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Committee Chairman Richard Neal Subcommittee Chairman Danny Davis U.S. House of Representatives Committee on Ways & Means Washington, DC 20515

By email

Dear Chairman Neal, Subcommittee Chairman Davis and Members of the Committee:

I write to thank you for holding the Worker and Family Support subcommittee's May 27, 2021, hearing on universal paid leave and guaranteed access to child care, which follows the committee's full committee hearing on April 21, 2021, *In Her Own Words: Paid Leave, Child Care and an Economy that Failed Women*. The committee's attention to the challenges facing working people and families – and the role that paid leave and child care can play in building a more robust and inclusive economy – is commendable and timely.

The testimony at these two hearings, as well as a wealth of economic, demographic, labor force, health and state paid leave program analysis and data make clear that sustained, permanent public investments in a national paid family and medical leave program and families' improved access to quality, affordable child care are essential and must be made as soon as possible.

This letter supplements the written statement I submitted to the full Ways and Means Committee for its April hearing (the text of which is attached as an appendix here). This letter focuses primarily on the universal paid leave component (Division A) of Chairman Neal's impressive Building an Economy for Families Act discussion draft.

As a longtime advocate for a comprehensive national paid family and medical leave program and a national expert on designing paid leave policies to maximize equity, inclusion and appropriate utilization, I applaud the Building an Economy for Families Act's approach to paid

family and medical leave benefits. Specifically, I appreciate several key elements of the proposed legislation:

• Coverage across the lifespan for a meaningful duration of time. The Building an Economy for Families Act recognizes that workers need access to paid leave for a range of serious personal and family caregiving needs, whether welcoming a new child, addressing a serious personal or family health issue, or dealing with circumstances unique to military families and veterans. Like the Family and Medical Leave Act of 1993 (FMLA), Chairman Neal's proposal reflects the needs workers have at all stages of their working lives. This ensures that virtually all working people, their families and their employers benefit from this policy. The Building Economy for Families Act would provide up to 12 weeks of paid leave per year to eligible workers with qualifying needs, consistent with the FMLA. Its approach is also consistent with the state paid family and medical leave programs that have been adopted in nine states and the District of Columbia in terms of the range of covered uses, and its duration generally tracks with the family caregiving components or total available duration of most state programs.

Paid leave duration for	Programs Currently in Place (implementation date)							Programs to Be Implemented (implementation date)		
	CA (2004)	NJ (2009)	RI (2014)	NY (2018)	WA (2020)	DC (2020)	MA (2021)	CT (2022)	OR (2023)	CO (2024)
∕ledical/⊤DI Family	52 8*	26 12*	30	26 12*	12-18** 12*	2 6 (family) 8 (new child)	20 12 (family or new child) 26* (military)	12-14*,**	12-14** 12*	12-16*,*
	52	38	30	26	16-18	8	26	12-14	12-14	12-16
	n some states i	nclude military e	xigency leave (0	CA, MA, NY, WA	۸), "safe" leave (8 (NJ, OR) or both (CO	, CT).			

• **Inclusive eligibility.** The Building an Economy for Families Act recognizes that all people with recent work history should be eligible for paid leave, regardless of their full-time, part-time or contractor status and – for traditional employees – regardless of the size of the business by which they are employed. Access for workers in businesses of all sizes and with a reasonable earnings history is consistent with state programs. A federal paid leave benefit should be accessible to as many workers as possible, and most especially to those in smaller businesses and to part-time and contract workers who are less likely to have paid leave through an employers' voluntary program.

- Wage replacement that makes paid leave accessible to workers at all wage levels. The Building an Economy for Families Act incorporates one of the most important lessons from state paid family and medical leave programs: Wage replacement must replace a substantial portion of workers' wages in order for paid leave to be usable, especially for lower-wage workers. The Neal plan would replace 85 percent of wages for lower-wage workers, and replace wages on a sliding scale for those at middle- and higher-wage levels. This wage replacement model is in line with programs in states like Massachusetts (80 percent for low-wage workers), New Jersey (85 percent wage replacement for all workers, up to the benefit cap), Washington (90 percent for low-wage workers), Washington D.C. (90 percent for low-wage workers), and programs coming soon in Colorado (90 percent for low-wage workers), Connecticut (95 percent for low-wage workers) and Oregon (100 percent for low-wage workers). In addition, the Neal bill indexes wage replacement to the Average Wage Index, which will allow paid leave benefits to adjust over time with fluctuations in wages.
- Inclusive range of family members for whom care may be provided. The Building an Economy for Families Act includes an important innovation from state paid leave programs: Allowing workers to take family caregiving leave to address the serious health condition of any member of their family. Each state program includes a broader definition of "family" than the FMLA, which only includes parents, spouses and children under 18 or adult children incapable of self-care. The table below shows state paid leave program coverage for family caregiving, and I applaud the Neal proposal for following the lead of the most recently adopted and expanded state programs, New Jersey (expanded), Oregon and Colorado by including a wide range of family members related by blood or affinity.

