair recognizes my colleague from the great state of California, Jackie Speier, one of the co-chairs of the Women's Caucus.

And I congratulate you on your work on this bill and others. Thank you.

Ms. SPEIER. Thank you, Madam Chair. And double congratulations to you. I look forward to serving under your distinguished leadership as chair of this committee, and also for the success in getting paid family leave for Federal employees, which should jump the numbers up a little bit.

I must say, I'm a little astonished by this debate today, because the Republican Party prides itself in being the party of the family. And when we have 81 percent of the families in this country not eligible for paid family leave, I would think you would be running to support this bill.

But it appears that it's not really about the family; it's really about making sure that Big Business has the lowest tax rates possible.

So, let me talk about California, since it's been the whipping child here for the last few hours. California passed the paid family leave in 2004. Ninety-nine percent of employers report that the state's program has had positive or neutral effects on employee morale, and 87 percent that the state's program has not resulted in any increased costs. Not only have wage costs not increased, but turnover rates have decreased. In California, implementing paid family leave was even linked to an 11-percent decrease in elderly nursing home use.

And as it was pointed out by my distinguished colleague from Michigan, the study that's been referred to by Ms. Greszler was a very narrow study. It looked at only the first year of operation of this law, back in 2004. It was only for moms having their first children. And it was before the law in California was enhanced to provide higher wage replacement.

The study also explained that many of these mothers may not have returned to full-time employment out of choice. Amazing, that we have free choice to be able to make decisions whether we want to stay home with our children or not, in some cases.

It also showed that women may have worked fewer hours or wanted more flexibility or to become self-employed.

So, that's the California experiment that has actually worked extremely well. There is an effort now in our state by our Governor, who wants to extend it to six months of paid family leave.

We know in Europe it's one year of paid family leave. And if you're in Germany, my goodness, you can go and have a week at a spa to deal with postpartum blues, if necessary. So, we are so far behind the eight-ball that it's embarrassing.

And to have this discussion about imposing some burden on business, when the FAMILY Act is only going to cost about \$2 per week for the typical worker, says it all.

So, to you, Ms. Shabo, can you elaborate on the impact that California's paid leave program has had?

Ms. SHABO. Yes. California's program has, by several studies, increased work force participation and earnings. It has reduced child head trauma. It's had a reduction in Medicaid nursing home use, as you said. It's been tremendously positive.

We've learned a lot about what it takes to implement a program effectively and make sure that the people who most need to be able to use the program are able to use it. And those efforts are ongoing. So, medical-legal partnerships are being developed by groups like

Legal Aid at Work. The state is trying to do a better job of outreach and engagement to people in other parts of the state besides the, sort of, big cities. There's a lot of work that needs to be done.

On the cost element, California's contribution is one percent. There's never been backlash on that. There's always been a surplus in that fund. And what we see in national polling data about willingness to pay is that workers are willing to pay far more than that one percent and certainly far more than the four-tenths of one percent that the FAMILY Act would require.

And, you know, even the cost estimates that are at the outer bounds of a good cost estimate around what usage would look like show that the costs will not be prohibitive, and that people are willing to pay those costs.

And some of the cost estimates that are out there, like one of the ones Ms. Greszler mentioned, are based on completely out-of-bounds estimates around leave-taking. So, for example, the American Action Forum study that they referenced suggests that there would be 16 million parental leaves a year. We only have 3.8 million babies born in this country every year. So, we can't rely on those cost estimates.

There are good estimates from the Institute for Women's Policy Research and the University of Massachusetts that are much more accurate. There's even a cost calculator on the American Enterprise Institute site that was developed by a team of researchers that shows that costs in no way, even taking the most generous estimates, will be more than one percent, and more like the four-tenths of one percent that is currently in the bill.

Ms. SPEIER. I thank you. And I yield back.

Chairwoman MALONEY. Thank you.

And the chair recognizes Mr. Keller, Representative Keller, from Pennsylvania.

Mr. KELLER. Thank you, Madam Chair.

I just want to thank the panel of witnesses for being here today. This is an important topic, and I'm glad the committee decided to take this up. As a person who's had firsthand experience with a sick child many years ago, you know, this is something that is near and dear to me.

