

# Are State Paid Family and Medical Leave Programs a Safety Net for Working Single Mothers?



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*The United States lacks a federal paid leave program for workers' health and caregiving needs, but since the publication of Making Ends Meet, thirteen states and the District of Columbia have created paid leave insurance programs. Still, most states lack such programs, and existing programs have a variety of employment-based eligibility rules that may limit access for low- and middle-income single mothers. We use the Survey of Income and Program Participation to estimate eligibility rates and benefit generosity for a national sample of single mothers (N = 2,388) under thirteen state paid leave programs, overall and by likely need, income, and race or ethnicity. We find that paid leave offers a safety net for working single mothers only when program design choices related to eligibility, wage replacement rates, and job protection are adequate. Many states appear to have chosen between broad eligibility and generosity, although two of the newest programs in Oregon and Colorado offer working single mothers both.*

**Keywords:** paid leave, caregiving, health, children, single mothers

The United States remains one of the few countries without a national paid leave program for workers facing health issues and caregiving demands. Following welfare reform, as employment among single mothers reached historic levels (Congressional Research Service 2018), they were less likely than other workers to receive employer-provided paid leave (United States Bureau of Labor Statistics 2024b). In response, some states have taken matters into their own hands. In 2004, California became the first state to implement a public paid family and medical leave insurance program. Since then, twelve states—New

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Jersey, Rhode Island, New York, Washington, Massachusetts, Connecticut, Oregon, Colorado, Maryland, Delaware, Minnesota, and Maine—and the District of Columbia have followed suit. We refer to the collection of state family and medical leave programs throughout this paper as “paid leave.”

Paid leave programs are among the most consequential expansions of the safety net for single mothers since the publication of *Making Ends Meet*. They offer income support to reconcile work and family demands rather than mandating work (Gornick and Meyers 2008). Public paid leave could reduce racial and class disparities in access to paid leave and health outcomes by expanding access to workers less likely to have employer-provided leave (Goodman et al. 2022; Bartel et al. 2019). Research shows that access to paid leave improves low-income women’s labor force attachment, economic circumstances, and maternal and child health (for example, Baum and Ruhm 2016; Bullinger 2019; Kang et al. 2022; Lee et al. 2020; Rossin-Slater et al. 2013).

State paid leave programs may offer limited support to low- to middle-income single mothers, however. Nearly three-quarters of states lack such programs, and existing state programs often have employment-based eligibility rules that may limit access given high employment and hours instability among single mothers (Ananat et al. 2021; Ananat and Gassman-Pines 2020). In addition, wage replacement rates for existing programs vary by state, from 55 to 100 percent, and not all states with paid leave guarantee job protection, so low- and moderate-income single mothers may risk income or job loss if they take leave. These concerns could explain why Black, Hispanic, Native American, and less-educated women are less likely to report access to either paid or unpaid leave. Single parents, often low income, report an unmet need for leave from work that is double the rate of other workers—16 percent versus 7 percent (Goodman et al. 2022; Bartel et al. 2019; Brown et al. 2020).

We add to a small set of studies that focus on the implications of paid leave programs for single mothers (Ybarra et al. 2019; Ybarra 2013; Jou et al. 2020). We conceptualize state paid leave programs as part of a safety net support-

ing work-care reconciliation. Using a national sample of low- to middle-income (defined as less than 300 percent of the federal poverty line) working single mothers, we compare the coverage and generosity of thirteen enacted state paid leave programs. We focus on four empirical questions: What proportion of low- to middle-income single mothers in the US live in states with public paid leave programs? What proportion of low- to middle-income single mothers in the US are predicted to be eligible for paid leave under the rules of thirteen of the state paid leave programs? Are there disparities in eligibility by likelihood of needing leave, income-to-poverty ratios, and race or ethnicity? Finally, how do state paid leave programs differ in the generosity of benefits that single mothers would likely receive while on leave?

## BACKGROUND

To frame our analysis, we first describe the history of paid leave in the US, and the design features of current state paid leave programs. We then focus on why single mothers are likely to need paid leave and how we conceptualize paid leave in the context of their broader safety net.

### History of Paid Family and Medical Leave in the US

In the aftermath of World War I, the Treaty of Versailles established the International Labour Organization (ILO) to support workers’ rights and promote peace and social justice across the world (International Labour Organization, n.d.). At its first conference in 1919, the ILO adopted the Maternity Protection Convention’s paid family and medical leave proposal, which included twelve weeks of paid maternity leave to support women’s unprecedented labor market participation (Siegel 2019). This proposal aimed to help balance work and family and improve financial security and autonomy for working-class women (Siegel 2019). In the following decades, almost all Organisation for Economic Co-operation and Development countries adopted some form of national paid leave, and the US was a notable exception (Raub and Heymann 2023).

There have been several failed attempts to

create an American paid leave program. In 1978, Congress passed the federal Pregnancy Discrimination Act, expanding all state temporary disability insurance (TDI) programs to cover pregnancy- and postpartum-related medical leave.<sup>1</sup> In the early 1990s, after being unable to garner bipartisan support for federal paid leave, President Bill Clinton signed the Family and Medical Leave Act (FMLA), which provides twelve weeks of unpaid, job-protected leave to those working in firms with more than fifty employees and with steady employment in a job for at least twelve months. In 1999, Clinton directed the Department of Labor (DOL) to create the Birth and Adoption Unemployment Compensation (BAA-UC) experiment, which allowed states to voluntarily use their unemployment insurance systems to provide cash benefits for birth or adoption to parents covered by the FMLA (Franco 2004; Whittaker and Isaacs 2018). Fifteen states proposed such legislation but met fierce opposition from a national coalition that included Chambers of Commerce and business associations. Ultimately, no states passed laws, and the DOL repealed BAA-UC in 2002 (Whittaker and Isaacs 2018).

Despite fits and starts in the development of paid leave in the US, a unifying theme has been policymakers' and advocates' emphasis on the benefits of paid leave for low- and moderate-income workers who are less likely to receive employer-provided paid leave. For instance, after the passage of FMLA, Clinton highlighted the need for paid leave given the increase in women with children in the labor market, especially single mothers (Clinton 1999). Bipartisan organizations, such as the National Partnership for Women and Families and the American Enterprise Institute, have repeatedly emphasized the need for paid leave for low-wage workers (for example, National Partnership for Women & Families 2024; Mathur et al. 2018). Moreover, policymakers on both sides of

the aisle—including Senator Kirsten Gillibrand, Democrat from New York; Senator Joni Ernst, Republican from Iowa; Senator Mike Lee, Republican from Utah; and Representative Rosa DeLauro, Democrat from Connecticut—have proposed family leave legislation (Weston Williamson 2023; Rachidi 2020).