	Programs currently in place (implementation date)							Programs to be implemented (implementation date)		
	CA (2004)	NJ (2009)	NY (2018)	RI (2014)	WA (2020)	DC (2020)	MA (2021)	CT (2022)	OR (2023)	CO (2024
Child								V	√ **	√ **
Parent								V	V	V
Spouse								V	V	V
Grandparent								V	V	V
Grandchild								V	V	V
Sibling								V	V	V
Domestic Partner									V	V
Parent-in-Law								V	V	V
Blood or Affinity/ Personal Bond								V	V	V

• Harmonization of federal and state programs in "legacy states". The Building an Economy for Families Act recognizes and rewards states that have innovated in providing paid family and medical leave by allowing those states to integrate the federal program requirements into their own programs. Allowing states that have already enacted paid leave programs to continue to offer benefits acknowledges these states' leadership and allows for the possibility that some elements of the state programs may be more generous or expansive than federal benefits. The proposed legislation appropriately incorporates the idea that no worker should lose the benefit of more generous, expansive or comprehensive state benefits as a result of the passage of a federal law. In other words, the federal benefit should set a floor and not a ceiling.

There are other commendable features of the proposed legislation as well: A benefits application process that is well-thought out; the recognition that systems must be built to support the new program's efficiency, effectiveness and integrity; the importance of outreach to workers (Division D) to maximize their awareness of and ability to use the program, and more.

National paid family and medical leave is a long-overdue, necessary policy to help: (1) support working people and their families' health and economic security; (2) catalyze workforce inclusion and diversity; (3) support small businesses' ability to ensure workers can thrive; (4) enhance large business' ability to be competitive in a global economy; and (5) contribute to the country's economic strength and growth.

Paid leave rewards work. It strengthens people's attachment to the workforce and promotes employee retention. It allows people to care for themselves and their loved ones and to protect others. It also reflects values that unite us, like love, responsibility, care and dignity.

I appreciate the committee's work and dedication to crafting a national paid family and medical leave program. I would ask the committee to work in tandem with the Education and Labor committee to also extend Family and Medical Leave Act (FMLA) job and health insurance protections to any worker who is eligible for paid leave benefits. Even before the pandemic, just 56 percent of workers were covered by and eligible for the FMLA, and low-wage workers, Black and Latinx workers and single parents were disproportionately excluded. Now, in the wake of a pandemic that has disproportionately pushed women, people of color and lower-wage workers out of the workforce, updating and expanding the FMLA will be even more important to ensure that workers feel secure using the paid leave benefits that the Building an Economy for Families Act would provide and do not risk losing their jobs or their health insurance to care for themselves or a loved one.

Thank you for the committee's timely and urgent work. I stand ready to work with members and staff to analyze details of policy options and effects as the legislative process moves forward. It is exciting to know that your leadership may help to make national paid family and

medical leave a reality for every working person in the United States, no matter where they live, work, their job or their serious care or health need.

With appreciation,

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Vicki Shabo

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APPENDIX: TEXT OF LETTER SUBMITTED FOR THE HEARING RECORD: "IN HER OWN WORDS: PAID LEAVE, CHILD CARE AND AN ECONOMY THAT FAILED WOMEN"

U.S. WAYS & MEANS COMMITTEE, APRIL 21, 2021

Vicki Shabo Senior Fellow for Paid Leave Policy and Strategy New America, Better Life Lab 740 15th St. NW Washington, DC 20005

April 21, 2021

Chairman Richard Neal U.S. House of Representatives Committee on Ways & Means Washington, DC 20515

Dear Chairman Neal and Members of the Committee:

Thank you for holding today's hearing, *In Her Own Words: Paid Leave, Child Care and an Economy that Failed Women*. I commend you for listening to women across the country who have struggled with unpaid caregiving and paid work challenges over this very difficult past year, in which women's labor force participation rates have dropped to late 1980s levels and unemployment rates among women of color remain stubbornly high.¹

The challenges facing women and all family caregivers did not start with COVID-19, but the pandemic has made the need for federal investments more urgent and more clear. Enacting family-supportive policies is essential to households across the country and to support an economic recovery that centers the needs of all working people, most especially women and people of color.

