

OCTOBER 7, 2025

Building a Comprehensive System of Care:

How Paid Family and Medical Leave Supports Families with Young Children

CYNTHIA OSBORNE, PhD

Executive Director, Prenatal-to-3 Policy Impact Center
Professor of Early Childhood Education and Policy
Vanderbilt University, Peabody College of Education and Human Development



Science of the Developing Child Informs Policy Goals



Safe, stable, stimulating,
nurturing interactions
between an infant and a
parent or caregiver
**promote optimal brain
and body development**

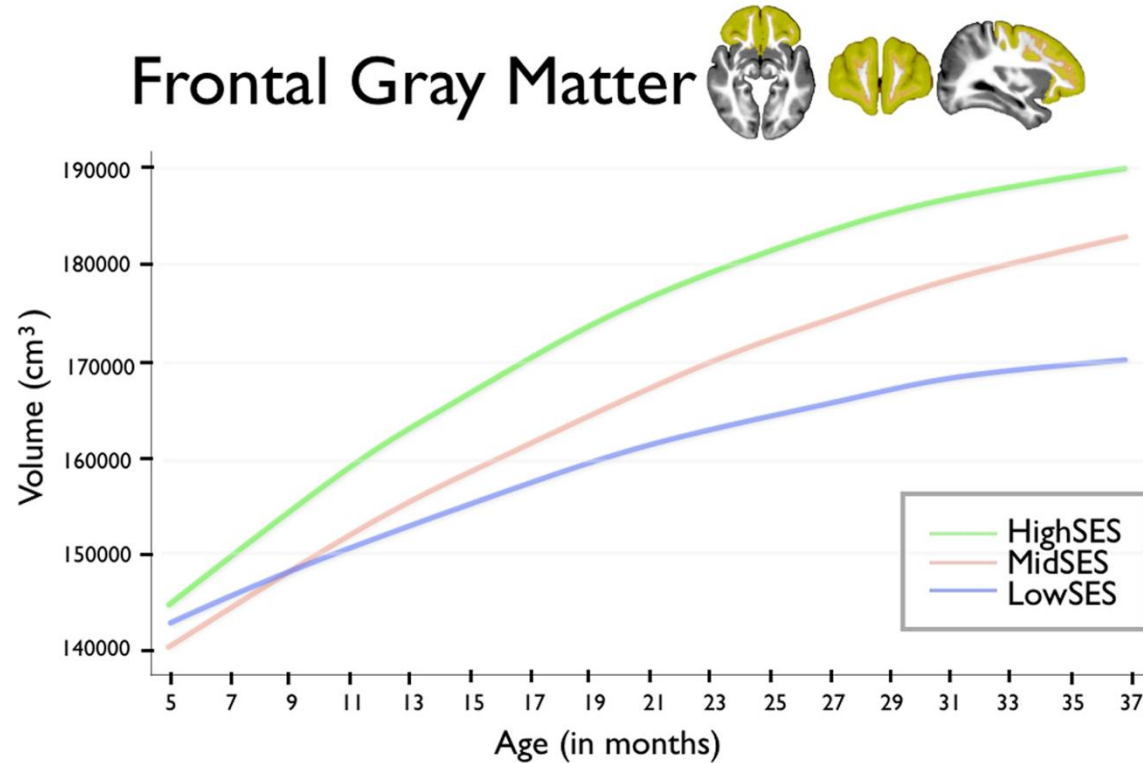


Our health and
wellbeing prenatally and
in the first 3 years of life
**affect all future
learning, behavior, and
health**



The absence of a
comprehensive system
of support can
**compromise a child's
ability to learn and
grow throughout life**