### State Paid Leave Programs

In 2004, California became the first state to build a paid leave program from its existing Temporary Disability Insurance (TDI) coverage of medical leave for pregnancy and birth. Since then, thirteen jurisdictions have followed suit.<sup>2</sup> State paid leave programs share a common goal: to provide wage replacement for workers who need time off for their own medical reasons, pregnancy- or birth-related illness, or disability; to care for a loved one with a health condition; or to bond with a new child. However, state programs vary along many dimensions, including eligibility requirements, generosity of wage replacement, length of leave allowed, and whether there is legal job protection for workers taking leave. It is not yet clear which of these program design features will be most salient for working single mothers.

### Program Coverage

All states use earnings or work hours during a base period as a qualifying criterion, but the level varies widely across state programs (see table 1). Most states count all earnings or work hours and weeks in any job, while some, like Delaware and New York, tie eligibility to tenure and work effort in a specific job. States also vary in which sectors—private or public—are covered (see table A.1). Many states cover all firms and allow self-employed workers and independent contractors to opt in, but most limit coverage for public sector employers. Only Delaware connects eligibility to firm size, offering

1. Disability insurance provides income to a worker who is unable to work due to a qualifying condition. In most states, individuals can purchase disability insurance from private insurers. In five states—California, Hawaii, New Jersey, New York, and Rhode Island—the state operates a public and universal disability insurance program.

2. A distinct but related policy, paid sick leave, has also seen growth at the state and local levels. Fourteen states and the District of Columbia now require that employers allow workers to accrue paid days off for sickness. Notably, sick leave policies cover much shorter periods of leave than do paid family and medical leave policies.

**Table 1.** State Paid Leave Program Coverage and Generosity

State	Coverage	Generosity		
		Max Annual Weeks: Family Leave	Max Annual Weeks: Medical Leave	Max Wage Replacement Rate (percent)
	Employment-Based Eligibility Requirements			
California	Earned \$300+ in wages in BP	8	52	70
Colorado	Earned \$2,500 in wages subject to premiums during the BP	12	12	90
Connecticut	Earned \$2,325+ in the highest earning quarter in the BP and any employment in previous 12 weeks	12	12	95
Delaware	Employed at least 12 months and worked at least 1,250 hours with a single employer	12	6 <sup>a</sup>	80
Maine	Earned at least 6 times the state average weekly wage in the BP (currently, \$6,622)	12	12	90
Maryland	Worked 680 hours in the BP	12	12	90
Massachusetts	Earned \$6,300 and at least 30 times the weekly unemployment benefit for which that person is eligible in the BP	12	20	80
Minnesota	Earned at least 5.3% of the state average annual wage in BP (currently, \$3,500)	12	12	90
New Jersey	20 calendar weeks of work with 20 times the minimum wage (currently \$260) or more earned per week OR 1,000 times the minimum wage (currently \$14,200) or more earned in the BP	12	26	85
New York	Family leave: employed currently and for 26 or more consecutive weeks with the current covered employer. Medical leave: employed for 4+ consecutive weeks with a covered employer	12	26	67
Oregon	Earned \$1,000+ in Oregon during the BP	12	12	100
Rhode Island	Earned at least 200x the minimum wage (currently \$2,800) in at least one quarter of the BP and at least 400x the minimum wage (currently \$5,600) total in the BP, and have total wages equal to at least 1.5x wages in the highest earning quarter	6	30	60
Washington	820+ hours worked in all covered jobs in the BP	12	12	90

Source: National Partnership for Women and Families 2024.

Note: Data verified using official state program sources. BP = base period for eligibility determination. See table A.1 for more information.

<sup>a</sup>Delaware offers six weeks every two years for types of leave other than bonding. All states not listed here do not have a paid leave program.

family leave to workers in firms of ten or more and medical leave to those in firms of twenty-five or more.<sup>3</sup>

### *Program Generosity*

State paid leave programs vary in generosity according to the maximum duration of leave and the wage replacement rate (see table 1). States with antecedent TDI programs allow twenty-six to fifty-two weeks for one's own serious health condition, but only six to twelve weeks for family caregiving or bonding. Newer programs offer up to twelve weeks for any qualifying reason, matching the FMLA's unpaid leave duration. Early paid leave programs, such as California's, initially had simple wage replacement rates (for example, until 2018, California provided 55 percent of prior wages, up to a cap), but most programs now use a progressive formula to calculate wage replacement, where the rate decreases with higher wages. Wage replacement rates for the lowest-earning workers range from 50 to 100 percent of base period earnings.

### *Job Protection*

Table 2 summarizes differences in legal job protection provided by state paid leave programs. Job protection is a statutory exception to the common-law principle of at-will employment, which allows employees and employers to terminate employment at any time for any reason. Legal job protection is complex because multiple federal and state laws provide it, but rarely is there an accompanying enforcement agency or strategy. Most state paid leave programs offer job protection to some but not all eligible workers, either through the program itself (for example, Delaware and Washington) or through the FMLA or state FMLA expansions, as in California and Connecticut. As a

result, some workers may qualify for pay but not job protection while on paid leave. Under this scenario, workers can apply for and receive paid leave benefits, but their employers are not prohibited from terminating their employment while they are on leave or when they return.<sup>4</sup> Notably, job protection offered through the FMLA covers just half of US workers overall, while rates are even lower among less-educated and low-wage workers (Brown et al. 2020).

### **The Need for Paid Leave Among Low- and Middle-Income Single Mothers**

We argue that working single mothers are more likely than other workers to need and benefit from paid leave because of greater economic disadvantage, greater caregiving and health demands, and fewer alternatives. Single mother families have long endured comparatively higher rates of poverty and material hardship than other families despite high labor force participation (for example, Christopher et al. 2002). The work participation rate among single mothers with minor children was 77.1 percent in 2023, compared to 72.7 percent for married mothers (United States Bureau of Labor Statistics 2024a). For women with infants, employment rates decreased during the perinatal period, but more than 75 percent of US women worked full- or part-time in the year following a birth (Lu et al. 2017). Despite this work effort, 33 percent of single-mother families had income below the poverty line, compared with 13 percent of single-parent families headed by men and 6 percent of married-couple families with children (United States Census Bureau 2022). Moreover, poverty rates are consistently higher among single mothers with less education (Cruse et al. 2018) and among Black, Hispanic/Latine, and Native American single mothers (Damaske et al. 2017).

3. States also determine what types of events qualify. All states cover one's own serious health condition, caring for a family member with a serious health condition, and bonding with a new child. Other common qualifying events include having a family member in active military duty or experiencing domestic or sexual violence (see table A.1). The definition of who qualifies as a family member in need of care also varies across states. States with recently enacted laws, such as Washington, Connecticut, and Oregon, extend traditional definitions of family to include anyone related by blood or affinity whose close association is the equivalent of a family relationship (National Partnership 2024).

4. The reason for termination cannot be leave-taking or other situations or characteristics protected by antidiscrimination laws.