I hope today's hearing marks the beginning of a thoughtful but expeditious legislative process that to the enactment of a comprehensive national paid family and medical leave program offering benefits directly to workers, as well as to new federal investments in child care. Investing in families' ability to support themselves and their loved ones by making paid and unpaid care easier to receive, provide and find is essential to rebuilding from the pandemic and creating a vibrant, inclusive economy.

As experts like Jocelyn Frye warned would happen early on in the pandemic, women – especially women of color – have been hit hardest, whether because they are working on the front lines as essential workers, working from home while managing caregiving for children and older or disabled adults, or quitting work in order to navigate the health and care issues that demand their attention.² The consequences of workers' lack of access to paid leave became crystal clear as people began to tell stories about leaving work or losing jobs, falling ill, struggling to make ends meet, struggling to provide or receive care, fearing exposing their loved ones to COVID-19, or being unable to be there for dying or ill loved ones.³ Both stories and data make clear that at least some of the harm, risk and grief that befell workers across the country could have been mitigated by universal access to paid family and medical leave and paid sick time. It would be a national tragedy if the country were to come through the pandemic without enacting a national paid leave policy.

The need for a national paid leave program existed well before COVID-19. As the committee heard through the testimony that I and many other witnesses provided during the 116th Congress, the country's failure to guarantee workers paid family and medical leave has long been a gender, race, health and economic equity issue.⁴ When I testified before this committee in January 2020, I explained that workers' inability to access paid leave has contributed for years to women's stagnant labor force participation, a stubborn gender wage gap, gender inequity at work and at home, suboptimal health outcomes for children and new mothers, early retirement for older family caregivers, business turnover and a ceiling on the nation's economic productivity.⁵ Disparities in access to paid leave provided by employers were – and are – substantial, and growth in employer-provided paid leave access over the past decade, from 2010 to 2020, has been slow for all workers (a ten-percentage point increase from 10 percent to 20 percent among private-sector workers) and glacial for workers in lower-wage industries and jobs (two-to-three percentage point increase, with access rates in 2020 in the low single digits).⁶

As the committee has heard in prior hearings, several states have created public paid family and medical leave programs. These programs create baselines where the private sector has failed while allowing room for additional private sector innovation. The federal government should follow suit. State paid leave programs provide a growing body of evidence demonstrating that paid leave helps to promote women's labor force attachment and earnings, supports health and the efficient use of health resources, and provides benefits for smaller and larger businesses. Over the early months of the pandemic, an Urban Institute analysis showed that state programs in California and Rhode Island were able to meet a surge in demand for paid leave, getting benefits to workers as an urgent and unprecedented demands grew.

And, indeed, state paid leave progress and innovation has continued since the committee's last hearing in January 2020: Washington's program, which began delivering benefits in January 2020 just before Washington state became an early COVID-19 epicenter, had a successful first year. The District of Columbia and Massachusetts each implemented their programs on time, in July 2020 and January 2021, respectively; Massachusetts' implementation will be complete this July when family caregiving benefits become available. Connecticut and Oregon are on track to implement their programs in 2022 and 2023, respectively. And, in November of last year, Colorado became the first state to pass a paid family and medical leave program by ballot measure, with 57 percent of Colorado voters approving a new statewide paid leave program that will begin to collect revenue in 2023 and pay benefits to eligible workers with qualifying needs in 2024.