Your Brain on Poverty



Source: Hanson et al., PLOS ONE, 2013

8 Prenatal-to-3 Policy Goals

Access to
Needed
Services



Parents' Ability to
Work & Provide
Care



Sufficient
Household
Resources



Healthy &
Equitable
Births



Parental Health
& Emotional
Wellbeing



Nurturing and
Responsive Child-
Parent Relationships



Nurturing and
Responsive Child
Care in Safe
Settings



Optimal Child
Health &
Development

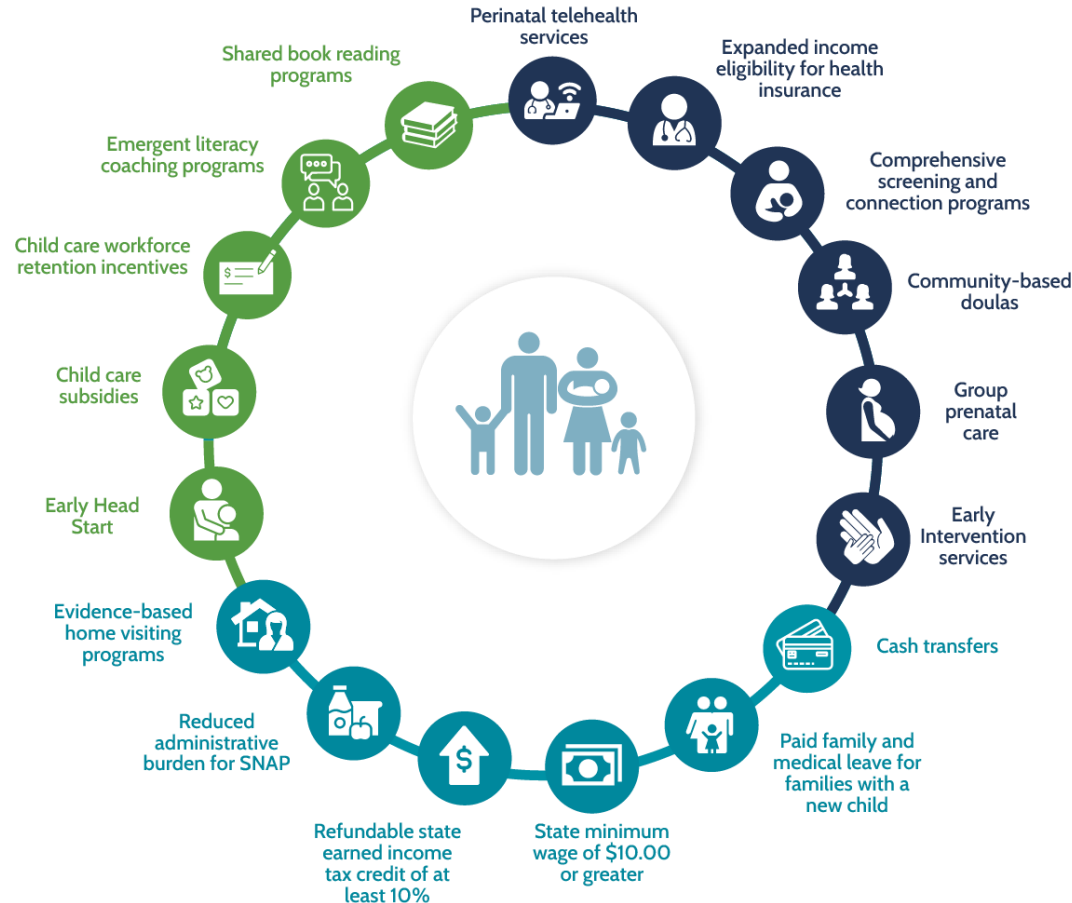


Building a Prenatal-to-3 System of Care

Early Care & Learning

Child & Parent Health

Economic & Family Supports



Child & Parent Health



Expanded Income Eligibility
for Health Insurance to 138%



Comprehensive Screening and
Connection Programs



Group Prenatal Care



Community-Based Doulas



Early Intervention Services



Perinatal Telehealth Services

Economic & Family Supports



Paid Family and Medical Leave
for Families with a New Child



State Minimum Wage of \$10.00
or Greater



Refundable State Earned Income Tax
Credit of at Least 10%



Reduced Administrative
Burden for SNAP



Evidence-Based Home Visiting
Programs



Cash Transfers

Early Care & Learning



Early Head Start



Child Care Subsidies



Shared Book Reading Programs



Emergent Literacy Coaching
Programs



Child Care Workforce
Retention Incentives

Child & Parent Health



Expanded Income Eligibility for Health Insurance to 138%



Comprehensive Screening and Connection Programs



Group Prenatal Care



Community-Based Doulas



Early Intervention Services



Perinatal Telehealth Services

Economic & Family Supports



Paid Family and Medical Leave for Families with a New Child



State Minimum Wage of \$10.00 or Greater



Refundable State Earned Income Tax Credit of at Least 10%



Reduced Administrative Burden for SNAP



Evidence-Based Home Visiting Programs



Cash Transfers

Early Care & Learning



Early Head Start



Child Care Subsidies



Shared Book Reading Programs



Emergent Literacy Coaching Programs



Child Care Workforce Retention Incentives

Child & Parent Health



**Expanded Income Eligibility
for Health Insurance to 138%**



**Comprehensive Screening and
Connection Programs**



Group Prenatal Care



Community-Based Doulas



Early Intervention Services



Perinatal Telehealth Services

Economic & Family Supports



**Paid Family and Medical Leave
for Families with a New Child**



**State Minimum Wage of \$10.00
or Greater**



**Refundable State Earned Income Tax
Credit of at Least 10%**



**Reduced Administrative
Burden for SNAP**



**Evidence-Based Home Visiting
Programs**



Cash Transfers

Early Care & Learning



Early Head Start



Child Care Subsidies



Shared Book Reading Programs



**Emergent Literacy
Coaching Programs**



**Child Care Workforce
Retention Incentives**

Child & Parent Health



**Expanded Income Eligibility
for Health Insurance to 138%**



**Comprehensive Screening and
Connection Programs**



Group Prenatal Care



Community-Based Doulas



Early Intervention Services



Perinatal Telehealth Services

Economic & Family Supports



**Paid Family and Medical Leave
for Families with a New Child**



**State Minimum Wage of \$10.00
or Greater**



**Refundable State Earned Income Tax
Credit of at Least 10%**



**Reduced Administrative
Burden for SNAP**



**Evidence-Based Home Visiting
Programs**



Cash Transfers

Early Care & Learning



Early Head Start



Child Care Subsidies



Shared Book Reading Programs

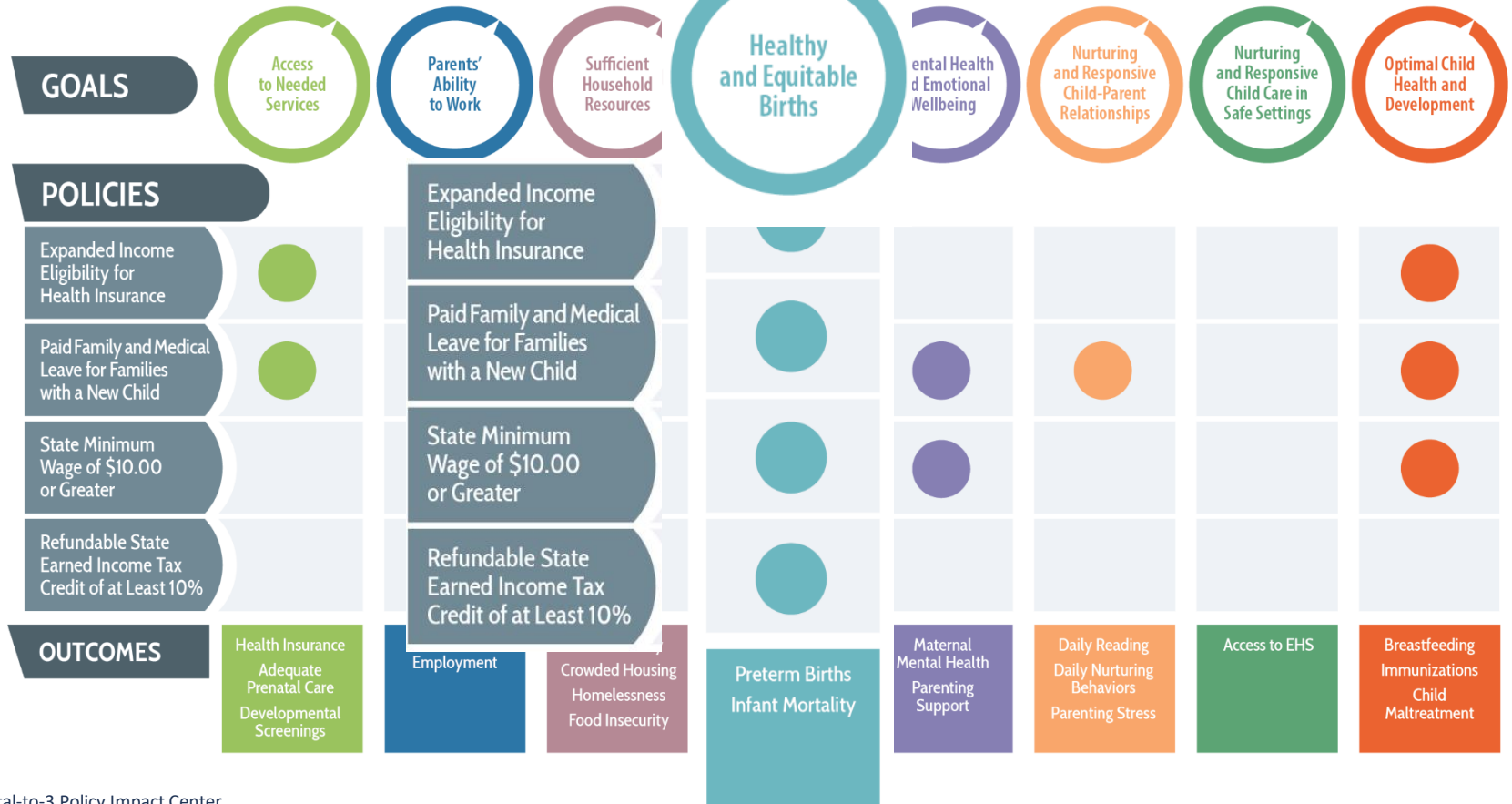


**Emergent Literacy Coaching
Programs**

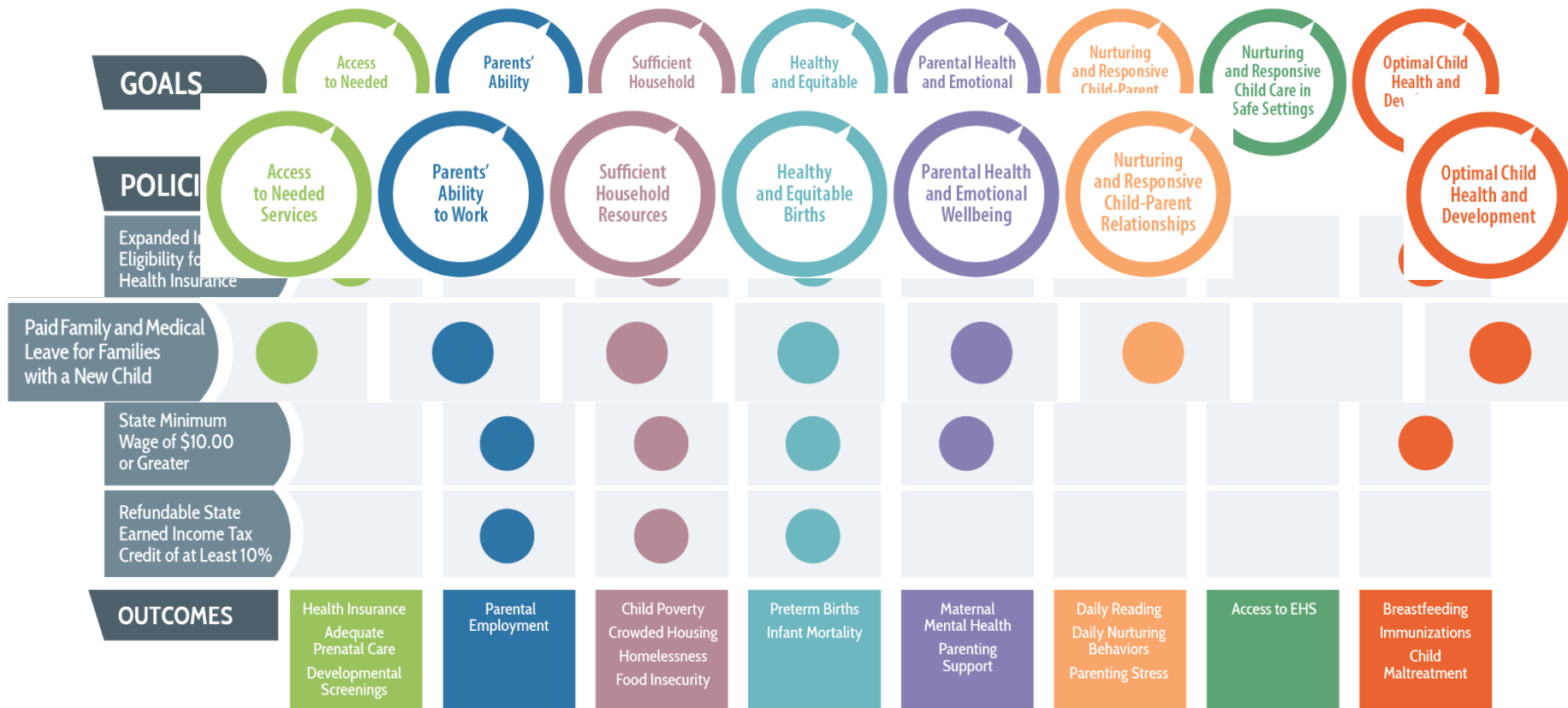


**Child Care Workforce
Retention Incentives**

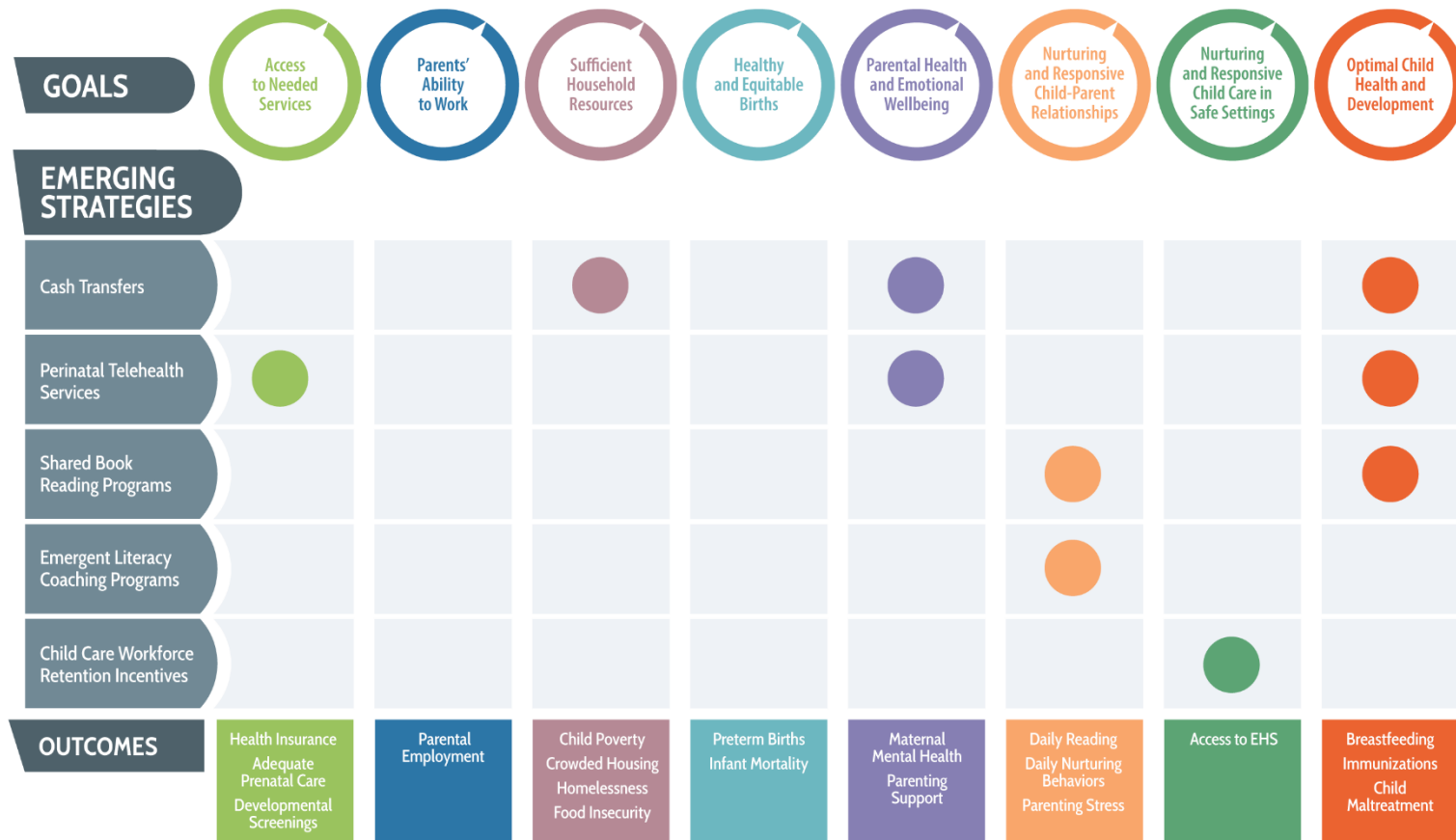
Effective Policies



Effective Roadmap Policies



NEW: Emerging Strategies



Prenatal-to-3 State Policy Roadmap

Select a State Summary



OKLAHOMA ROADMAP

2025 Roadmap Summary

State-Level Outcomes

State-Level Demographic
Characteristics

UNITED STATES ROADMAP

2025 Roadmap Summary

Child and Family Outcomes

Demographic Characteristics

ROADMAP POLICIES AND STRATEGIES

Roadmap Policies and Strategies
Overview

EFFECTIVE POLICIES

Expanded Income Eligibility for
Health Insurance

Paid Family and Medical Leave

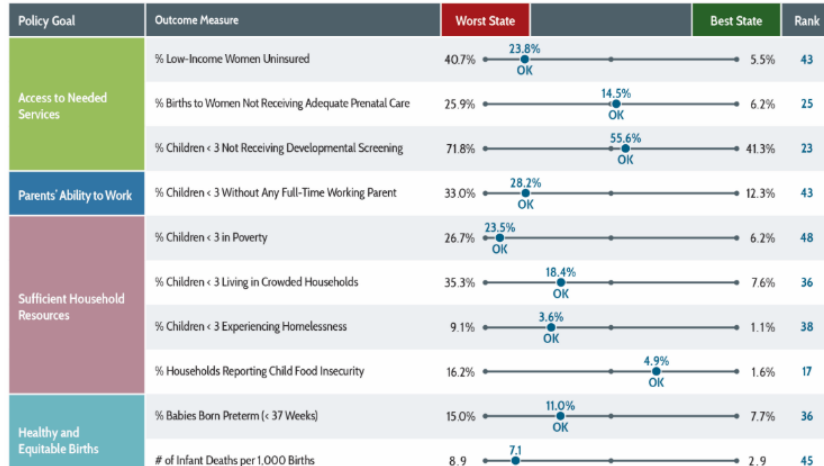
State Minimum Wage

State Earned Income Tax Credit

CHILD AND FAMILY WELLBEING IN OKLAHOMA

State policy choices influence the wellbeing of children and families. The data below illustrate the range on 19 outcome measures of child and family wellbeing between the state in which children and their parents are faring the best, and the state in which they are faring the worst and demonstrates where your state fits within that range. These data can help your state prioritize its prenatal-to-3 policy goals and track the wellbeing of children and families.

Prenatal-to-3 Outcomes to Measure Impact in Oklahoma



**Scan to view the 2025
Roadmap!**



<https://pn3policy.org/roadmap>



What impact does **Paid Family and Medical Leave** have on families with young children?