**Table 2.** Job Protection Offered During Paid Leave, by State

State	Source of Job Protection	Employer Size Covered	Job Tenure Required
California	FMLA/CA Family Rights Act	5+ family & pregnancy; 50+ all other types	12 months + 1,250 hours
Colorado	Paid leave program	All	180 days
Connecticut	FMLA/CT FMLA	1+	3 months
Delaware	Paid leave program	All	None
Maine	Paid leave program	All	180 days
Maryland	Paid leave program	All	None
Massachusetts	Paid leave program	All	None
Minnesota	Paid leave program	All	90 days
New Jersey	FMLA/NJ Family Leave Act	30+ family leave; 50+ all other types	12 months + 1,000 hours
New York Family	Paid leave program	All	None
New York Medical	FMLA	50+	12 months + 1,250 hours
Oregon	Paid leave program	All	90 days
Rhode Island Family	Paid leave program	All	None
Rhode Island Medical	FMLA	50+	12 months + 1,250 hours
Washington	Paid leave program	25+ <sup>a</sup>	180 days

Source: National Partnership for Women and Families 2024.

Note: Data verified using official state program sources. FMLA = Federal Family and Medical Leave Act

<sup>a</sup>Washington's Paid Leave program will lower the firm size threshold to fifteen in 2027 and eight in 2028. (Washington State Legislature 2025–2026)

In addition, paid leave may be more valuable to working single mothers than other workers because they face substantial health and caregiving demands but have fewer options for income support when not working (Minkler et al. 2006; Oates et al. 2017). For example, women, especially Black and Latina women, are more likely to be unpaid caregivers for their parents (Reinhard 2019). Compared to married mothers, single mothers are also more likely to have a child with a disability—16 percent versus 11 percent, respectively (Lee et al. 2004). Low-income women, particularly single mothers, are more likely to experience depression or intimate partner violence that affects their ability to work (Loprest and Nichols 2008; Tolman and Wang 2005). Compared to married mothers, single mothers are less likely to have access to employer-provided paid leave (United States Bureau of Labor Statistics 2024b) and experience larger drops in household-income adequacy around a birth (Stanczyk 2020). Eligibility for FMLA depends on relatively high minimum job tenure and work-hour require-

ments and only covers firms with more than fifty employees within a seventy-five-mile radius, design features that exclude low-income workers and Black, Latina, and Native American workers (Brown et al. 2020; Joshi et al. 2014). Research shows that unpaid leave is more accessible to higher-income and married workers who are most likely to be financially able to forgo pay (Rossin 2011; Han et al. 2009). Although the Temporary Assistance for Needy Families (TANF) program has been likened to a pseudo maternity leave program for low-income single mothers during the perinatal period, with 15 percent of the TANF caseload comprising pregnant women or those with a child under age one year (Hill 2012; Ybarra 2013), the program only serves twenty-one of every one hundred families in poverty (Shrivastava and Thompson 2022).

Evidence from existing state programs suggests that paid leave has several positive effects for less-educated or otherwise economically disadvantaged workers, including increased rates of labor force attachment, breastfeeding,

and childhood health outcomes (Rossin et al. 2013; Lichtman-Sadot and Bell 2017; Pac et al. 2023). At the same time, they are less likely to know about or enroll in the programs (Milkman and Appelbaum 2013; Pihl and Basso 2015) and might receive fewer resources from paid leave than TANF depending on a given paid leave program's earnings and eligibility criteria (Ybarra 2013).

### **Incorporating Paid Leave into the Safety Net for Working Single Mothers**

Scholarly and political debates about the safety net for single mothers have generally focused on the trade-offs between financial sufficiency, program cost, and work disincentives (for example, Aizer et al. 2022; Ellwood 1989; Romich 2006). We instead begin with the framework of “work-care reconciliation policies” (Gornick and Meyers 2003, 2008) and proceed with three key facts: First, the vast majority of single mothers are working outside the home (United States Bureau of Labor Statistics 2023); second, most jobs available to single mothers do not pay sufficient wages (Morrison and Gallagher Robbins 2015); and third, working single mothers will face care demands that require time away from work (Lee and Tang 2015; Herr et al. 2020).

In *Families That Work*, Janet C. Gornick and Marcia K. Meyers (2003) use comparisons with European countries to show how our nation's lack of national and comprehensive social welfare policies, such as childcare, health insurance, and paid leave, places the cost of caregiving more squarely on parents, particularly mothers. This burden, they argue, can lead to greater gender inequality and worse outcomes for children in the US, relative to Europe. The costs of care extend beyond child-rearing, particularly in our aging society. Care responsibilities for those with serious health needs fall most heavily on Black, Hispanic, and Native American women because of lower earnings relative to other racial and ethnic groups, health disparities by race and ethnicity, and lower marriage rates among Black or Hispanic mothers compared to other mothers (Pew Research Center 2019). In this way, single mothers in the US, particularly mothers of color, withstand the worst of a privatized, unequal em-

ployee benefits system and a thin public safety net focused on incentivizing work rather than reconciling work and care.

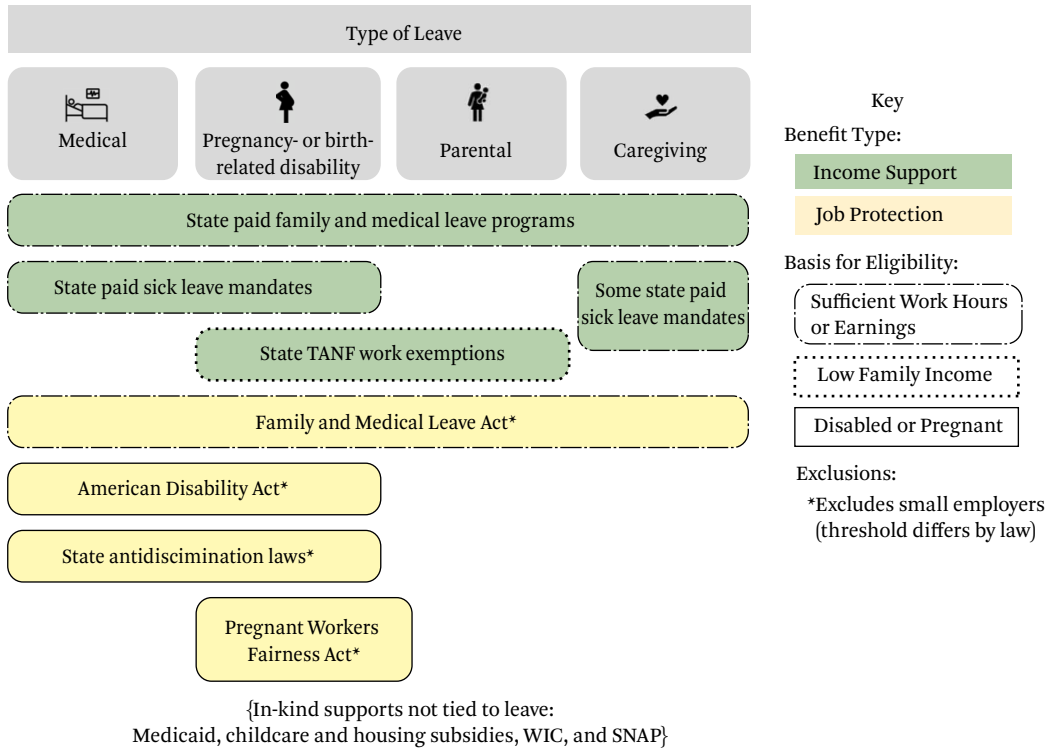
What public benefits are available to single mothers needing time away from work to care for themselves or someone in their family? Figure 1 shows this policy landscape. We distinguish among four types of leave: medical leave to care for one's own health, pregnancy- or childbirth-related disability (a distinct form of medical leave), parental leave to care for a new child (bonding leave), and caregiving leave to care for a family member who has a serious medical condition. We also differentiate between factors that make a single working mother eligible for leave under these different programs. The sources of eligibility are minimum work hours or earnings, income level, or disability- or pregnancy-related status. Finally, we differentiate between programs offering income, a guarantee to return to one's job after taking leave, or both.