Each new state program builds on lessons from others to create more equitable access for workers and, in doing so, provides a model for what the federal government should enact: A universal national program that guarantees paid leave for at least 12 weeks to all working people and applies to at least the full range of reasons covered by the Family and Medical Leave Act (FMLA). The wage replacement low- and middle-wage workers receive should be as close to their usual earnings as possible. The range of family members for whom one can provide care should be broader than FMLA to include extended and chosen family. And employment protections must accompany wage replacement to help ensure that workers who are excluded from the FMLA are not dissuaded from using paid leave for fear of losing their jobs or facing retaliation.¹¹

New evaluations since the committee's last hearing provide more information about the effects of paid leave on businesses and best practices for implementation. For example:

- A new study on New York businesses with fewer than 100 employees shows that the state's paid leave program boosted leave-taking among both women and men, enabled businesses to better able to handle longer employee absences, is supported by a majority of employers, and did not have any negative effects on employee quits, unscheduled absences, productivity, cooperation, commitment or teamwork. 12 These findings are consistent with and build on findings about the effects of paid leave programs on businesses in California, New Jersey and Rhode Island. 13
- The Washington State Employment Security Department's report on the first year of Washington State's new paid family and medical leave program, which launched in January 2020, identified key insights in outreach and communications to both businesses and workers and concluded that "it is clear from the immediate and high demand for the program that our goals to raise awareness about the program statewide and provide an accessible benefit had a significant impact," as the program served workers across the state across gender, age, occupation, wage level and region.¹⁴
- A study of New Jersey's paid family leave program conducted by my colleagues at New America revealed important lessons about needed improvements in policy design with respect to wage replacement and job protection, as well as benefits delivery, program application processes, consumer and business outreach and customer service.¹⁵

There are also important lessons to be gleaned from employee experiences with the Families First Coronavirus Response Act (FFCRA) emergency paid sick and family leave benefits that some workers had access to from April 1 to December 31, 2020. Congress was wise to act swiftly at the outset of the pandemic to guarantee paid leave for COVID-related purposes. Most important, a study by public health researchers published in *Health Affairs* found that the Families First Coronavirus Response Act paid leave is estimated to have prevented more than 400 COVID-19 cases per day per state in states without existing paid leave laws – preventing more than 15,000 cases per day nationwide.¹⁶

However, the coverage limitations of the law, which meant it reached just one-quarter to one-half of the workforce, as well as the limited nature of the paid family leave the law provided muted its impact.¹⁷ The public health and caregiving support effects of the law would have been much more substantial had all workers and businesses been included. Indeed, from the beginning of the crisis, voters overwhelmingly wanted the law's coverage to be universal, just as they overwhelmingly support a universal permanent paid family and medical leave program¹⁸ – and have since well before the pandemic.¹⁹

Moreover, FFCRA set wage replacement for paid child care leave at two-thirds of a worker's pay and capped benefits at \$200 per day. The two-thirds replacement rate may have been too low for workers to be able to avoid hardship – a finding consistent with state program experiences, which have shown that higher wage replacement rates for low-wage workers help enable more equitable use of state paid leave programs. With respect to FFCRA leave, Dreama James, a fast food worker from Georgia, recently said she was grateful for the FFCRA child care leave, but that it was hard to get by on two-thirds of pay. A mother interviewed for a recent feature story noted that, with only two-thirds of her husband's pay coming in when both she and her husband took leave to care for their two special-needs children as they navigated virtual school, the family had to budget "even harder," needed food stamps and food assistance to get through the winter.

The Ways and Means committee has a historic opportunity to act now. Guided by the President's anticipated proposal for a national paid family and medical leave program as part of the forthcoming

American Families Plan and informed by the work the committee has done over the last two years to examine worker and employer experiences with paid family and medical leave, the committee must look to state and federal experience in designing an equitable, inclusive, permanent paid family and medical leave program.

Congressional action now to create a national paid leave program would ensure that the country never again faces a major national emergency like a pandemic without a paid leave standard in place, and that families do not face routine emergencies and serious personal and family care needs without paid family and medical leave. Hundreds of businesses,²³ business experts,²⁴ organizations²⁵ are joining the workers you are hearing from today and others all across the country in calling on you to act. Please listen. I look forward to providing any technical expertise or assistance you or your staff need as you move forward.