And, also, as a former manager of a large wood products manufacturing company, I have experience in operating a business and having a large number of employees work at that business. And it's clear that successful businesses and operations require investing in their employees, whether it's, as we did, paid time off—I think we're similar to the maid business here, where we had disability policies for employees for short-term disability. There are many options available in addition to just time off. There were also educational opportunities and so on for dependents of the employees.

But, you know, just one thing I'd like to talk about is, now that the Tax Cuts and Jobs Act is the law of the land, employers are providing increased wages, more benefits, and more flexible schedules for their employees. Under President Trump, unemployment has fallen to 3.5 percent.

And, according to the Society for Human Resource Managers, 20 percent of employees offer family leave beyond that of FMLA, which represents a six percent increase from 2018. So, when em-

ployers are given the opportunity to provide benefits and have the ability to do it, it shows that that is happening.

Ms. Greszler, do you think this trend would continue?

Ms. GRESZLER. I think that if we continue to have this strong economy and the tight labor market, that we can absolutely expect this trend to continue, because it is in employers' best interest to offer these policies.

Mr. KELLER. OK. Thank you.

And, again, Ms. Greszler, how are companies responding to the increased desire for paid family leave?

Ms. GRESZLER. A lot of them—the larger companies are responding, as we've listened to that list, that they're offering formal policies.

But I think that what we're not hearing as much about is the smaller employers, who make up the lion's share of employment in the U.S. And whereas they might not be offering formal paid family leave policies that show up in the data, I think they're offering more flexible options, whether it's increased paid time off or just working individually. And that's actually how most employees who take family medical leave receive pay, is not through that formal FMLA policy but through other types of leave that allow them to receive pay.

Mr. KELLER. OK. Thank you.

And just one thing. In your testimony, you mentioned one-size-fits-all programs are either too exclusive or too inclusive. Can you expand upon that?

Ms. GRESZLER. Yes. It's just hard—as we've seen today, there are so many different needs for benefits, and some of those needs are an entire year or more. And a Federal policy that provides 66 percent of your wages for 12 weeks maximum, it might make a small dent, but it's not going to meet those needs. It's not going to meet long-term needs. It's not going to be able to provide that benefit immediately if you have to rush away from work for an emergency.

You know, the better way that we can get at those is the flexible policies. And if you become too inclusive and do pass a policy of any leave for any reason, the costs are tremendous. You know, there was some talk about costs already, but the FAMILY Act, that is not a policy that can finance the current amount of leave that's taken today. It could finance about one in five.

So, either you have to have rationing of a policy like that or you have to scale it back even more so that it's such a bare-bones program that it particularly would not be able to benefit low-income workers and very few people would use it.

Mr. KELLER. OK. Thank you. I appreciate that.

And, again, I appreciate the participation of all of the panelists today.

Thank you, Madam Chair. I yield back.

Chairwoman MALONEY. Thank you.

The chair recognizes Congresswoman Ocasio-Cortez.

Ms. OCASIO-CORTEZ. Thank you, Madam Chair. And, once again, congratulations on this phenomenal hearing on such an important topic.

You know, I have to disclose that I have a stake in this fight. When I first was a—when I was first starting my office here, I de-

cided to offer 12 weeks of paid family leave. And in my first 11 or 12 months in office, there have been six pregnancies in my congressional office. And six folks have taken pregnancy or medical leave, five of them men in my office—new fathers or folks that are taking medical leave taking care of their families.

And this has been a very important dynamic. Many of the men in our office have testified how, after the birth of their children or in supporting their partners, how critical it has been to be there for the, in each of these cases, the women in their lives.

I would like to submit to the congressional record two testimonies from my staffers, Marcus Bedinger and Ariel Eckblad, on the impact of paid family leave in our office.

Chairwoman MALONEY. Without objection.

Ms. OCASIO-CORTEZ. But, out of these testimonies, two important statements stood out.

From my staffer Marcus, he said, “As I write this today, I am currently home with my oldest son while my partner visits family in Ohio with our youngest son. This might seem an inconsequential detail, but if I was not able to take this time off from work and be fully paid, my partner would not have been able to travel.”