Figure 1 highlights three key facts about work reconciliation policies for single mothers: First, in the US, only state laws provide income support during leave from work. These include paid leave programs as well as paid sick leave laws (which mandate that employers pay employees for limited-duration paid time off for illness or to seek medical care) and TANF work exemptions for mothers with young children. Since these benefits are determined at the state level, a single mother's access to income support to reconcile work and care responsibilities depends on where she lives. Notably, this is consistent with the many ways that the US safety net for single mothers is geographically unequal (Bruch et al. 2018). Second, among state programs, paid leave programs provide the broadest income support across leave types. Other programs, such as TANF work exemptions and paid sick leave, cover only one or two types of leave but not all four. Third, many state and federal laws related to leave-taking use eligibility rules tied to work (hours or earnings) or firm size that are likely to disadvantage working single mothers.

### **DATA AND METHODS**

In our analysis, we used policy variables collected and cross-checked across several reports

**Figure 1.** Work Reconciliation Policies for US Single Mothers



Source: Authors' diagram.

and the state paid leave program websites (National Partnership for Women & Families 2024; A Better Balance, n.d.). We coded program coverage and generosity for the thirteen states with enacted paid leave legislation as of early 2024.<sup>5</sup> We do not estimate job protection eligibility given the complexity of legal statutes involved and the lack of monitoring or enforcement by paid leave programs.

We also used microdata on single mothers from the Survey of Income and Program Participation (SIPP), administered by the US Census Bureau. When weighted, the SIPP is representative of all civilian, noninstitutionalized US residents. The SIPP collects twelve months of employment data at each interview (wave), which makes it superior to other nationally representative surveys (for example, CPS or ACS) for estimating eligibility in a base period for paid leave. Our analysis used wave 1 of the 2014

and 2018 panels, covering reference periods of January–December 2013 and 2017, respectively (United States Census Bureau 2014, 2018).

We narrowed our sample to individuals with twelve months of data, aged eighteen to sixty-four years, unmarried, female, the reference parent for a child in the household, with a household income-to-poverty ratio of less than 3.0, and any employment in the reference year. All state paid leave programs allow self-employed individuals to opt in to the program (twelve) or exclude them entirely (two), and all states exclude federal workers (see table A.1). To create roughly consistent estimates across states, we dropped any individual from our analytic sample who had only self-employment or federal employment in the reference period. The resulting sample includes 2,388 single mothers—1,423 in the 2014 panel and 965 in the 2018 panel.

5. The District of Columbia also has a paid leave program, but its eligibility requirements are geographically based and too specific to the District's context to apply more broadly.

We determined employment-based eligibility for state paid leave programs by comparing individual work histories over the reference year of the SIPP to the states' employment-based eligibility rules (see table 1), using the twelve-month reference period to approximate the states' base periods for qualifying for paid leave.<sup>6</sup> We created measures of current employment, continuous employment spells, total hours, and total earnings in the reference year. Current employment was measured using employment in December of the reference year, with sensitivity tests using an alternative June measure. We computed total earnings excluding earnings from self-employment, business profits or losses, and federal employment, and inflated earnings to 2023 dollars using the Consumer Price Index for All Urban Consumers (CPI-U) for December.<sup>7</sup> We computed total hours excluding hours worked in self-employment and in a federal government position. For the New Jersey and New York rules, we calculated spells of continuous employment to determine eligibility.

The generosity of state paid leave programs varies according to the proportion of wages replaced and the duration of paid leave available. Wage replacement rates are progressive in all states, with maximum levels at lower earnings then decreasing. We focus on the maximum wage replacement rate because the average earnings of working single mothers in our sample were low enough to qualify for the maximum rate in all states. We calculated average weekly wages for the three income groups: less than 100 percent FPL, 100–199 percent FPL, and 200–299 percent FPL. We then calculated the weekly benefits that would be paid at these average earnings levels under each state's paid leave policy. We also calculated the estimated maximum annual benefits using weekly benefits for our sample with less than 100 percent FPL and the maximum length of family leave.

To examine subgroups, we used measures of race, ethnicity, income-to-poverty ratio, age of the youngest child, and whether a parent or child had a disability. We recognize racial-ethnic categories as socio-political constructions that have meaning both as identity characteristics and as determinants of social stratification. We relied on the single race, ethnicity categories collected by the SIPP, and we combined a few categories that were too small to be appropriate for analysis. The categories we used were non-Hispanic White, non-Hispanic Black, and non-Hispanic other race, and Hispanic, Latino, or Spanish origin (hereafter "Latina"). The non-Hispanic other race group includes individuals who self-identified as Asian, American Indian, Alaskan Native, Hawaiian, Pacific Islander, or multiple races. The SIPP calculates the income-to-poverty ratio, comparing household income to the federal poverty line. We divided our sample into three subgroups by FPL: less than 100 percent, 100–199 percent, and 200–299 percent.

In addition to employment and earnings requirements, eligibility for state paid leave programs requires experiencing a qualifying event, usually a birth, medical condition, or caregiving demand. The SIPP does not offer a way to precisely identify whether individuals experienced a qualifying event. We argue that this population of single mothers is highly likely to experience a qualifying event in a year because they are disproportionately likely to be pregnant or have had a recent birth, suffer from chronic and acute health conditions, and bear caregiving demands from others. Nonetheless, our estimates for single mothers overall may overstate the true percentage who qualified for paid leave each year. We address this limitation by identifying a group of single mothers who are most likely to need leave, defined as having a disability, a child with a disability, or a child under two years of age.<sup>8</sup> All three conditions are

6. Some states allow workers to qualify with more flexible base periods, so our approach may underestimate eligibility in these states.