Impact of Paid Family and Medical Leave

Access to Needed Services



- Increased receipt of postpartum care for women
- Increased leave-taking for both mothers and fathers

Parents' Ability to Work



- Increased maternal labor force participation
- A 13% increase in the likelihood that mothers return to their prebirth employers

Impact of Paid Family and Medical Leave

Sufficient Household Resources



- A 2 percentage point reduction in poverty
- Decreased likelihood of experiencing food insecurity

Healthy & Equitable Births



- A 12% reduction in postneonatal infant mortality

Impact of Paid Family and Medical Leave

Parental Health & Emotional Wellbeing



- A 5.3 percentage point increase in reports of parents coping well with day-to-day demands of parenting
- Decreased parental alcohol consumption

Nurturing & Responsive Child-Parent Relationships



- Increased time mothers spent with their children, including reading, eating breakfast, and going out

Impact of Paid Family and Medical Leave

Optimal Child Health & Development



- A 1.3 percentage point increase in exclusive breastfeeding at 6 months
- A 7.5 percentage point increase in breastfeeding initiation among Black mothers
- Decreased likelihood of infants receiving late vaccinations
- Decreased hospital admissions for pediatric abusive head trauma

Benefit-Cost Analysis of a Paid Bonding Leave Program in Pennsylvania

Annual Impact of a Paid Bonding Leave Program in Pennsylvania



Commonwealth of Pennsylvania &
Paid Bonding Leave Program

Net Benefit = \$808 M

Benefit = \$1.202 B



\$1.166 B payroll contributions
\$12 M state-sponsored health care cost avoided
\$6 M decrease in spending on non-parental infant care
\$15 M sales tax
\$3 M income tax

Cost = \$394 M



\$22 M administrative cost of bonding leave program
\$372 M benefit payments to families in the program



Pennsylvania Working Families
with Infants

Net Benefit = \$683 M

Benefit = \$726 M



\$23 M lower health care cost
\$222 M lower child care cost
\$109 M increased employment and household income
\$372 M benefit payments from the program

Cost = \$43 M



\$25 M payroll contributions
\$3 M income tax
\$15 M sales tax

Benefit-Cost Analyses of Paid Bonding Leave Proposals in Various States



PENNSYLVANIA

Annual societal benefits would outweigh costs **18:1**



MICHIGAN

Annual societal benefits would outweigh costs **8:1**



HAWAII

Annual societal benefits would outweigh costs **14:1**

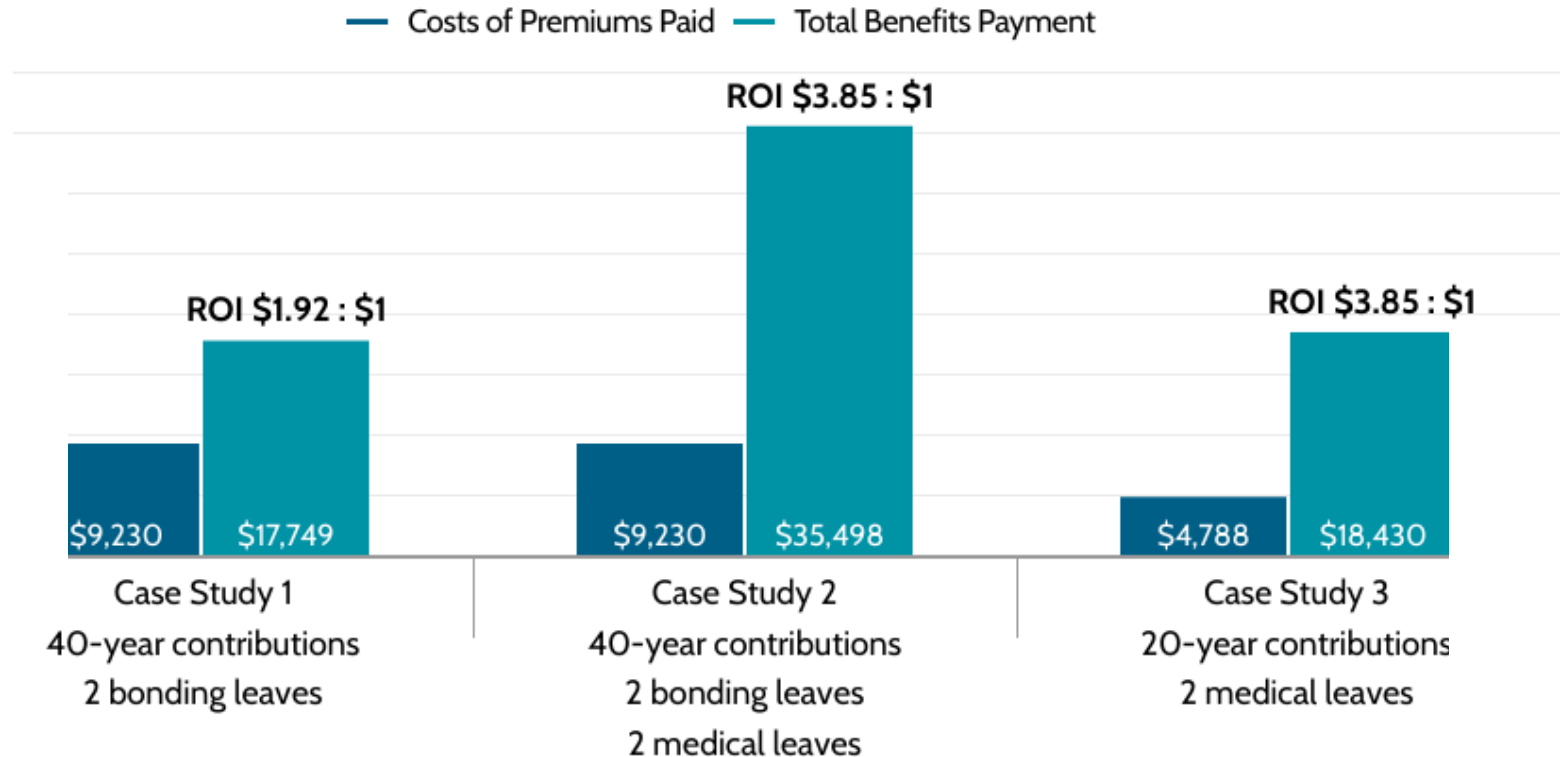


VIRGINIA

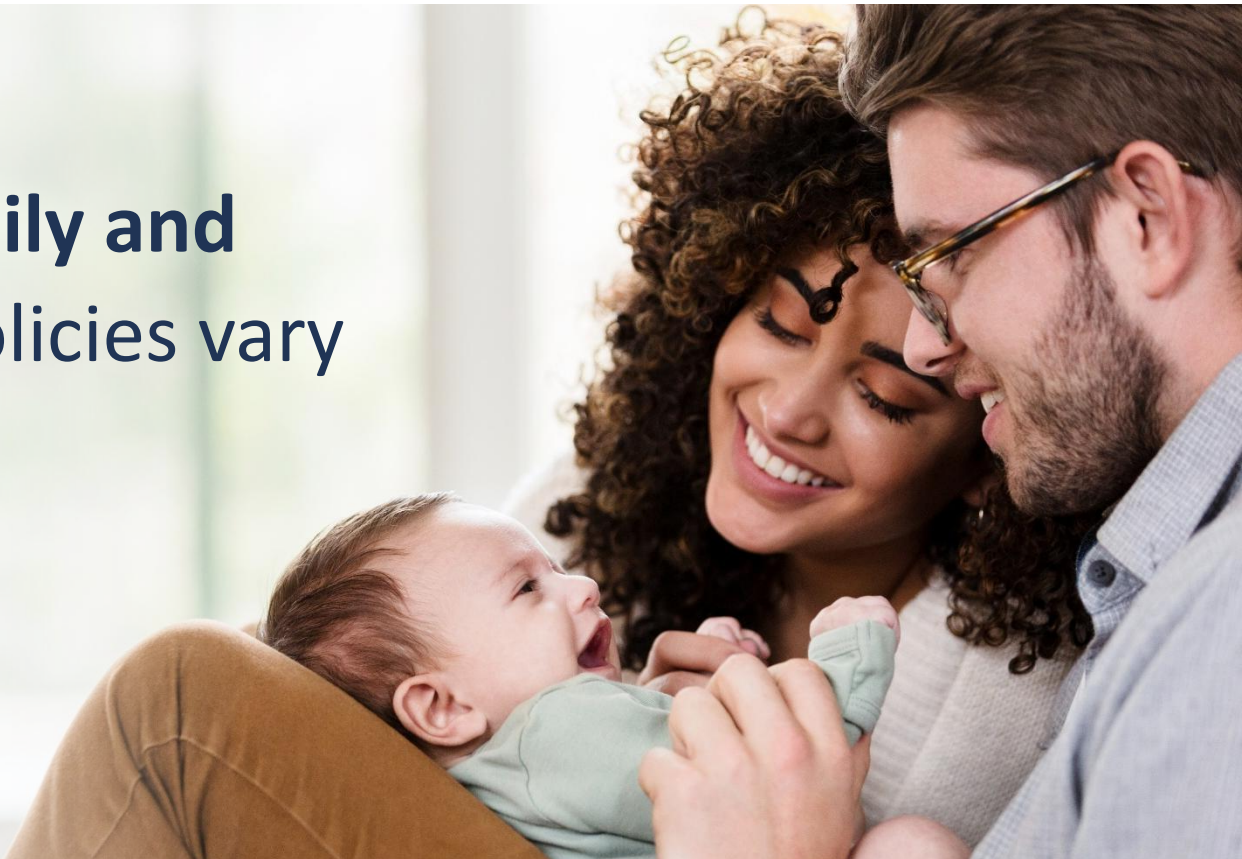
Annual societal benefits would outweigh costs **22:1**

Benefit-Cost Analysis of a Paid Bonding Leave Program in Pennsylvania

Return on Investment for Median Workers, Pennsylvania Paid Family Leave



How do **Paid Family and Medical Leave** policies vary across states?



Family and Medical Leave Act (FMLA)

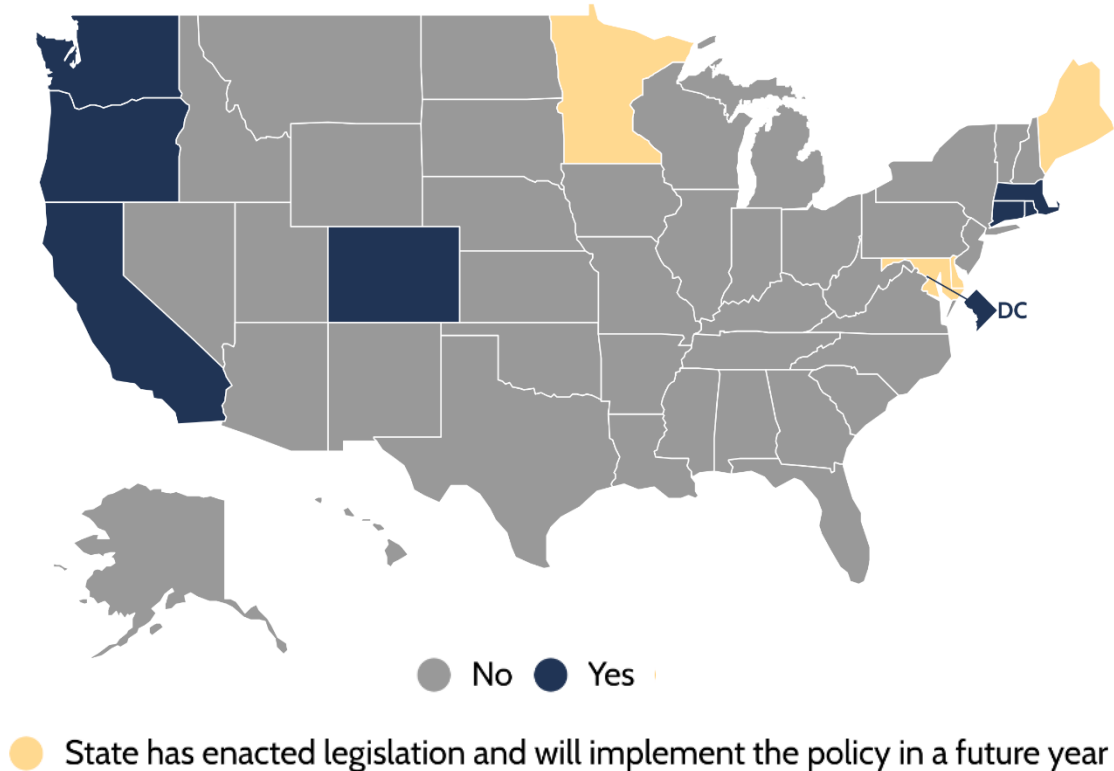
- Passed in 1993; amended in 2008
- Provides 12 weeks of unpaid, job-protected leave for eligible workers
- Eligibility Criteria:
 - Work for an employer with 50 or more employees
 - Have worked for your current employer for at least 12 months
 - Worked at least 1,250 hours over the past 12 months at current employer
- About 56% of the workforce is covered under FMLA
 - Workers who are ineligible for FMLA are more likely to be people of color, have lower incomes, and work in less stable jobs

Pregnant Workers Fairness Act (PWFA)