And from my chief of staff, when asked about does giving dads less paid parental leave than moms contribute to the pay gap, when asked about that, she said, “My thought is this. There is this often explicit but sometimes tacit assumption that child-rearing is the job of the mother. But child-rearing is the job of the humans that have collectively decided to have that child.”

When you have an institutional setup that—when you have institutional setups that reify that, that say, “Oh, actually, dads don’t need as much time because it’s not their job to child-rear,” it’s problematic. It creates expectations for employers who presuppose if I hire a woman in a certain age range, she might leave, but if I hire a man in that same age range, he would not.

Ms. Shabo, can you illuminate a little bit on the impact of paid family leave for men and on the positive impact that that could have on people who give birth?

Ms. SHABO. Absolutely.

And the sentiments that your staffers have articulated actually came up really poignantly last week on a panel that I moderated at New America on the release of our men and care report, men and paid leave specifically.

There were three dads, who talked about the cultural expectations that dads wouldn’t take leave. They were able to negotiate, to cobble together. One of them had a wife who had a horrible labor and a baby that was in the NICU, and he was back to work within a week, unknowing—you know, he sort of talked about how, even in the childbirth classes and Lamaze and all of the other things he did, there was never a discussion from the hospital system or from his employer or from any of the other men in his life about the importance of men taking leave.

So, policy is a precondition. We have to design policies that have wage replacement that’s high enough that men can afford to take leave. We also need a culture and sort of a discussion and men standing up to say, “Leave-taking is important to me, and here’s

the way that it allowed me not just to bond with my child but also to support my partner.”

Ms. OCASIO-CORTEZ. Thank you, Ms. Shabo.

Ms. Greszler, you said earlier that you don't believe in a minimum wage. Is that correct? You believe the market should decide.

Ms. GRESZLER. I don't think that we should take a job opportunity away from somebody if they're willing to work at a particular wage—

Ms. OCASIO-CORTEZ. OK.

Ms. GRESZLER [continuing]. That the government is not allowing them—

Ms. OCASIO-CORTEZ. So, no, you don't believe in a minimum wage.

I take it you don't believe in healthcare as right either. Is that correct?

Ms. GRESZLER. I believe that we should help provide access to healthcare.

Ms. OCASIO-CORTEZ. OK. Do you believe that employers should offer healthcare to every employee that they have?

Ms. GRESZLER. I think that as part of a benefits package they should determine what is the best way and what do the workers work want.

Ms. OCASIO-CORTEZ. OK. So, no, you don't believe it should be uniformly offered.

Ms. GRESZLER. I think it should be what workers want and what employers are about to provide.

Ms. OCASIO-CORTEZ. OK. So, the answer is no.

And, similarly, your view on parental leave is to let the market decide. And I think what we've seen here is that the market has decided.

Ms. Shabo, 80 percent of families don't have access and workers don't have access to paid parental leave, correct?

Ms. SHABO. Paid family leave.

Ms. OCASIO-CORTEZ. Paid family leave.

Ms. SHABO. So, to care for a child or a seriously ill family member. About a half of moms don't have access to paid leave.

Ms. OCASIO-CORTEZ. So, the markets decide.

And what is the most common length of parental or family—paid family leave that you have seen?

Ms. SHABO. In general, it's, like, six to eight weeks, but it really depends—

Ms. OCASIO-CORTEZ. Six—

Ms. SHABO [continuing]. And there's not a great—

Ms. OCASIO-CORTEZ. Yes.

Ms. SHABO [continuing]. There's not a great sample that tells us.

Ms. OCASIO-CORTEZ. So, six weeks. Do we know how long puppies are allowed to stay with their mothers after a dog has given birth?

Ms. SHABO. I don't.

Ms. OCASIO-CORTEZ. Eight weeks.

Ms. SHABO. Wow.

Ms. OCASIO-CORTEZ. So, the market has decided that women and people who give birth deserve less time with their children than a dog.

And I think that that, at its core, has shown that the market has failed to treat people with dignity and with basic respect. And so, when that happens, I think it's our job, as the public, to redefine the rules of society and to treat people who give birth with the dignity that they deserve.

Thank you very much.

Chairwoman MALONEY. Thank you.

The chair recognizes Congressman Gomez.

Mr. GOMEZ. Madam Chair, thank you so much for doing this important issue.