7. The SIPP collects data on up to seven jobs held by respondents and all household members age fifteen or older.

8. The SIPP identifies individuals in the household with a core disability related to hearing, seeing, cognition, ambulatory, self-care, or independent living. We identified single working parents who have a core disability

likely to interfere with work and count as qualifying events for state paid leave.

We first estimated the eligibility rates among US single mothers with incomes below 300 percent of the poverty line in each state, overall and by racial-ethnic, income-to-poverty, and likely to need leave subgroups. Next, we estimated weekly paid leave benefits and maximum annual paid leave benefits in each state by income-to-poverty groups. Finally, to compare state programs across multiple dimensions, we used our knowledge of program rules and our earlier results to code each state as having high, middle, or low levels of coverage, equity, and generosity. These evaluations are relative, comparing states to one another. For instance, for generosity, we identified the range of wage replacement rates and then set thresholds of high, middle, and low at approximately equal intervals across that distribution. We also coded job protection as universal, somewhat restricted, and very restricted.

## RESULTS

Table 3 shows the weighted characteristics of single mothers with income below 300 percent of the Federal Poverty Line (FPL). In response to our first research question, just under one-third lived in a state with a paid leave program. The single mother population was 40 percent White (non-Hispanic), 30 percent Black (non-Hispanic), 25 percent Latina, and 4 percent another race (non-Hispanic). Just over one-quarter had incomes below the FPL, 44 percent earned between 100–199 percent, and one-third earned between 200–299. One-third were likely to need paid leave owing to a core disability (12 percent), a child with a core disability (15 percent), and/or a child under age two (14 percent). Most were employed in December and June of the reference year. Average yearly earnings were \$11,982, with 1,205 average yearly work hours.

### Estimated Eligibility

Table 4 presents our main results predicting eligibility for state paid leave programs among our sample. Eligibility rates ranged from nearly

100 percent in New York for the medical leave program to just over 40 percent in New York for the family leave program. Most paid leave states use earnings to determine eligibility, but four states use weeks or hours worked. There was no clear pattern in earnings or work-intensity requirements promoting broader eligibility. In either case, lower eligibility requirements resulted in a higher share of eligible single mothers. In table 4, we also show predicted eligibility for working single mothers who were more likely to need paid leave—those with a young child, a core disability, or a child with a disability. Single mothers defined as being more likely to need leave were less likely than all single mothers to be eligible in most states. These differences ranged from less than 1 to 10 percentage points ( $p < .05$ , except California). Table A.2 shows the estimated eligibility for single mothers in the likely affected group, disaggregated into having a young child, a core disability, or a child with a core disability. Notably, mothers with young children and mothers with a disability had lower estimated eligibility rates compared to mothers with a disabled child.

Next, we examine how predicted eligibility varies by income-to-poverty ratios. Table 5 shows predicted eligibility rates across three categories—less than 100 percent FPL, 100-199 percent FPL, and 200-299 percent FPL—as well as the difference between the top and bottom categories. Coverage of the lowest-income single mothers varies considerably by state, from 99 percent in New York’s medical leave program to 33 percent in Delaware’s, Rhode Island’s, and New York’s family leave programs. Looking at states across income groups, we see that the most equitable programs are in New York (medical) and California. Eligibility among single mothers for these programs varies little by income. In contrast, several states show differences in eligibility between the lowest- and highest-income single mothers in this sample of more than 30 percentage points. Rhode Island sets a high bar for earnings eligibility: A worker must earn 200 times the minimum wage in one quarter, earn 400 times the

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themselves or who had a child with a core disability. All sample members were employed at some point in the year-long reference period.

**Table 3.** Weighted Summary Statistics of Single Mothers with Income Less than 300 Percent of the Federal Poverty Line

	Proportion or Mean	SE
Lives in a state with paid leave	0.276	0.010
<b>Race/ethnicity</b>		
Hispanic, Latino, or Spanish Origin	0.249	0.009
Black, non-Hispanic	0.289	0.010
White, non-Hispanic	0.405	0.011
Other race, non-Hispanic	0.056	0.005
<b>Income-to-poverty</b>		
Below 100%	0.258	0.009
100–199%	0.440	0.011
200–299%	0.302	0.010
	0.351	0.011
<b>Likely to need paid leave</b>		
Has a core disability <sup>a</sup>	0.122	0.007
Has a child under 2 years of age	0.140	0.006
Has a child with a core disability <sup>a</sup>	0.151	0.008
<b>“Currently” employed</b>		
December	0.906	0.006
June	0.912	0.006
Yearly earnings	\$11,982.24 [7,224.1]	\$164.34
Yearly work hours	1,205.35 [504.69]	11.221
Consecutive weeks worked in year	31.800 [15.96]	0.352

Source: United States Census Bureau 2014, 2018.

Note: Weighted using the December weight provided by SIPP (wave 1).  $N = 2,385$ . Sample standard deviations in brackets. Earnings exclude self-employment and profit from businesses.

<sup>a</sup>Core disabilities include hearing, seeing, cognition, ambulatory, self-care, and independent living.

minimum wage in three of the prior four quarters, and have total earnings of at least 150 percent of the highest quarterly earnings. As a result, it is the least equitable program across income groups—just one-third of the lowest-income mothers are eligible for the program, whereas nearly 85 percent of the highest-income mothers were predicted to be eligible.

Finally, we show estimates of eligibility for four racial-ethnic groupings: Latina (Hispanic, Latino, or Spanish origin); Black, non-Hispanic; White, non-Hispanic; and other, non-Hispanic

(see table 6). We might expect differences in eligibility by race and ethnicity as a result of group-level differences in employment stability and earnings associated with racial discrimination or racial-ethnic disparities in education and health outcomes. However, while we see the same overall variation in eligibility levels for single mothers across states, the programs were quite equitable in eligibility across racial-ethnic groups. The differences were small, not statistically significant, and in directions that could both exacerbate and remedy racial-ethnic

**Table 4.** Predicted Eligibility for State Paid Leave Program among Single Mothers with Incomes Less than 300 Percent of the Federal Poverty Line, Overall and for Those Likely to Need Leave

State	Estimated Percent Covered by Paid Leave Program		Difference between Overall and Likely to Need (Percentage Points)
	Overall	Likely to Need	
California	98.90 (0.002)	98.79 (0.004)	0.11
Colorado	90.04 (0.007)	86.12 (0.013)	3.92
Connecticut	78.91 (0.009)	71.43 (0.017)	7.48
Delaware	59.68 (0.011)	49.44 (0.019)	10.24
Maine	74.52 (0.010)	66.78 (0.017)	7.74
Maryland	82.19 (0.009)	75.86 (0.016)	6.33
Massachusetts	76.09 (0.009)	68.56 (0.017)	7.53
Minnesota	86.48 (0.008)	82.54 (0.014)	3.94
New Jersey	76.18 (0.010)	67.23 (0.017)	8.95
New York Family	41.94 (0.010)	36.45 (0.018)	5.49
New York Medical	99.52 (0.001)	99.09 (0.003)	0.43
Oregon	96.42 (0.004)	95.45 (0.008)	0.97
Rhode Island	66.86 (0.010)	61.07 (0.018)	5.79
Washington	77.27 (0.009)	69.03 (0.018)	8.24
<i>N</i>	2,385	841	—

Source: United States Census Bureau 2014, 2018.