- Passed in 2023
- Requires employers provide “reasonable accommodations” for eligible workers with known limitations related to pregnancy, childbirth, or related medical conditions
 - Applies to employers with 15 or more employees
 - No tenure requirement
- Accommodations can include unpaid, job-protected leave to recover from childbirth

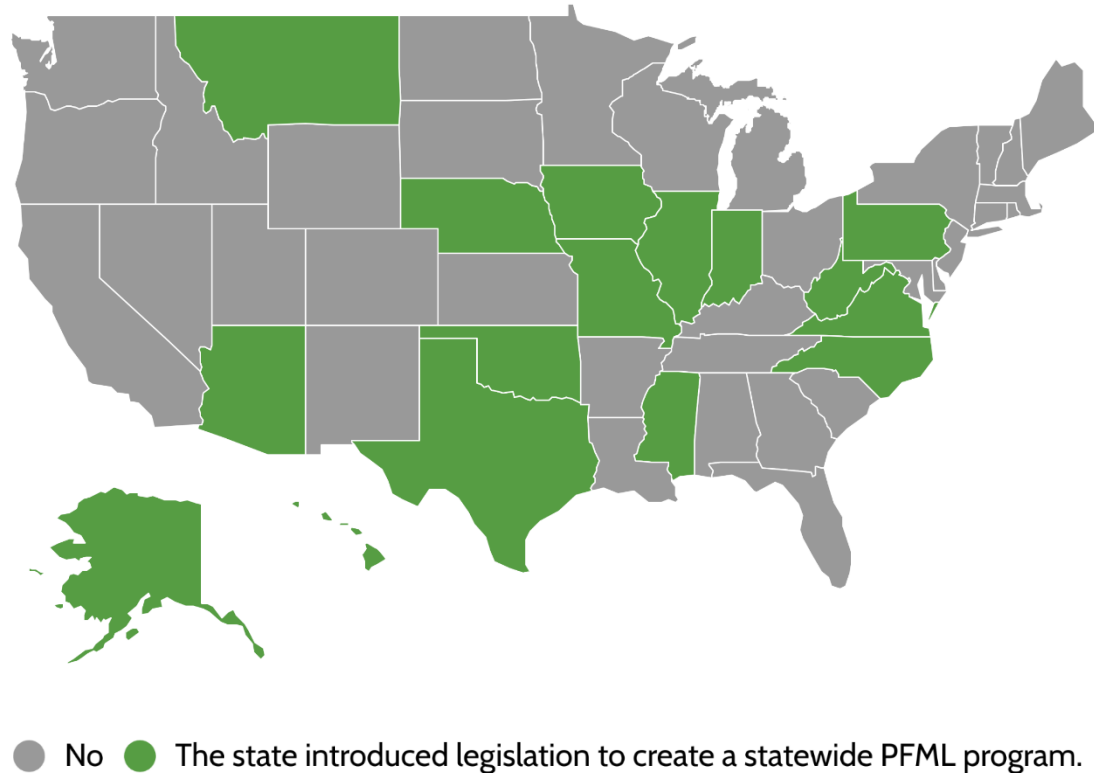
10 States Have Implemented Paid Family and Medical Leave

- Delaware, Minnesota, and Maine will implement their programs in 2026
- Maryland delayed implementation to 2028



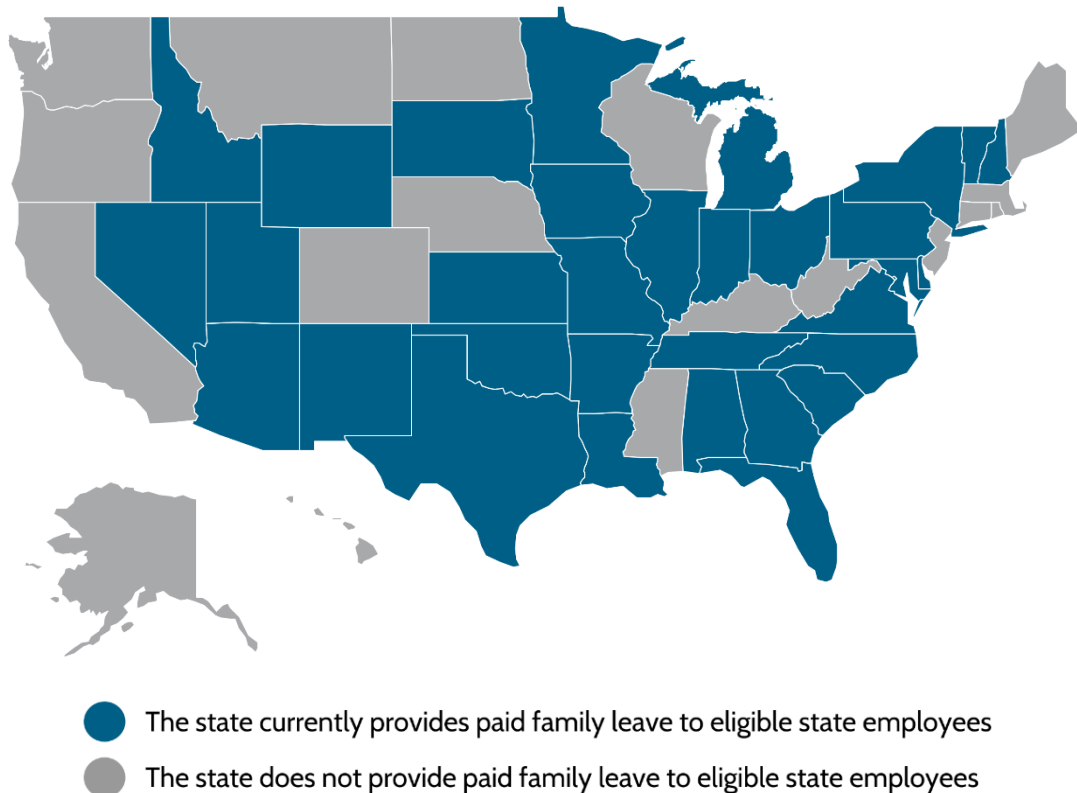
16 States Introduced Legislation for a Statewide Program

- During the 2025 legislative session, 16 states introduced bills to create a statewide PFML program
- All but 3 states would have provided up to 12 weeks for all parents to bond with a new child
- Virginia nearly enacted a 12-week program; it was vetoed by the governor.

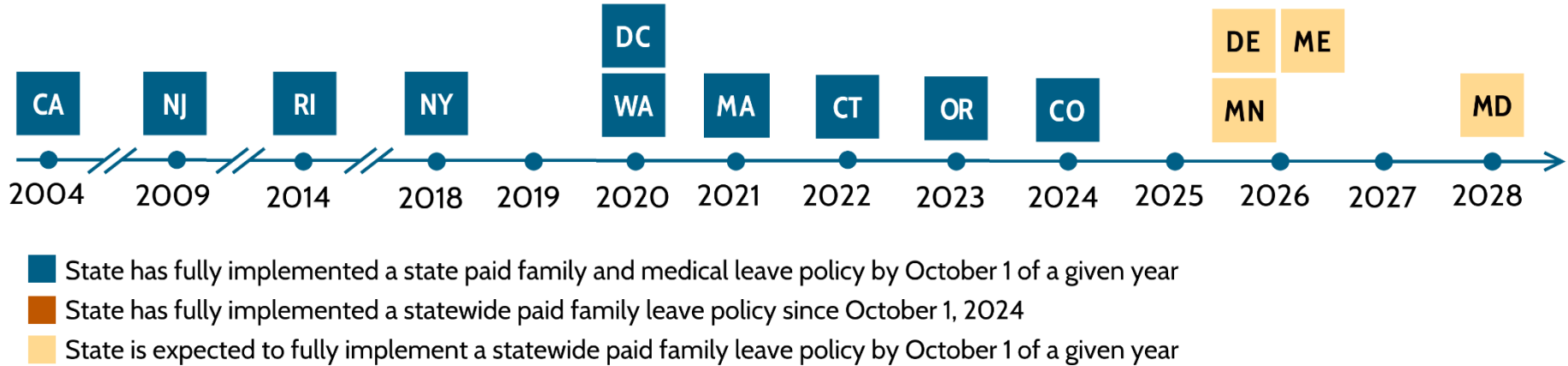


Paid Parental Leave for State Employees

- 31 states have implemented paid leave for state employees only
- Arkansas and Oklahoma provide only paid maternity leave to state employees
- Alabama, Iowa, Mississippi, and Wyoming enacted legislation or adopted administrative rules to provide paid parental leave for state employees this session



Implementation of Paid Family and Medical Leave



CA, NJ, RI, and NY amended pre-existing temporary disability insurance (TDI) laws to include paid family leave. The dates displayed above indicate the year paid family leave became available.

Variation in Statewide PFML Program Design

Maximum Duration of Family Leave

7
Weeks

RI

8
Weeks

CA

12
Weeks

CO

CT

DE

DC

ME

MD

MA

MN

NJ

NY

OR

WA

Benefit as a Percentage of a Low-Wage Earner's Weekly Wages

67% to 100%

Maximum Dollar Value of Weekly Benefit

\$900 to \$1,681

Funding Mechanism (Who Covers the Cost)

Workers

CA

CT

RI

**Shared between
Workers and Employers**

CO

DE

ME

MD

MA

MN

NJ

NY

OR

WA

Employers

DC

Duration of Family Leave

- States offer between 7 and 12 weeks of paid family leave
- 12 of 14 states offer (or will offer) 12 weeks of paid family leave
 - Delaware will provide 12 weeks for bonding leave and 6 weeks for caregiving leave
- Rhode Island will increase to 8 weeks in 2026

Maximum Duration of Family Leave

7
Weeks

RI

8
Weeks

CA

12
Weeks

CO	CT	DE	DC	ME	MD
MA	MN	NJ	NY	OR	WA

Wage Replacement

Flat-rate wage replacement

- One wage replacement rate applied to all earnings, up to a cap

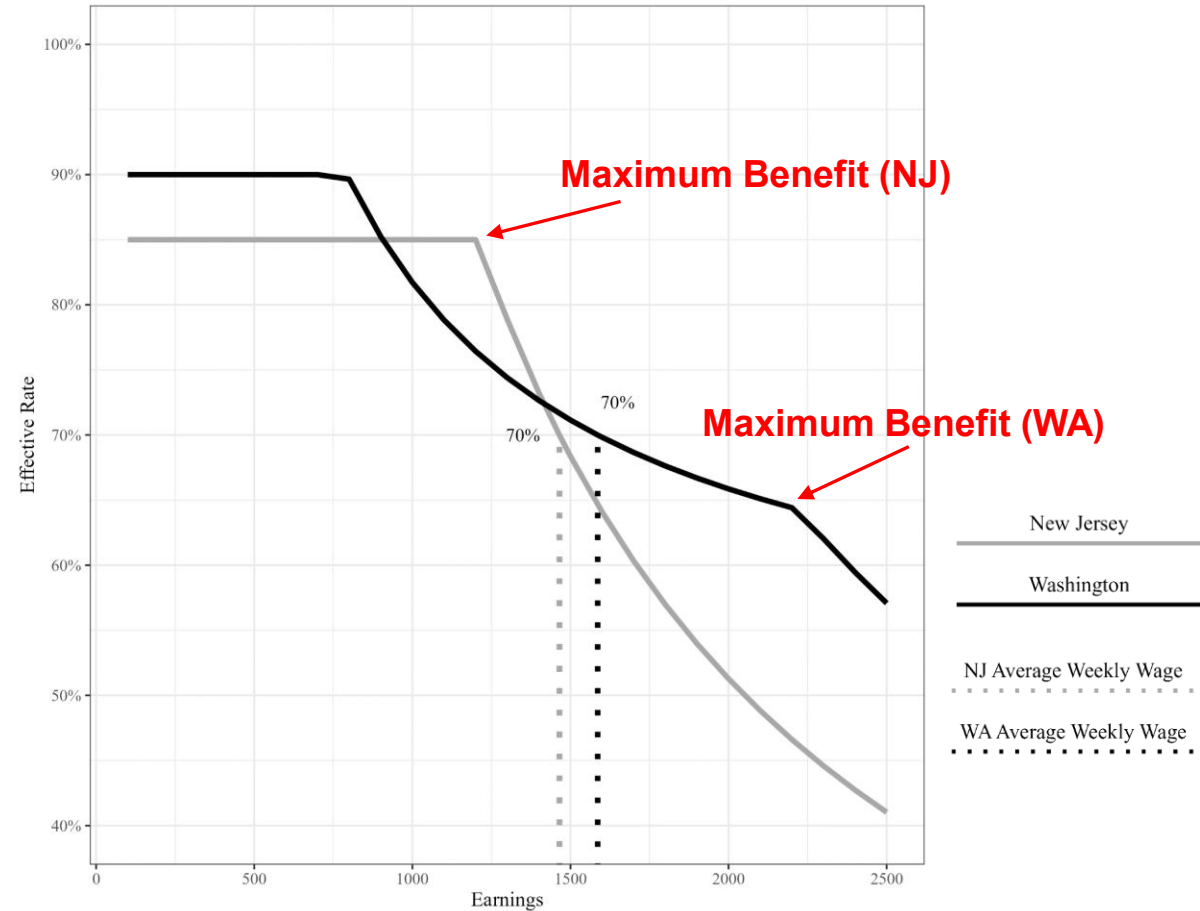


Marginal-rate wage replacement

- Different wage replacement rates applied to different portions of earnings, up to a cap
- Wage replacement rates decrease at a specified earnings threshold