This is an issue for me that's personal. Most issues are. But when I was growing up, my parents worked four, five, six jobs a week to make ends meet. And I got sick when I was about seven years old, ended up in the hospital with pneumonia. And between my parents wanting to make sure there was a parent there every moment of the day that I was in the hospital, they missed shifts at work, and also the increase in hospital bills that put a strain on our family. We almost bankrupted our family, and we almost lost our house.

So, this is an issue that I cared about when I entered into the California state legislature, and I started trying to figure out how do we tackle this issue. And I learned about paid family leave. And they did a study in 2014, 10 years after paid family leave was implemented, and they had learned a lot of lessons. It wasn't a perfect law, but it was actually a revolutionary law. It started off—nobody else had done it.

But there were three things that were lacking. One was wage replacement needed to be high enough so people can actually take time off and take it. There has to be better job protection, especially for people that are working at places with less than 50 employees. And the last one was awareness.

I actually introduced AB-908, which redefined and restructured the wage replacement in California so that lower-income workers get a higher wage replacement than the higher-income workers. We are still seeing how that is going to play out, but we recognize that we need to make this stronger and better.

And we've seen great statistics: 40 percent of men now taking time off; that it's no longer a question, why is a man taking time off to bond with a newborn child, but more of an expectation. Right? That's a good thing. You know, ask any woman if it's a good thing that a man will spend time with their own child to bond, they would say yes.

Companies recognize that. You know, more and more companies are pushing and pushing and pushing—right?—for paid family leave, not just because—and it is the market, because they know in order to compete for the workers that they need, they need to offer this benefit.

So, the market is responding, but that's because we had the courage enough to pass a law that most people said would drive business out of California, when California is now the economic engine, and always has been, of the country. So, paid family leave is a step forward, but we're making it even better.

I want to focus on New Jersey, because I know New Jersey did a program. I just wanted to see what you guys are seeing in New

Jersey when it comes to paid family leave over a decade. How many workers have been able to access paid family leave? And what have the benefits been to the working families in your state?

Mr. ASARO-ANGELO. Thank you for the question, Congressman.

Right now, we have 6.5 million workers covered in New Jersey. And unlike some other proposals in other states, this is for every worker in New Jersey, regardless of the size of the business. So, that way, we're trying to make sure that every worker can take part in it, not just on the birth of a child or adoption but also on the caregiving side.

We've recently expanded our family leave program to now where we'll be able to have a higher wage replacement, up to 85 percent, starting July 1 of next year, up from the current 66 percent.

So, while the program started in 2009, we've been trying to learn from it as we go along. And I think that this past year's changes and improvements that were passed in February are going to go a long way to addressing a lot of the problems that some of the folks on the panel have had with implementation of paid family medical leave, because I think it's going to do a lot to reduce inequality in usage of the system.

Mr. GOMEZ. There's a lot of questions about, like, impact on business. Has New Jersey's program negatively impacted the state's businesses and the business climate?

Mr. ASARO-ANGELO. Absolutely not. And I've got to tell you, most—when I hear from businesses about our programs, quite frankly, it's about calling me to help them process a claim quicker every now and then.

But we've had an increase in businesses over the time that FLI has been in place. Small businesses have grown six percent in New Jersey. And like the person to my left talks about, it levels the playing field. And when businesses want to offer benefits to their workers, being able to participate in our program, that's one cost they don't have to worry about, because they know their workers are going to have that protection, have the benefits to have the wage replacement when they have to go out for the birth of a child or a caregiving incident.

Mr. GOMEZ. I think this panel is very interesting, because it's really starting to dig into the issues. But paid family leave programs and any legislation is not perfect. You have to kind of look at it and see how it's implemented—implementation is always key—and then make adjustments as you learn more.

But I think that California and New Jersey, Connecticut, Rhode Island—like, the states that are implementing it are starting a trend that I think will reach Congress, and we actually will be able to implement a national paid family leave program for the states that refuse to do so.

Thank—

Mr. ASARO-ANGELO. And we're in constant contact with our fellow states who have these programs about what is working and what isn't and small tweaks we can make together to improve all of our systems.

Mr. GOMEZ. Well, thank you so much.

And I want to thank all the panelists.