Note: Weighted using the December weight provided by SIPP (wave 1). Standard errors in parentheses. "Likely to Need" includes mothers with children under two years of age, with a core disability, or with a child with a core disability. Earnings exclude self-employment and profits from businesses. All states not listed here do not have paid family and medical leave programs. In *t*-tests (not shown) the difference between the eligibility rates for mothers likely to need paid leave and other mothers in the sample was statistically significant ( $p < .05$ ) in all states except California.

inequality. For example, in California, Connecticut, Delaware, Maryland, and Minnesota, we predicted slightly higher eligibility rates among Latina single mothers than among White, non-Hispanic single mothers. However, in Maine, Massachusetts, New Jersey, Rhode Island, and

Washington, the difference was in the opposite direction. Only two states showed racial disparities over 2 percentage points: Black, non-Hispanic single mothers were 3 percentage points less likely to be eligible for Minnesota's program and 4 percentage points less likely to

**Table 5.** Predicted Eligibility for State Paid Leave Program among Single Mothers with Incomes Less than 300 Percent of the Federal Poverty Line, by Income-to-Poverty Ratio

State	Income-to-Poverty Ratio (percent covered)			Difference between 200-299% FPL & <100% FPL (percentage points)
	<100%	100-199%	200-299%	
California	96.91 (0.008)	99.36 (0.003)	99.85 (0.001)	2.94
Colorado	75.08 (0.019)	94.68 (0.008)	96.07 (0.008)	20.99
Connecticut	53.65 (0.021)	87.00 (0.011)	89.31 (0.013)	35.66
Delaware	33.46 (0.020)	64.88 (0.017)	74.52 (0.018)	41.06
Maine	42.64 (0.021)	83.78 (0.012)	88.28 (0.013)	45.64
Maryland	61.25 (0.021)	86.94 (0.012)	93.18 (0.011)	31.93
Massachusetts	46.03 (0.022)	84.57 (0.012)	89.45 (0.013)	43.42
Minnesota	67.58 (0.020)	92.27 (0.009)	94.20 (0.010)	26.62
New Jersey	48.96 (0.021)	83.36 (0.012)	89.01 (0.013)	40.05
New York Family	32.51 (0.020)	45.00 (0.017)	45.71 (0.021)	13.20
New York Medical	98.81 (0.004)	99.72 (0.002)	99.83 (0.002)	1.02
Oregon	90.78 (0.013)	98.12 (0.004)	98.76 (0.005)	7.98
Rhode Island	32.75 (0.020)	79.18 (0.012)	84.70 (0.015)	51.95
Washington	54.06 (0.021)	82.57 (0.013)	89.38 (0.013)	35.32
<i>N</i>	654	1,037	694	—

Source: United States Census Bureau 2014, 2018.

Note: Weighted using the December weight provided by SIPP (wave 1). Standard errors in parentheses. Earnings exclude self-employment and profit from businesses. All states not listed here do not have paid family and medical leave programs. All differences shown in the final column are statistically significant at the  $p < .001$  level.

be eligible for Rhode Island's program compared to White, non-Hispanic mothers.

### Estimated Program Generosity

Table 7 shows estimated weekly and annual paid leave benefits by state, along with the weekly TANF benefits for a family of three without other earnings as a point of comparison.

The maximum wage replacement rates, and therefore estimated weekly benefits, varied substantially across states. State paid leave programs replaced between 60 and 100 percent of average weekly earnings for the single mothers in our sample. For working single mothers with income below 100 percent FPL, the estimated weekly paid leave benefits ranged from \$99 to

**Table 6.** Predicted Eligibility for State Paid Leave Program among Single Mothers with Incomes Less than 300 Percent of the Federal Poverty Line, by Race and Ethnicity

State	Race or Ethnicity (percent covered)				Differences (percentage points)	
	Latina	Black, Non- Hispanic	White, Non- Hispanic	Other, Non- Hispanic	Difference Between White, Non-Hispanic and Latina	Difference Between White, Non-Hispanic and Black, Non- Hispanic
		Hispanic	Hispanic	Hispanic		
California	98.96 (0.005)	98.82 (0.004)	98.70 (0.004)	100 n/a	-0.48	-0.12
Colorado	90.44 (0.012)	88.39 (0.014)	90.61 (0.010)	92.69 (0.036)	0.17	2.22
Connecticut	80.26 (0.017)	77.07 (0.017)	79.00 (0.014)	81.78 (0.035)	-1.26	1.93
Delaware	59.27 (0.021)	62.16 (0.021)	58.12 (0.018)	60.00 (0.048)	-1.15	-4.04
Maine	74.02 (0.019)	73.08 (0.018)	74.87 (0.015)	81.72 (0.035)	0.85	1.79
Maryland	82.00 (0.017)	82.24 (0.016)	81.87 (0.014)	85.28 (0.032)	-0.13	-0.37
Massachusetts	75.53 (0.019)	74.27 (0.018)	76.97 (0.015)	81.72 (0.035)	1.44	2.70
Minnesota	87.96 (0.014)	84.00 (0.016)	86.85 (0.012)	90.26 (0.025)	-1.11	2.85
New Jersey	76.09 (0.018)	74.27 (0.017)	76.54 (0.015)	82.37 (0.035)	0.45	2.27
New York Family	41.80 (0.021)	40.13 (0.021)	43.46 (0.018)	40.94 (0.048)	1.66	3.33
New York Medical	99.62 (0.002)	99.45 (0.003)	99.68 (0.002)	98.23 (0.011)	0.06	0.23
Oregon	96.59 (0.008)	95.37 (0.009)	96.79 (0.006)	98.48 (0.010)	0.20	1.42
Rhode Island	67.63 (0.020)	66.63 (0.020)	70.16 (0.016)	76.59 (0.040)	2.53	3.53
Washington	75.57 (0.019)	78.44 (0.017)	76.91 (0.015)	81.28 (0.036)	1.34	-1.53
N	632	684	940	129	—	—

Source: United States Census Bureau 2014, 2018 panels.

Note: Weighted using the December weight provided by SIPP (wave 1). Standard errors in parentheses. Earnings exclude self-employment and profit from businesses. All states not listed here do not have paid family and medical leave programs. None of the differences shown in the final two columns are statistically significant at the  $p < .05$  level.