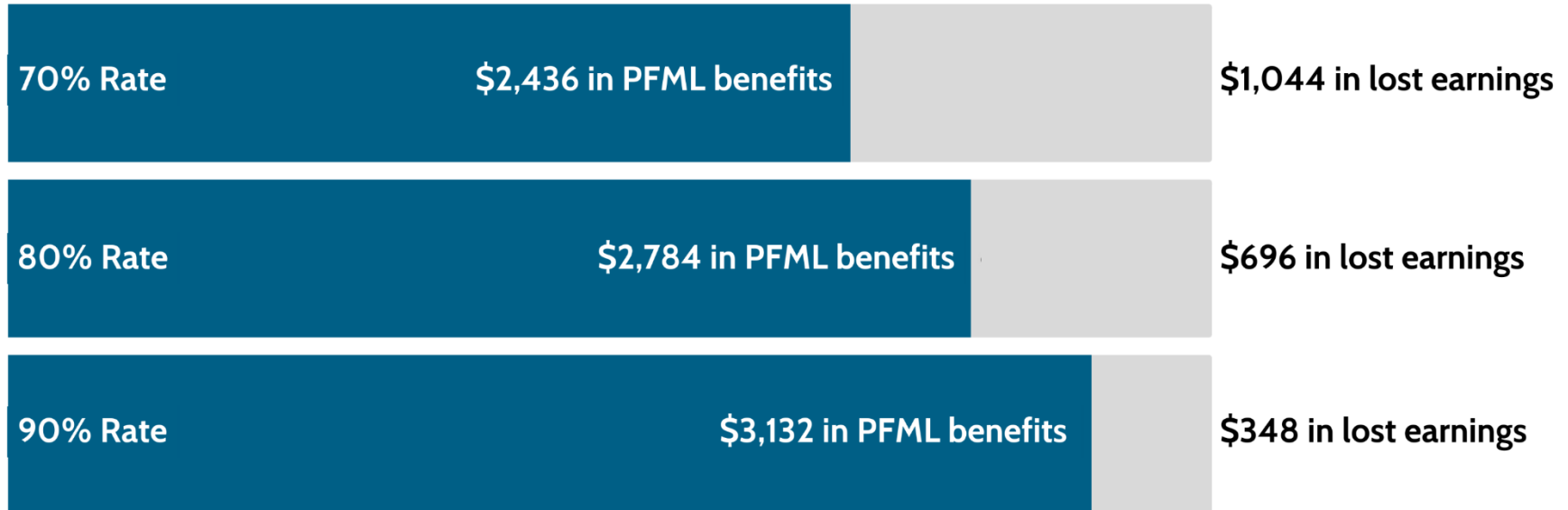
Comparison of Effective Wage Replacement Rates for NJ and WA



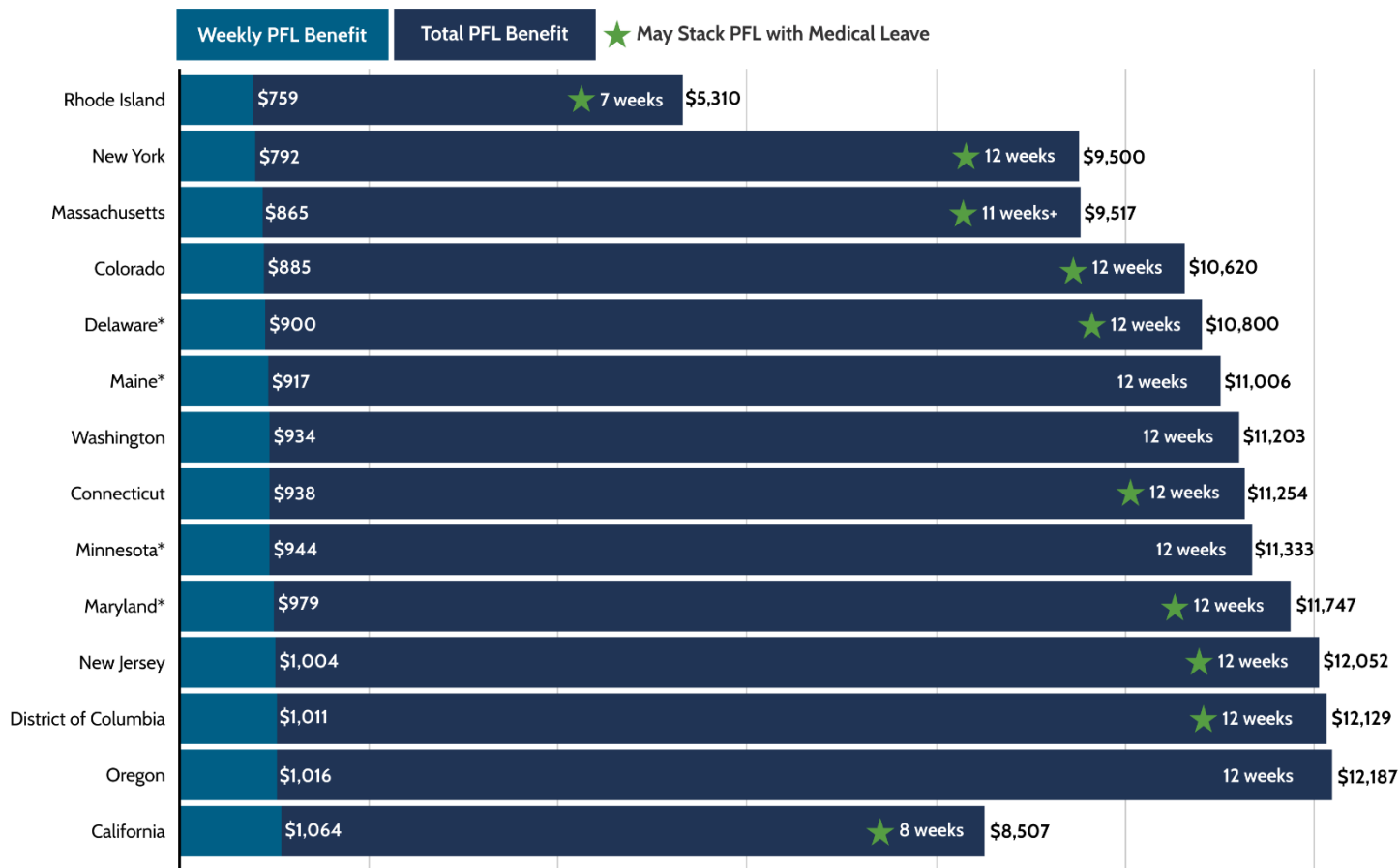
Different policy configurations generate variation in generosity across incomes

Lost Earnings Based on Wage Replacement Rates

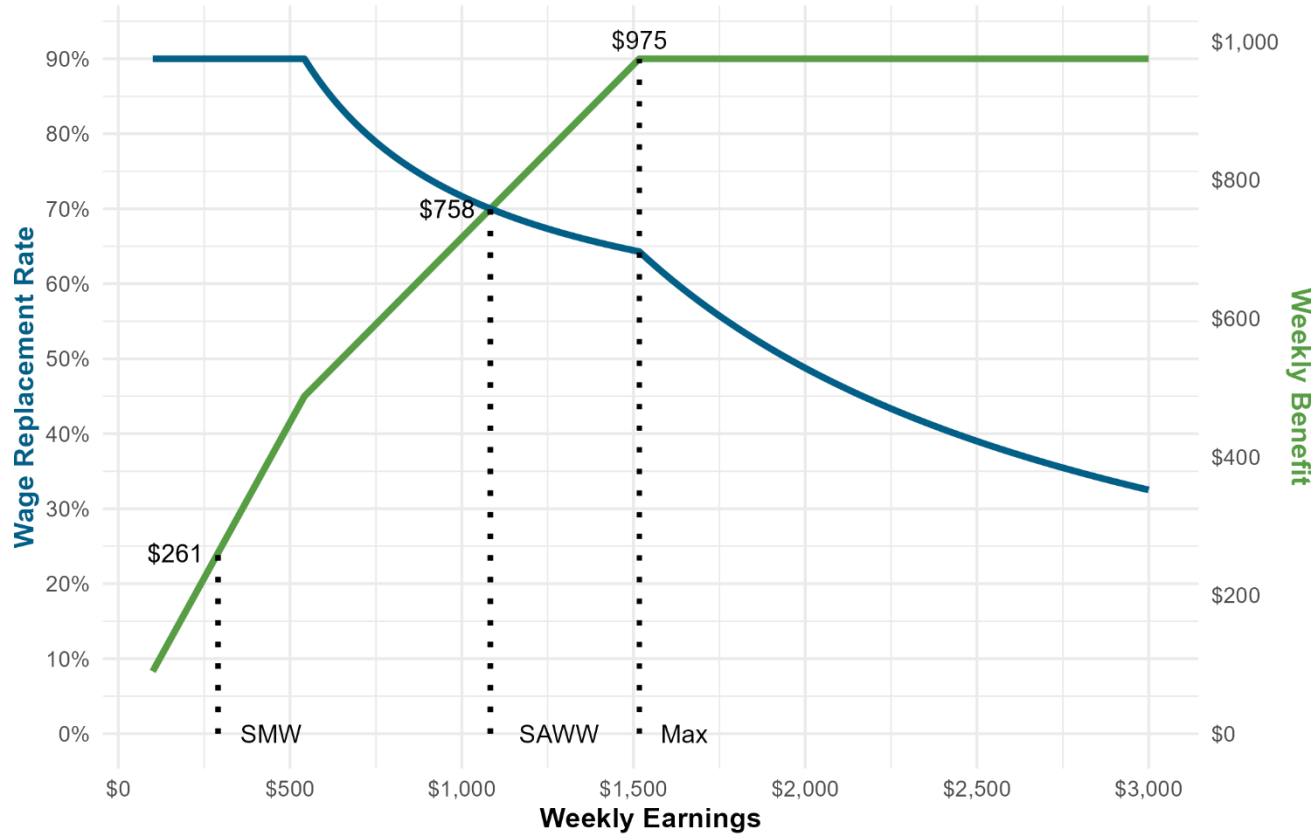
Benefits and Lost Earnings over 12 weeks of PFML for a Full-Time Worker Earning \$7.25/hr



Projected PFML Benefits for a Median Wage, Full-Time Worker

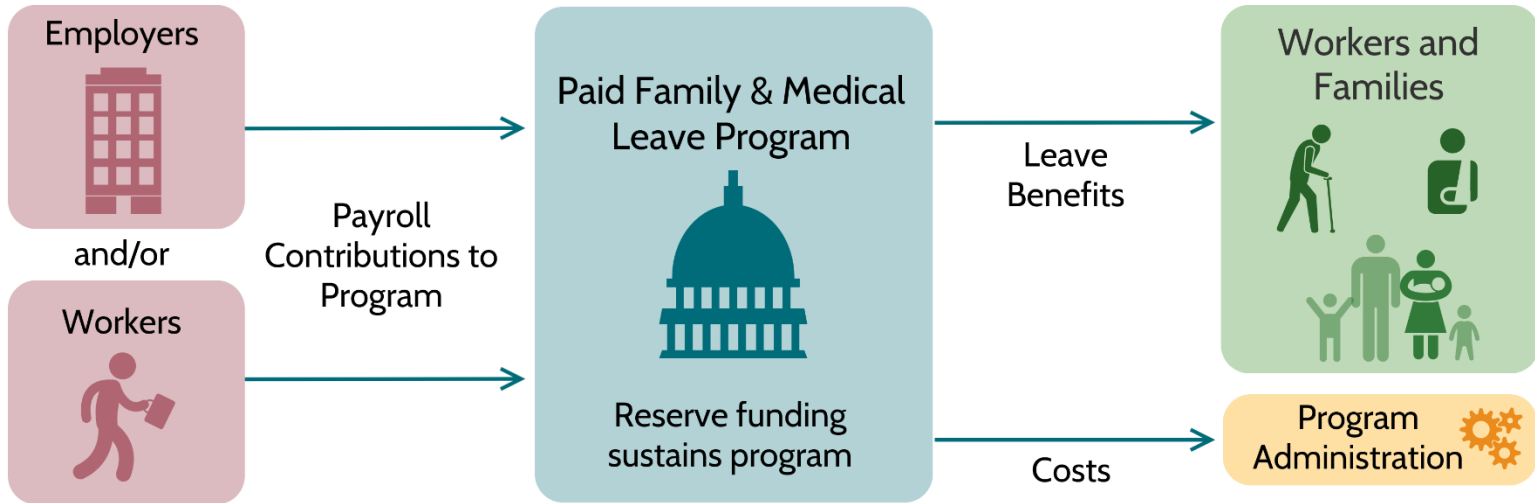


Weekly PFML Benefits Under Simulated Program for Oklahoma



Funding Mechanisms

Paid family and medical leave is funded entirely by payroll contributions, at no ongoing cost to the state government.