¹ Julie Kashen, Sarah Jane Glynn and Amanda Novello, *How COVID-19 Sent Women's Workforce Progress Backward: Congress'* \$64.5 *Billion Mistake.* The Century Foundation and the Center for American Progress. Oct. 29, 2020. https://production-tcf.imgix.net/app/uploads/2020/10/05120307/womens-workforce_FinalPDF.pdf; Nate Rattner and Thomas Franck, *Black and Hispanic women aren't sharing in the job market recovery.* CNBC. March 5, 2021. https://www.cnbc.com/2021/03/05/black-and-hispanic-women-arent-sharing-in-the-job-market-recovery.html

² Jocelyn Frye, On the Frontlines at Work and at Home: The Disproportionate Economic Effects of the Coronavirus Pandemic on Women of Color, Center for American Progress. April 23, 2020. https://www.americanprogress.org/issues/women/reports/2020/04/23/483846/frontlines-work-home/

³ For a series of stories about the effects of the pandemic on workers across gender, race and job, see the podcast series, *Crisis Conversations*, hosted by New America's Brigid Schulte, which ran nearly weekly from March through December 2020, available at https://podcasts.apple.com/us/podcast/better-life-lab/id1386944144.

⁴ See, e.g., Transcripts and testimony from the 116th Congress hearings: Committee on Ways & Means, Legislative Proposals for Paid Family and Medical Leave, Jan. 28, 2020; Committee on Ways & Means, Paid Family and Medical Leave: Helping Workers and Employers Succeed, May 8, 2019; Committee on Ways & Means Worker and Family Support Subcommittee, Leveling the Playing Field for Working Families: Challenges and Opportunities, Mar. 7, 2019.

⁵ Written Testimony of Vicki Shabo, Senior Fellow for Paid Leave Policy and Strategy, Better Life Lab at New America, submitted to the U.S. House Committee on Ways and Means, *Legislative Proposals for Paid Family and Medical Leave*. Jan. 28, 2020. https://waysandmeans.house.gov/sites/ democrats.waysandmeans.house.gov/files/documents/Shabo%20final 0.pdf

⁶ Vicki Shabo, *Paid Leave* 2100: *A Slogan that Should be Chanted by No One Ever*. Medium Start It Up. Sept. 29, 2020. https://medium.com/swlh/paid-leave-2100-a-slogan-that-should-be-chanted-by-no-one-ever-6355907044a3

⁷ See note 5; see also Written Testimony of Sharon Terman Director, Work and Family Program and Senior Staff Attorney, Legal Aid at Work U.S. House of Representatives Committee on Ways and Means Hearing, *Legislative Proposals for Paid Family and Medical Leave*. Jan. 28, 2020. https://waysandmeans.house.gov/ sites/democrats.waysandmeans.house.gov/files/documents/Terman%20final.pdf

⁸ Chantel Boyens, State Paid Family and Medical Leave Programs Helped a Surge of Workers Affected by the COVID-19 Pandemic. Urban Institute Brief. June 2, 2020. https://www.urban.org/research/publication/state-paid-family-and-medical-leave-programs-helped-surge-workers-affected-covid-19-pandemic.

⁹ Washington Employment Security Department, Paid Family and Medical Leave Annual Report to the Legislature. Dec. 2020. https://esdorchardstorage.blob.core.windows.net/esdwa/Default/ESDWAGOV/ newsroom/Legislative-resources/2020Paid-Leave-Program-Report.pdf

¹⁰ Faith Miller, *Colorado passed Prop 118. Here's when and how workers can take paid family and medical leave.* Colorado Newsline. Nov. 5, 2020. https://coloradonewsline.com/2020/11/05/colorado-passed-prop-118-heres-when-and-how-workers-can-take-paid-family-and-medical-leave/

¹¹ See sources cited at note 7; see also National Partnership for Women & Families. *Meeting the Promise of Paid Leave: Best Practices in State Paid Leave Implementation*. 2019. https://www.nationalpartnership.org/our-work/resources/economic-justice/paid-leave/meeting-the-promise-of-paid-leave.pdf