**Table 7.** Estimated Weekly Paid Leave and TANF Benefits, and Maximum Annual Paid Leave Benefits for Single Working Mothers with Income Less than 300 Percent of the Federal Poverty Line

	Maximum Wage Replacement Rate (Percent)	Estimated Weekly Paid Leave Benefits			Weekly TANF Benefits (Family of Three, No Income)	Estimated Annual Family Leave Benefits	
		<100%	100–199%	200–299%		Maximum Annual Weeks for Family Leave	Estimated Annual Benefits for <100 Percent FPL
Average weekly earnings	n/a	\$165	\$260	\$354	n/a	n/a	n/a
California	70	\$116	\$182	\$248	\$239	8	\$924
Colorado	90	\$149	\$234	\$319	\$178	12	\$1,782
Connecticut	95	\$157	\$247	\$336	\$129	12	\$1,881
Delaware	80	\$132	\$208	\$283	\$78	12	\$1,584
Maine	90	\$149	\$234	\$319	\$199	12	\$1,782
Maryland	90	\$149	\$234	\$319	\$174	12	\$1,782
Massachusetts	80	\$132	\$208	\$283	\$145	12	\$1,584
Minnesota	90	\$149	\$234	\$319	\$148	12	\$1,782
New Jersey	85	\$140	\$221	\$301	\$129	12	\$1,683
New York	67	\$111	\$174	\$237	\$182	12	\$1,327
Oregon	100	\$165	\$260	\$354	\$117	12	\$1,980
Rhode Island	60	\$99	\$156	\$212	\$167	6	\$594
Washington	90	\$149	\$234	\$319	\$151	12	\$1,782

Source: US Census Bureau Survey of Income and Program Participation, 2014, 2018; National Partnership for Women and Families 2024; Urban Institute’s Welfare Rules Database (accessed May 2025).

Note: Average weekly earnings were calculated from the SIPP panels. Paid leave replacement rates and estimated benefits are based on National Partnership for Women and Families (2024). TANF policy parameters and benefits are from the Urban Institute’s Welfare Rules Database (accessed May 2025). The sample of single mothers in this study has average weekly wages that are low enough to qualify for the maximum replacement rate in all states. Estimated weekly paid leave benefits are calculated as average weekly earnings X maximum wage replacement rate. Maximum annual paid leave benefits are calculated as estimated weekly paid leave benefits X longest maximum leave length. All states not listed here do not have a paid leave program.

\$165. For those with incomes between 100 and 199 percent, weekly benefits ranged from \$156 to \$260, and for those with incomes between 200 and 299 percent, weekly benefits ranged from \$212 to \$354.

The single mothers in the lowest income group were most likely to qualify for TANF. Comparing weekly TANF benefits to estimated paid leave benefits for that group suggested that TANF offered the same or more weekly income in eight states—California, Colorado, Massachusetts, Maine, Maryland, Minnesota, New York, and Rhode Island. This resulted from some combination of relatively high TANF benefits (compared with other states) and less than 100 percent wage replacement rates for paid leave.

Another metric for program generosity was the maximum benefits a worker might receive in a year, calculated from the maximum length of leave and estimated weekly benefits. We used working single mothers with incomes less than 100 percent FPL taking family leave as an

example. Using this metric, we see that Rhode Island and California had the least generous paid leave programs owing to both a relatively low-wage replacement rate and a maximum leave of fewer than twelve weeks. The remaining states offered twelve weeks of family leave so generosity varied only by wage replacement rate—the most generous states being Oregon, Connecticut, and Washington.

**Comparing State Paid Leave Program Coverage, Equity, Generosity, and Job Protection**

To capture the benefits of paid leave to single mothers across all dimensions, we compared state paid leave program coverage, equity, generosity, and job protection relative to each other (table 8). We drew several conclusions from this comparison. First, most states appeared to have chosen between high coverage and equity on one hand and high generosity on the other. Only Oregon and Colorado (two of the newest programs) came close to achiev-

**Table 8.** Comparison of State Paid Leave Program Coverage, Equity, Generosity, and Job Protection for Single Working Mothers

	Coverage	Equity	Generosity	Job Protection
California	High	High	Low	Very restricted
Colorado	High	Middle	High	Somewhat restricted
Connecticut	Middle	Low	High	Somewhat restricted
Delaware	Low	Low	Middle	Universal
Maine	Middle	Low	Middle	Somewhat restricted
Maryland	Middle	Middle	High	Somewhat restricted
Massachusetts	Middle	Low	High	Universal
Minnesota	Middle	Middle	High	Universal
New Jersey	Middle	Low	Middle	Very restricted
New York Family	Low	High	Low	Very restricted
New York Medical	High	High	Low	Universal
Oregon	High	High	High	Somewhat restricted
Rhode Island	Low	Low	Low	Very restricted
Washington	Middle	Low	High	Somewhat restricted

Source: Authors’ analysis of policy dimensions and estimates.

Note: High coverage = >90% eligible; Middle coverage = 70–89%; Low coverage = <70%; High equity = <20% difference between high and low income groups; Middle equity = 20–34% difference; Low equity = 35%+ difference; High generosity = maximum wage replacement (mwr) rates of 90%+; Middle generosity = mwr 75–89%; Low generosity = mwr <75%; Universal job protection is offered to all eligible paid leave users; Somewhat restricted places either firm size or work tenure requirements; Very restricted uses firms size, job tenure, and work hours requirements. All states not listed here do not have a paid leave program.

ing high levels of both. The trade-offs between near-universal and targeted coverage are inherent in safety net programs, but they are noteworthy in programs designed for workers and funded by worker and employer payroll taxes. Presumably, both broad coverage and generous benefits could be funded if the rate of taxation were high enough, but that option was perhaps politically unpalatable. Second, high overall coverage also produced high equity in eligibility. That is, states can achieve the goal of more equitable coverage by setting lenient eligibility requirements. Notably, lenient eligibility requirements were also the simplest, which may reduce administrative burdens and promoted take-up. Some of the states in the middle-coverage eligibility category performed poorly on equity (for example, Connecticut, Massachusetts, and Washington), suggesting that lower-income single mothers disproportionately bore the cost of moderately strict eligibility standards. Third, depending on their design, paid leave programs do not necessarily offer a safety net for working single mothers, particularly those with low incomes. Both Delaware and Rhode Island had complex and restrictive eligibility requirements and low-wage replacement rates relative to other states. We estimated that these states' paid leave programs were available to just one-third of our sample.

## DISCUSSION

We view paid leave policies as a critical component of the contemporary safety net for low- to middle-income single mothers. These programs are unique among safety net policies in that they provide weeks-long income support during time away from work and allow leave for a broad range of purposes. Mothers can use these policies to address their own serious health issues or pregnancy- or birth-related health issues, care for a new child, or care for another family member with needs. In this way, paid leave policies could function as a crucial element of the safety net for low- to middle-income working single mothers. However, these policies also determine eligibility according to prior employment and earnings histories, which affect single mothers' access to paid leave. Program generosity also varies, influenc-

ing whether it is financially feasible for working single mothers to use these benefits.