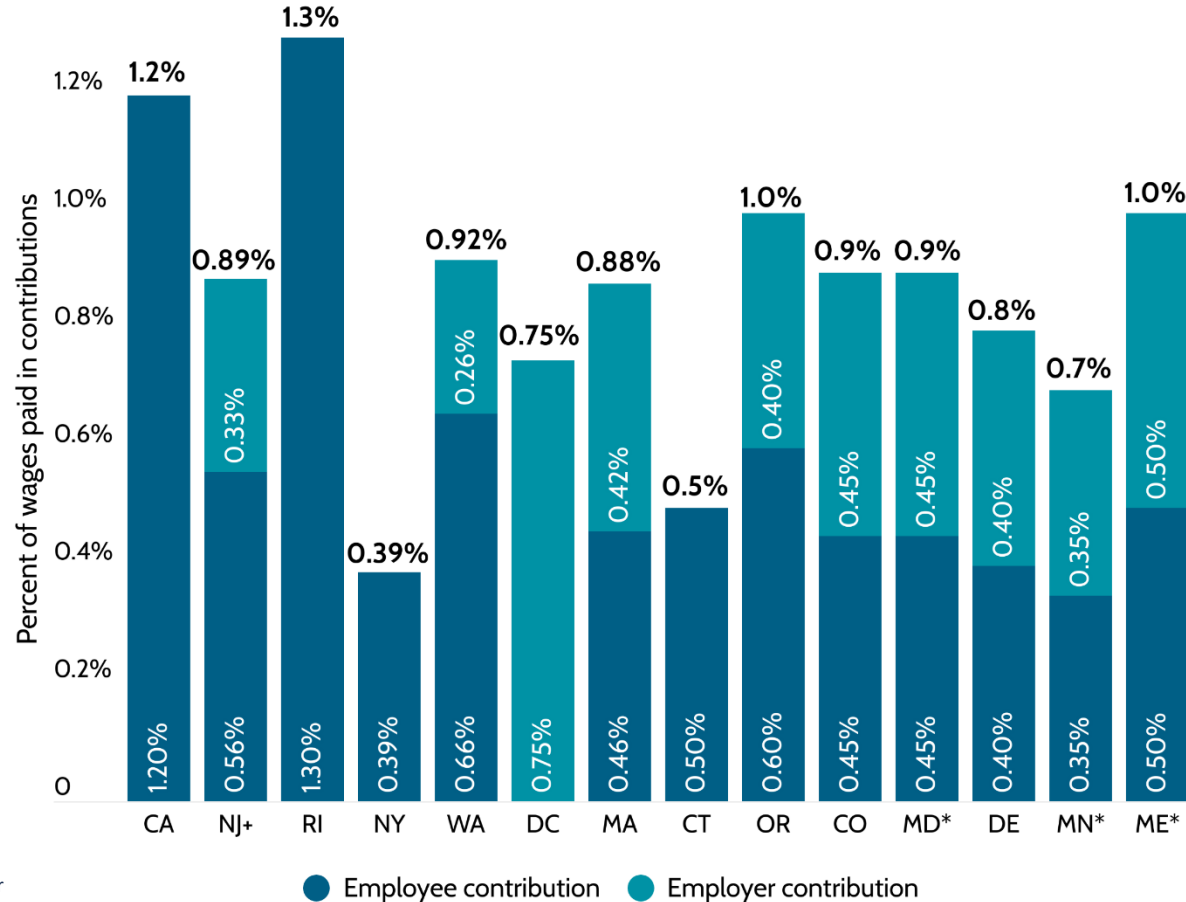
Funding Mechanisms

- Programs are fully funded through employer and/or worker contributions (also called premiums)
- Contribution rates only apply to wages up to a specified cap
- Premiums have had small fluctuations over time – usually are less than 1% of wages

Paid Family and Medical Leave Premium Sharing

State	Family Leave	Medical Leave
California	Workers	
New Jersey	Workers	Both
Rhode Island	Workers	
New York	Workers	Both
District of Columbia	Employers	
Washington	Workers	Both
Massachusetts	Workers	Both
Connecticut	Workers	
Oregon	Both	
Colorado	Both	
Delaware	Both	
Maine	Both	
Maryland	Both	
Minnesota	Both	

2025 PFML Premium Rates



+ Employer portion of the premium varies by employer size; cited rate reflects the midpoint.

* Contributions have not yet begun.

Addressing Common Employer Concerns Through Policy Design

- Employers, especially small business employers, have concerns around **administration, cost, and work disruptions**
 - ✓ Programs administered by the state, not employers
 - ✓ State policy choice: Premiums typically shared between employers and employees or employee-only; costs are small
 - ✓ State policy choice: Small business exemptions
 - ✓ State policy choice: Supports to ease work disruptions (e.g., small business assistance grants, technical assistance)
- 61% of small business employers support state-administered paid family and medical leave insurance programs funded by both employers and employee

How would a **Paid
Family and Medical
Leave** policy impact
household resources for
Oklahoma families?



The Policy Impact Calculator



Meet Lina.



- Single mother with an infant and toddler
- Works full time all year, and earns the state's minimum wage
- Receives the benefits she is eligible for and files her taxes
- Takes 12 weeks of leave following her infant's birth
- Sends her children to center-based care that charges the 75th percentile of the market rate

Policy Impact Calculator



Earnings from the state minimum wage and paid family and medical leave benefits



Out-of-pocket child care expenses after receiving a child care subsidy



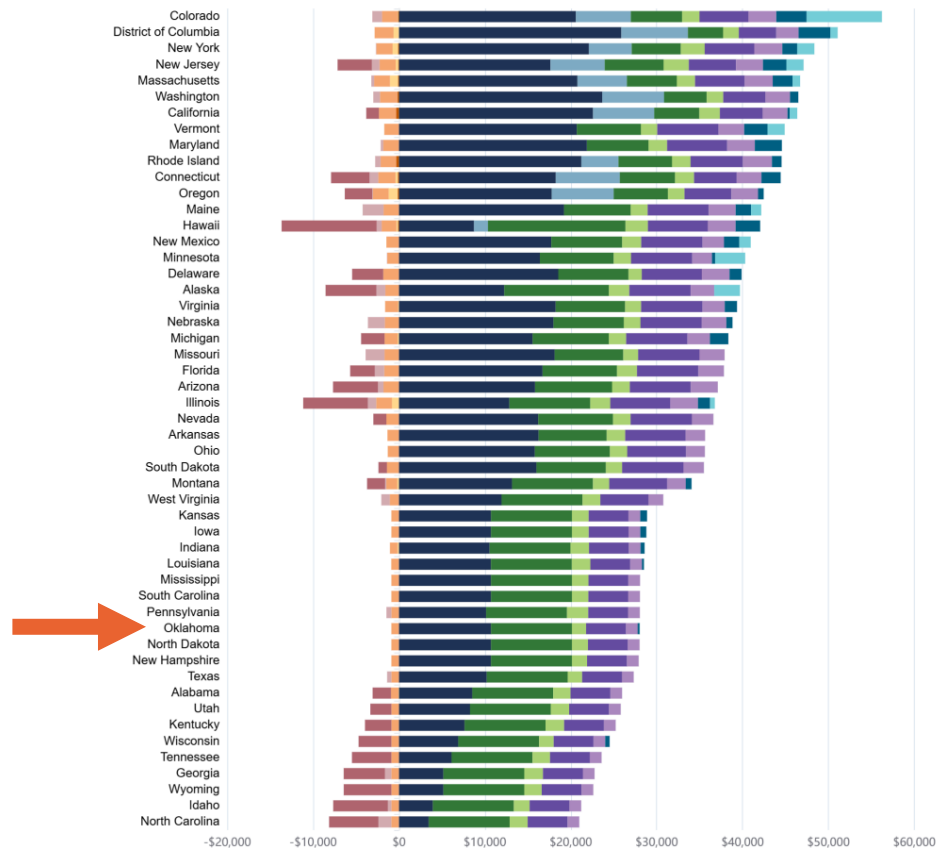
Federal nutrition benefits



Federal and state income taxes and credits

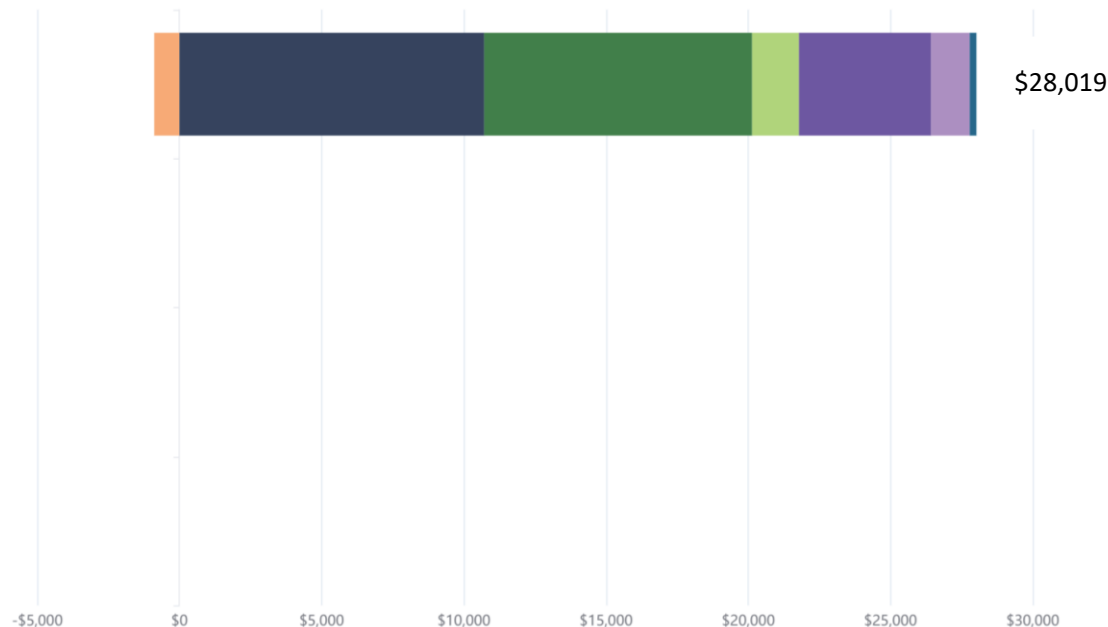
Policy Impact Calculator

State Rank of Family Resources in 2025



How Do the Policy Choices in My State Impact Family Resources?