Madam Chair, congratulations on your first day.

Chairwoman MALONEY. Thank you. Thank you so much.

And I want to thank all the panelists and particularly note Ms. Silvani.

Your testimony was very moving to me, as a mother of two children. To think of that type of crisis is traumatic, and I'm happy to hear that your son Joe is doing better. And I hear stories like yours all the time. People write me. Some of the most effective advocates who come to my office are people like you who have had a crisis and turn that energy into working for change.

You wrote that your medical crisis quickly became a financial crisis for your family. How did that added financial stress impact your family?

Ms. SILVANI. It just added more stress to an already stressful situation. My husband was unable to spend time with his son while he was in the hospital because he had to work. So, the crisis of a child being sick or someone close in your family being sick is both financial and emotional.

Chairwoman MALONEY. And you wrote in your testimony that your family is still feeling these financial impacts. I understand you lost your retirement funds. Do you think your family will ever recover financially from this stress and financial crisis?

Ms. SILVANI. We lost years of investment for our retirement. So, I do know that—you know, I'm 38 years old. My husband is 43 years old. We lost five years' or so worth of investments that we would've been able to have as we get older.

I don't have any more funds to pull from in case Joe does get sick again, which is quite a possibility. So, we don't have the space in our finances to be able to keep saving and to be prepared for that event that may happen with Joe.

Chairwoman MALONEY. And you've also wrote about the generosity of your neighbors that came together and helped you in so many ways. But a national paid leave program means that families like yours would not have to really hope that your neighbors would be as generous and wonderful as yours were. And a national program means that families would be able to maintain their financial stability in the event of a crisis, because workers and employers will both contribute to a comprehensive nationwide program.

So, Ms. Shabo, I'd like to end by asking you, do you think Americans would be willing to pitch in for a program like this? They've been generous on their own, but do you think they'd want to create a national program that would provide the support for families?

Ms. SHABO. Yes.

Chairwoman MALONEY. We say that that's our number-one priority as a Nation, but if you look at the policies that are in place, there's not enough support for families—in fact, very little.

Ms. SHABO. Yes.

Chairwoman MALONEY. And, in fact, our own country, along with Papua New Guinea, we're among two countries in a United Nations survey, only two countries in the world, who did not provide for paid leave for the birth of a child.

Ms. SHABO. Yes.

Chairwoman MALONEY. And I am thrilled to say that, today, Adam Smith announced at our caucus meeting that he had negotiated and gotten that provision in the National Defense Authoriza-

tion Act so that 2.1 million families will now have that benefit and support.

And we know, from Rosa DeLauro's testimony and others', that we will be pushing very hard to expand that to the private sector and to others to provide more support for our families.

I can't tell you how thrilled I am that we passed that. I could tell you my own stories all day, and I think many women and men have the same stories. And hopefully this will be a new day in America; we can continue providing more support for families.

I really want to thank all of you and all of my colleagues on both sides of the aisle who were here to testify and to really help us move forward.

But before I conclude today's hearing, I would like to ask unanimous consent to enter into the record a statement submitted for this hearing by the majority leader, Congressman Steny Hoyer from Maryland.

Congressman Hoyer has long been a champion for all workers, and I appreciate his tireless efforts on the NDAA to reach the possible deal for our Federal employees. He has been with me in so many meetings and press conferences in support of this goal.

Chairwoman MALONEY. I would also like to enter into the record letters from nearly two dozen organizations that the committee has received in recent days. These letters describe the critical need for a national comprehensive paid family and medical leave program among several diverse communities and include submissions from the National Partnership for Women and Families; 1,000 Days; the Main Street Alliance; Small Business Majority; Human Rights Campaign; NARAL Pro-Choice America; and more.

I ask unanimous consent that these materials be entered into the official hearing record.

So, ordered.

Chairwoman MALONEY. And I also would like to thank our witnesses, once again, for testifying.

Without objection, all members have five legislative days within which to submit additional written questions for the witnesses to the chair, which will be forwarded to the witnesses for their response.

I ask our witnesses to please respond as promptly as you are able.

Chairwoman MALONEY. This hearing is adjourned. Thank you.

[Whereupon, at 12:52 p.m., the committee was adjourned.]