- ¹² Ann Bartel, Maya Rossin-Slater, Christopher Ruhm, Meredith Slopen and Jane Waldfogel, *The Impact of Paid Family Leave on Employers: Evidence from New York.* National Bureau of Economic Research, April 2, 2021, https://www.nber.org/papers/w28672?utm_campaign=ntwh&utm_medium=email&utm_source=ntwg1
- ¹³ National Partnership for Women & Families. Paid Leave Works in California, New Jersey and Rhode Island. Sept. 2019. https://www.nationalpartnership.org/our-work/resources/economic-justice/paid-leave/paid-leave-works-evidence-from-state-programs.pdf
- ¹⁴ Washington Employment Security Department, Paid Family and Medical Leave Annual Report to the Legislature. Dec. 2020. https://esdorchardstorage.blob.core.windows.net/esdwa/Default/ESDWAGOV/ newsroom/Legislative-resources/2020Paid-Leave-Program-Report.pdf
- ¹⁵ Gabriel Zucker, *Implementing Paid Family and Sick Leave in New Jersey*. New America New Practice Lab and Better Life Lab publication. Mar. 31, 2021. https://www.newamerica.org/better-life-lab/reports/implementing-paid-family-and-medical-leave/
- ¹⁶ Stephan Pitchler, Katherine Wen and Nicolas Ziebarth, COVID-19 Emergency Sick Leave Has Helped Flatten the Curve in the United States. Health Affairs. Oct. 15, 2020. https://www.healthaffairs.org/doi/10.1377/hlthaff.2020.00863
- ¹⁷ Sarah Jane Glynn, *Coronavirus Exemptions Exclude Millions of Workers From Coverage*. Center for American Progress. April 17, 2020, https://www.americanprogress.org/issues/economy/ news/2020/04/17/483287/coronavirus-paid-leave-exemptions-exclude-millions-workers-coverage/
- ¹⁸ The following is a sampling of a much larger body of polling conducted over the past year: Vicki Shabo, *Memo to Interested Parties re High Levels of Bipartisan Public Support for National Emergency Paid Sick Days and Paid Family and Medical Leave in the Wake of COVID-19.* April 10, 2020. https://newamericadotorg.s3.amazonaws.com/documents/FINAL_-_Shabo_-
- _Interested_Parties_Memo_on_COVID_Polling_-_April_10_2020.pdf; Paid Leave for All survey conducted by Lake Research and Chesapeake Beach Strategies, Findings from a National Survey on Paid Family and Medical Leave. June 2020. https://irp-cdn.multiscreensite.com/167e816a/files/uploaded/ report.f.rev4.2020.06.26.pdf; Ethan Winter and Evangel Penumaka, Voters Support Investments in the Care Economy. Data for Progress Blog (discussing recent survey findings). April 7, 2021. https://www.dataforprogress.org/blog/2021/4/7/voters-support-investing-in-the-care-economy?rq=paid%20family%20leave
- 19 See, e.g., Perry Undem and Bellwether Strategies for the National Partnership for Women and Families, Voters Views of Paid Family + Medical Leave. Oct. 2018, www.nationalpartnership.org/2018poll; Lake Research Partners and MomsRising.org, Interested Parties Memo on Key Findings from Recent Qualitative Research. Feb. 2018, https://s3.amazonaws.com/s3.momsrising.org/images/MomsRising __LPR_Interested_Parties_memo_on_paid_leave.pdf; Lake Research Partners and the Tarrance Group, Polling commissioned by the National Partnership for Women & Families. Nov. 2016. http://www.nationalpartnership.org/research-library/work-family/lake-research-partners-2016-election-eve-omnibus-toplines-for-national-partnership-for-women-andfamilies.pdf;
- ²⁰ See National Partnership for Women & Families, note 11.
- ²¹ An Unprecedented Crisis of Care (event video). Better Life Lab at New America and A Better Balance. April 1, 2021, https://www.newamerica.org/better-life-lab/events/an-unprecedented-crisis-of-care/
- ²² Bryce Covert, *Americans Got a Taste of Paid Leave. Will They Get It for Real?* The Nation. April 20, 2021. https://www.thenation.com/article/economy/paid-leave-pandemic-family/
- 23 Businesses Call on Congress to Act on Paid Leave in the Biden-Harris Recovery Package, https://paidleave.us/biz-for-paid-leave
- ²⁴ Letter from 302 Business and Management School Professors to Congress and the Biden-Harris Administration (last updated April 16, 2021), http://worklife.wharton.upenn.edu/wp-content/uploads/2021/03/Business-School-Faculty-Letter-in-Support-of-Paid-Leave-10-March-2021.pdf
- ²⁵ Sarah Mucha, *Groups call for paid leave in infrastructure bill*. Axios. March 29, 2021. https://www.axios.com/paid-family-leave-infrastructure-bill-903f453e-3c61-4e07-817f-fb326d9c5be2.html