Total Family Resources in Oklahoma in 2025



Oklahoma



State Rank
39th

PFML Premium State Income Tax Federal Income Tax FICA Child Care Cost (Annual Copay)
Child Care Cost (Annual Additional Fee) Earnings PFML SNAP WIC Federal EITC Federal CTC State EITC
State CTC

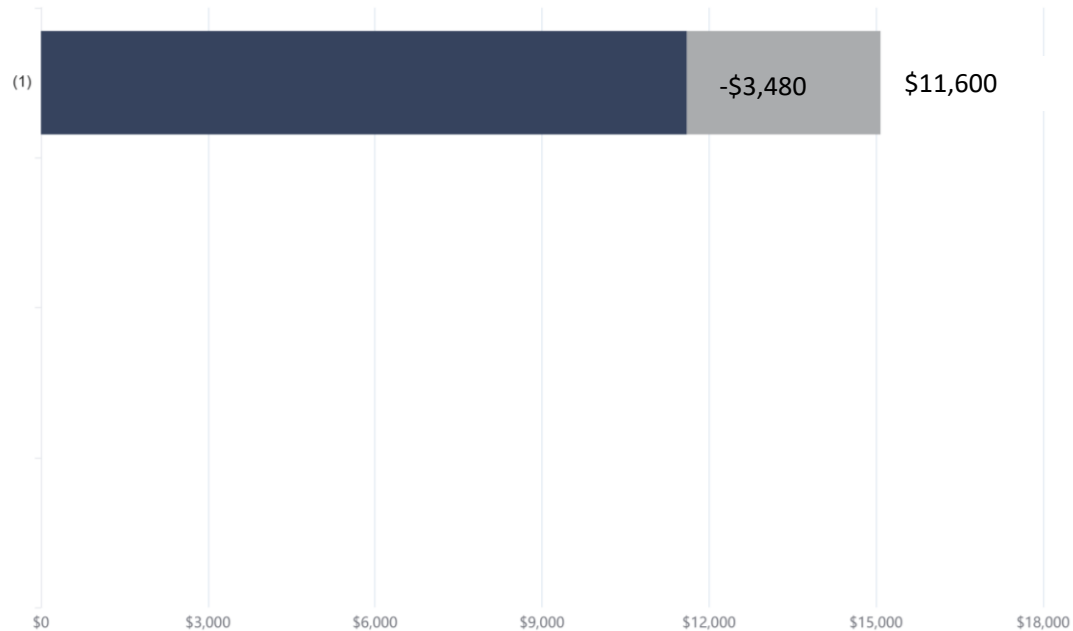
Total Gross Earnings from the State Minimum Wage

(1) Annual minimum wage earnings (52 weeks)



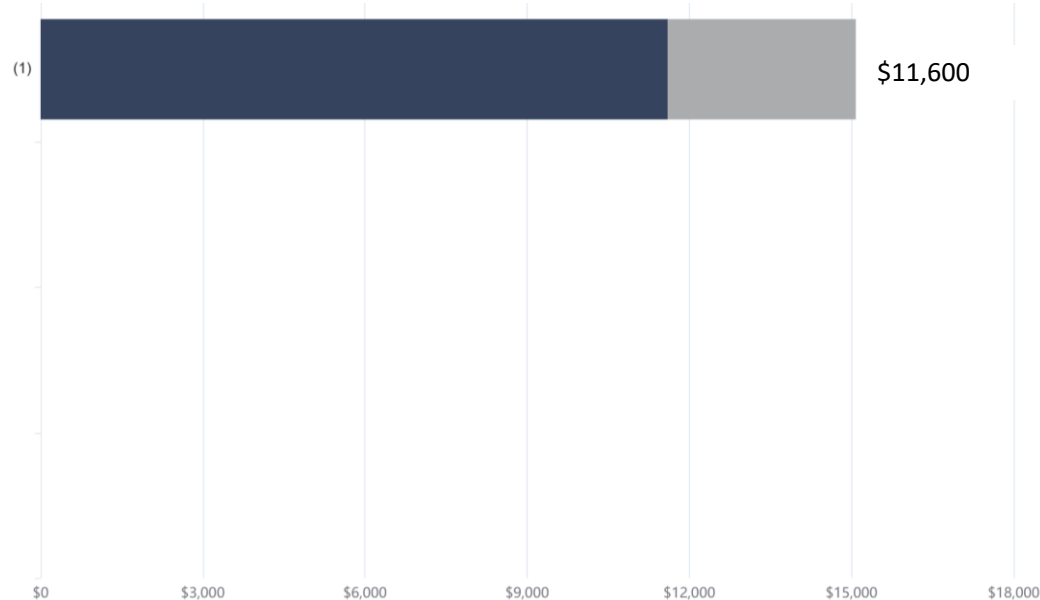
Unpaid Leave Leads to Lost Earnings

(1) Annual minimum wage earnings (40 weeks) – lost earnings from 12 weeks of family leave



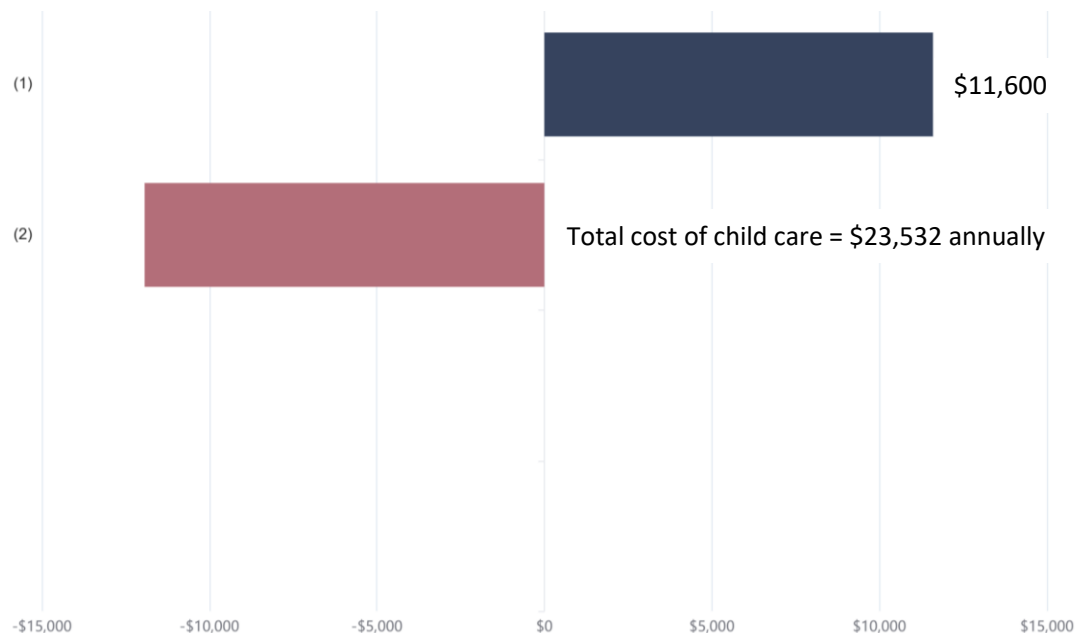
Paid Family and Medical Leave Can Protect Lost Earnings

(1) Annual minimum wage earnings (40 weeks) – lost earnings from 12 weeks of family leave + 12 weeks of Paid Family and Medical Leave



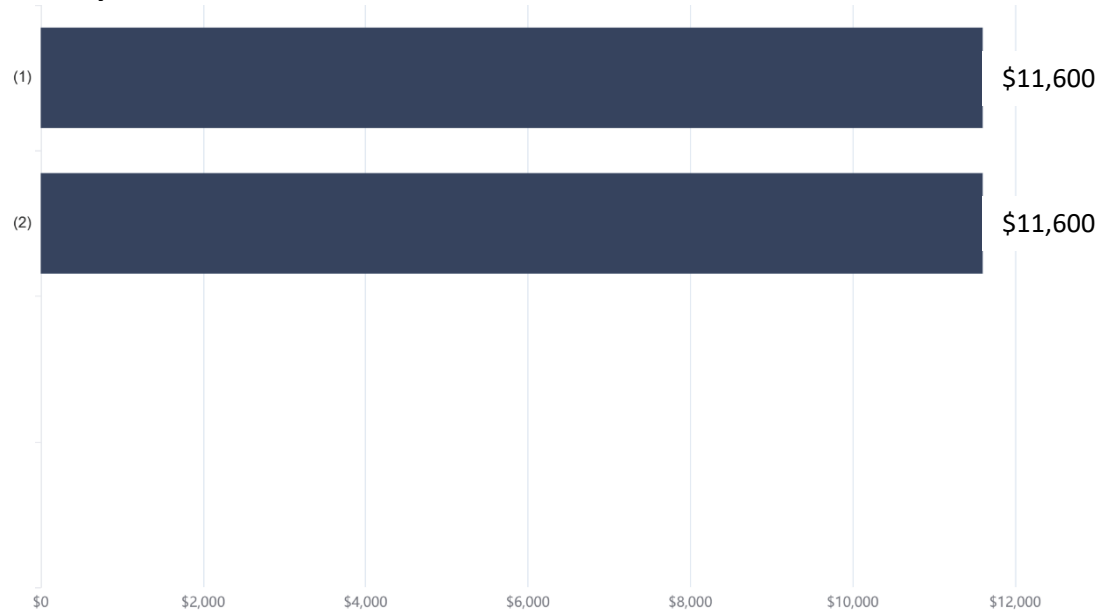
The Cost of Child Care Requires All of Lina's Earnings

(1) Annual minimum wage earnings (40 weeks) + PFML, (2) Minus out-of-pocket child care expenses



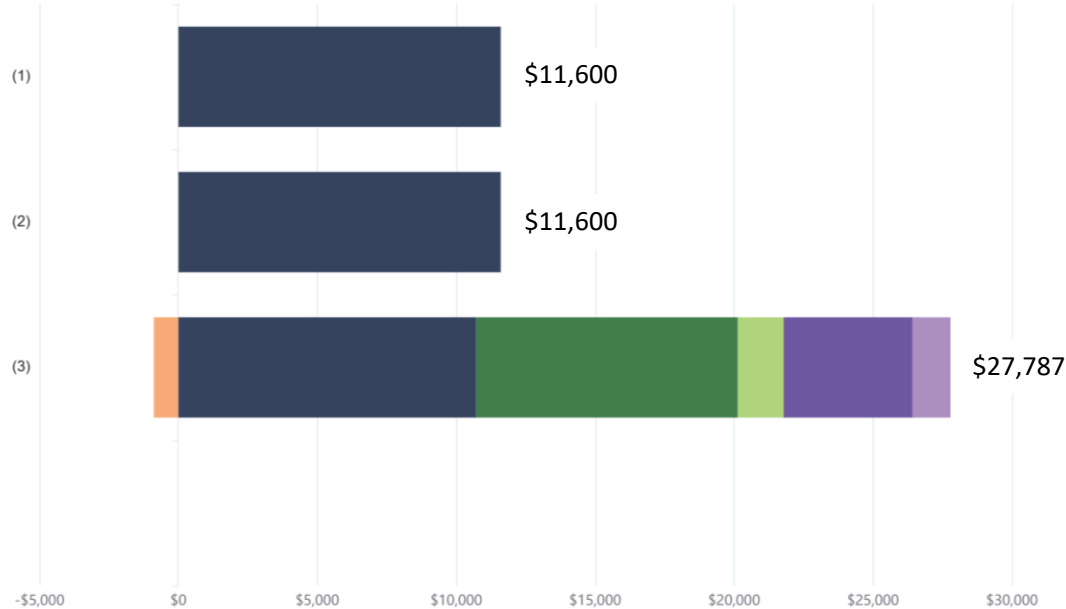
Subsidies Reduce Lina's Child Care Expenses and Protect Her Earnings

(1) Annual minimum wage earnings (40 weeks) + PFML, (2) Minus out-of-pocket child care expenses w/subsidy



Federal Nutrition Programs and Tax Credits Supplement Earnings

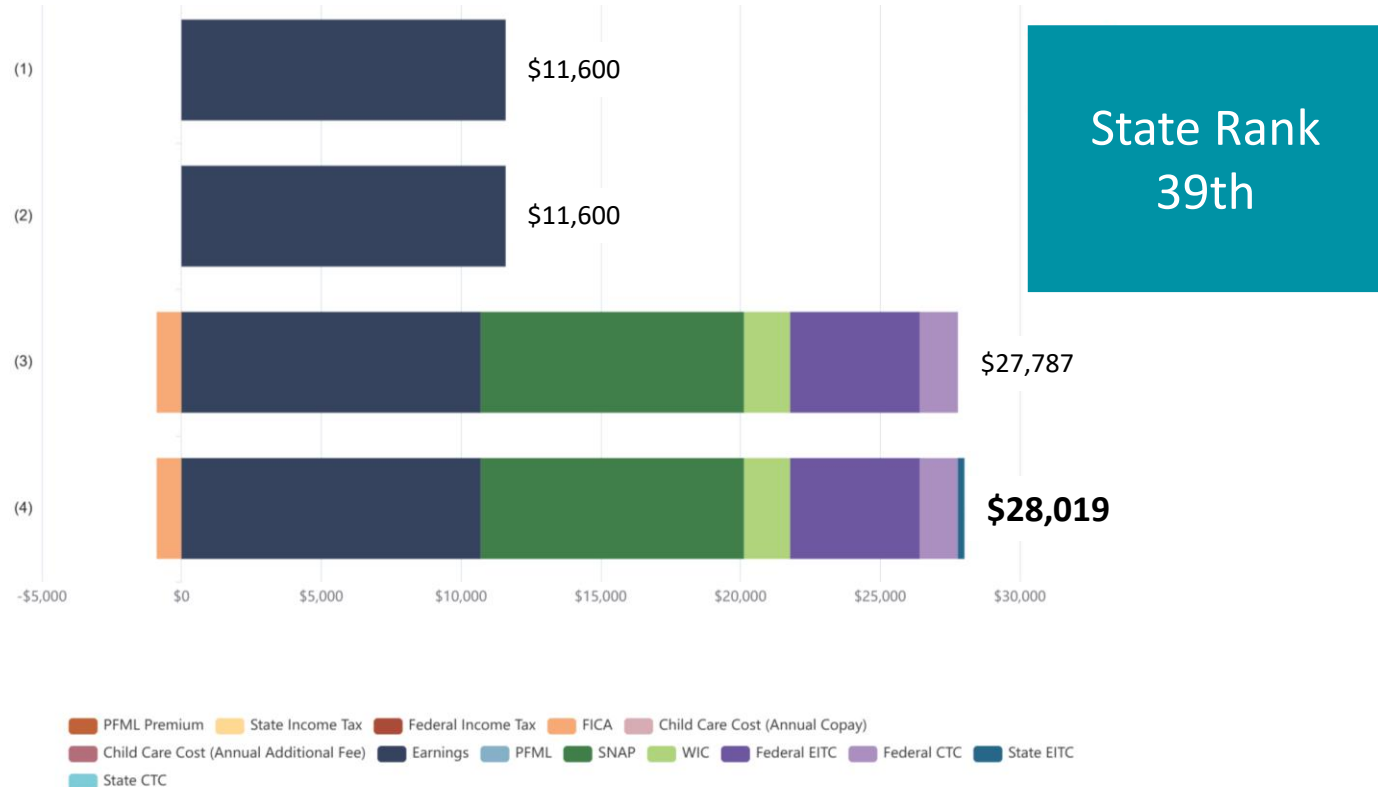
(1) Annual minimum wage earnings (40 weeks) + PFML, (2) Minus out-of-pocket child care expenses w/subsidy, (3) Plus net federal benefits



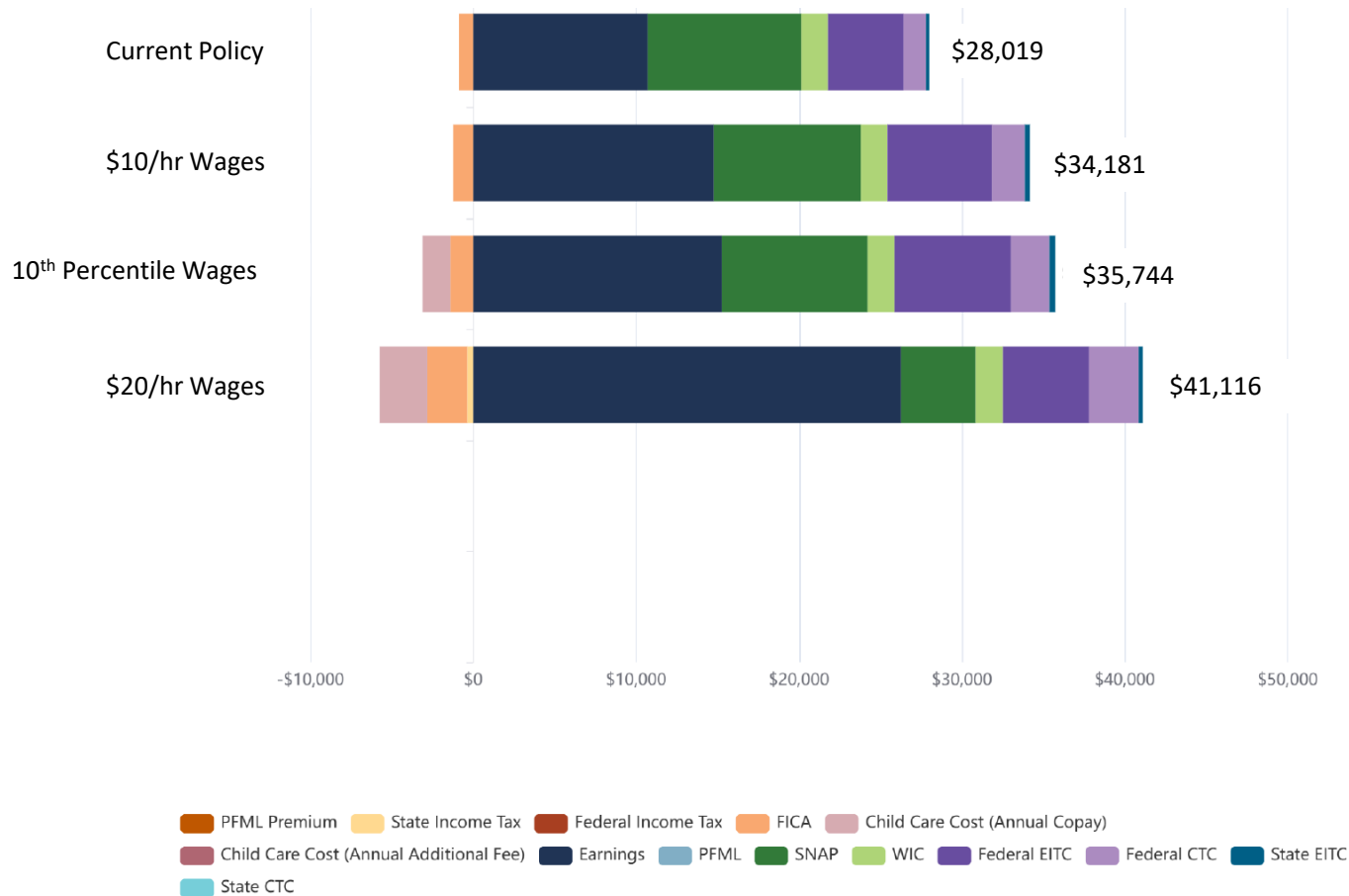
PFML Premium Federal Income Tax FICA Child Care Cost (Annual Copay) Child Care Cost (Annual Additional Fee)
Earnings PFML SNAP WIC Federal EITC Federal CTC

State Tax Credits Supplement Earnings

(1) Annual minimum wage earnings (40 weeks) + PFML, (2) Minus out-of-pocket child care expenses w/subsidy, (3) Plus net federal benefits, (4) Plus net state benefits



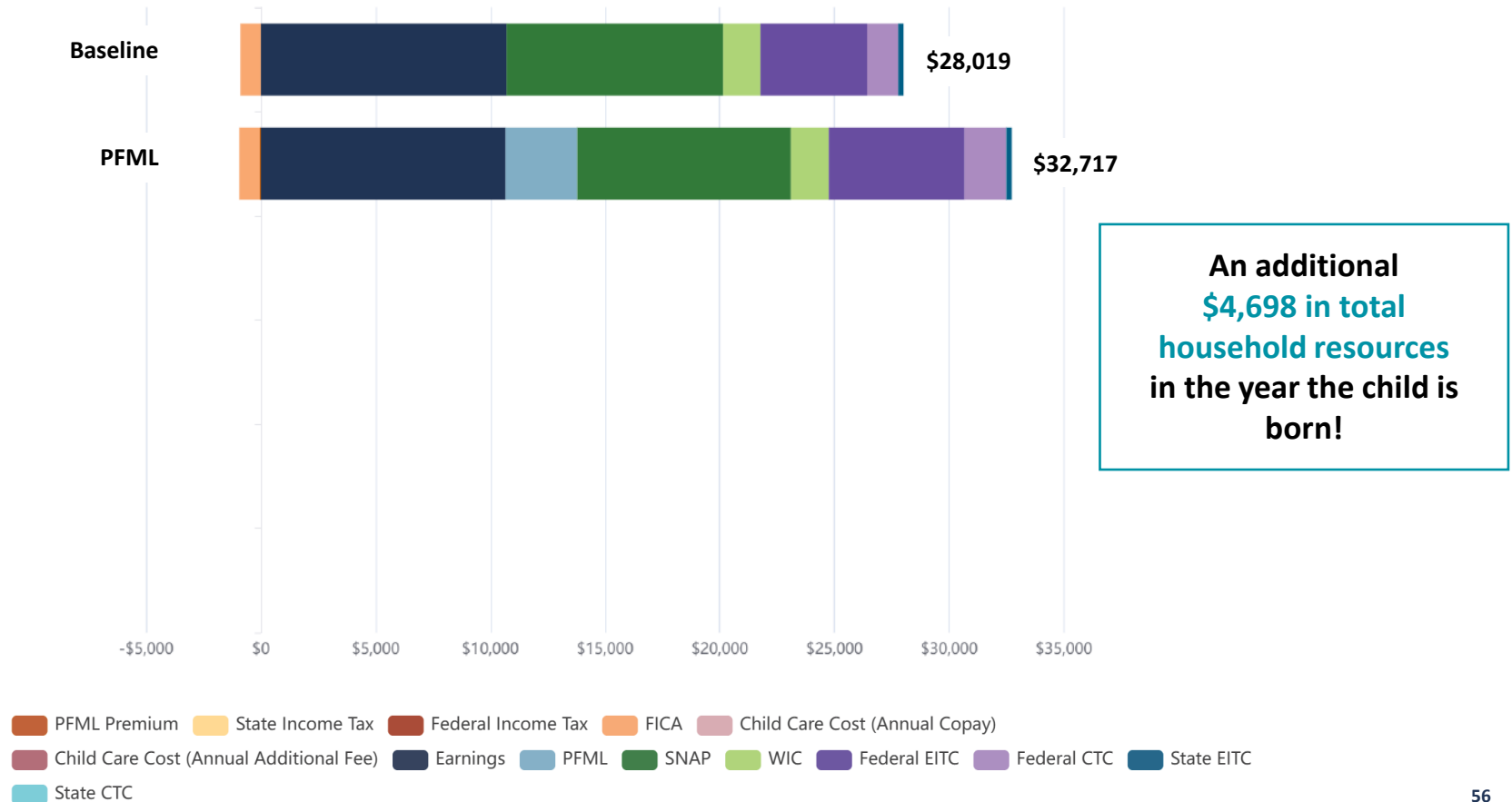
Lina's Household Resources at Different Earnings Levels



What if My State Implemented Different Policies?



What if Oklahoma Implemented PFML?



Check Out the Calculator!



VANDERBILT
Peabody College



prenatal-to-3
policy impact center



Home State Ranks Policy Impact Simulations





The Policy Impact Calculator

What level of resources does a single parent with an infant and a toddler have to provide for their children in your state? Use the Policy Impact Calculator to understand the level of resources available to a family of three based on each state's policy choices. Use the tool to explore state rankings, how resources interact to support a family, and the impact on total resources of making different state policy choices.

Click into one of the options below to explore.

State Resource Rankings

Explore how your state ranks on the Policy Impact Calculator using annual data, starting in 2020.

[Learn more →](#)

How Do Federal and State Policy Choices Impact Resources?

Explore how federal and state policy choices interact to reach Lina's total resources. See which policies have the biggest impact on family resources.

[Learn more →](#)

Simulate Policy Choices and Compare Data

How do state policy changes impact Lina's family resources? See comparisons over time and across states and simulate policy changes to see their potential impact.

[Learn more →](#)

© Prenatal-to-3 Policy Impact Center, Vanderbilt University

Prenatal-to-3 Policy Impact Center

57

Use the calculator to:

- **Explore how your state ranks** on the Policy Impact Calculator using annual data, starting in 2020.
- **Explore how federal and state policy choices interact** to reach Lina's total resources. See which policies have the biggest impact on family resources.
- **See comparisons over time and across states and simulate policy changes** to see their potential impact.



**Sign up for our PN-3
newsletter to receive the
latest insights, data
resources, and policy
updates!**