We found that only about one-third of the single mothers in our sample lived in states with public paid leave policies, representing a significant gap in the potential of these policies to function as a safety net thirty years after welfare reform. Notably, in nearly all other industrialized nations, paid leave is provided nationally, creating more equitable access to these important benefits (Raub and Heymann 2023). Among the states with paid leave programs, design features heavily shaped program coverage, equity, and generosity for working single mothers. First, and most obviously, the level of hours and earnings requirements limited coverage, especially for workers less consistently connected to the labor force. For example, California, Colorado, and Oregon all have earnings-based eligibility requirements, but Colorado requires that workers have earned \$2,500 in the base period, Oregon \$1,000, and California just \$300. Consequently, Oregon's overall eligibility rate among single mothers was 6 percentage points higher than Colorado's, and California's was 9 percentage points higher. Similarly, Maryland requires 680 hours of work in the base period, Washington 820 hours, and Delaware 1,250 hours at the same employer; Maryland's eligibility rate among our sample of single mothers was 5 percentage points higher than Washington's and 15 percentage points higher than Delaware's.

Eligibility rules also determine the equity of state paid leave program coverage by income and likelihood of needing paid leave. While mothers whose incomes fall below 100 percent of the FPL are less likely to qualify for paid leave under all states' policy rules, the size of the disparity varied dramatically across states. Those states where overall lenient eligibility requirements (for example, California and Oregon) had relatively consistent eligibility rates regardless of income. By contrast, in states enforcing stringent eligibility requirements (for example, Maryland and Rhode Island), fewer than half of working single mothers with incomes below the FPL were eligible for paid leave. We also found that working single mothers who are most likely to need paid leave—due to a disability or having young children—were

less likely than all working single mothers to have access to it. These gaps ranged from less than 1 to 10 percentage points.

In contrast to some prior research (Pelletier 2024), predicted eligibility rates were relatively similar within states among Latina, Black, and White mothers in our sample. By limiting our analysis to single mothers with incomes less than 300 percent of the FPL, we may be obscuring racial disparities in eligibility across the broader population of single mothers or workers in general. Average weekly earnings, for example, did not vary substantially by race or ethnicity in our sample. Also, because we do not incorporate immigration status into our analysis of paid leave eligibility, we are likely missing some barriers to policy access that disproportionately affect Latinas. State paid leave policies typically do not determine eligibility according to immigration status, but even in states that allow undocumented immigrants to apply for paid leave, mothers who are undocumented or have undocumented family members may be less likely to use paid leave owing to fear of interactions with government systems (for example, Ybarra and Lua 2023; Vargas and Pirog 2016; Yoshikawa 2011). These factors and related evidence suggest that there are likely barriers to paid leave eligibility and take-up that disproportionately affect Latina mothers, which we do not capture in this analysis (Appelbaum and Milkman 2011).

Lower eligibility thresholds, whether determined by earnings or work hours, result in higher eligibility rates for single mothers. However, paid leave program generosity is also shaped by the interaction of eligibility rules with other policy features, such as wage replacement rates and the duration of leave allowed. For example, among California, Oregon, and Colorado, California's wage replacement rate is the lowest at 70 percent, compared to Oregon's 100 percent and Colorado's 90 percent replacement rates. Therefore, single mothers are more likely to qualify for paid leave in California because of its low earnings requirement and lack of hourly requirements, but they also receive fewer resources than single mothers in Oregon and Colorado if they meet these states' higher base-period earnings and hourly requirements. We note that in a social insurance

program funded by payroll taxes, there is nothing inherent about needing to trade off access and generosity. However, the cost of a program that does both may be controversial.

Job protection is another key feature of state paid leave programs. Some states offer it to all leave takers, while others impose moderate to substantial eligibility requirements for job protection separate from paid leave benefits. Even in the states providing universal job protection to leave takers, it is unclear whether this is a protection that workers know about and can trust. Job protection is provided through multiple state and federal laws, and yet we know of no proactive enforcement system for monitoring compliance and sanctioning employers. The recourse offered to workers is that they can pursue legal action against an employer if they believe they were fired because of leave-taking. This approach raises concerns about compliance and equity. It would be relatively easy for employers to fire someone after they take leave simply by offering another reason for dismissal. Also, legal rights that depend on reactive legal action by a worker will be more vulnerable for workers with lower incomes and less secure employment or immigration statuses.

Our analysis suggests that the paid leave programs in California and Oregon and New York's medical leave program offer the most expansive coverage to working single mothers. These three programs not only have the highest eligibility rates overall, with each covering more than 95 percent of workers in our sample, but they also offer the most equitable coverage. Eligibility rates in these states were similar among those most likely to need leave compared with the overall sample, and only slightly lower among mothers with incomes less than 100 percent of the FPL. When combined with program generosity, Oregon stands out as offering the highest estimated annual benefits for low-wage workers, followed by Connecticut. In eight other states, a single mother earning less than 100 percent of the FPL would be expected to receive more from TANF than from the state's paid leave program, owing to the paid leave program's low-wage replacement rate, the short maximum duration of leave, or both.

A notable limitation of this study is that we focused on employment-based eligibility and benefit generosity, but several other factors also shape access to paid leave policies. For example, we could not capture awareness and understanding of the policy, benefits, and eligibility requirements in our analysis. Prior research has found that low awareness of paid leave benefits is a critical factor inhibiting the use of the benefits among low-income women (Goodman et al. 2020). We suspect that more complex policy requirements, such as Rhode Island's, could result in lower levels of understanding of eligibility among potential policy users. Complex and time-consuming application processes are another known deterrent to take-up of safety net programs, and these administrative burdens are disproportionately imposed on Black and Latina mothers (Herd and Moynihan 2018; Jang-Trettien and Bolger 2024). States make different choices about the simplicity and accessibility of their application and claims process systems, which could be particularly consequential for workers lacking home internet, facing language barriers, or simply having less time. Finally, workers' relationships with their employers may also shape their willingness to take leave.

Despite these limitations, this article begins to answer the question in its title: Are state paid family and medical leave programs a safety net for single mothers? Our findings highlight a stark reality that a single mother's access to paid leave depends on where she lives. Nearly two-thirds of single mothers live in states without a paid leave program, and no states in the South or Mountain West (except Colorado) have such a program. These states also tend to lack other critical safety net provisions, such as paid sick leave and generous TANF benefits (Ellis and Ybarra 2024), reinforcing geographic inequality (Bruch et al. 2018). We also find that even in states that do offer paid leave, restric-

tive employment-based eligibility requirements limit access, particularly for the lowest-income single mothers. Strikingly, single mothers most in need of paid leave—those with young children, a disability, or a child with a disability—face lower eligibility levels in nearly all states than single mothers overall. This points to a critical shortcoming—state paid leave programs are often structured in a way that makes them less accessible to those who need them the most. Our analysis indicates that paid leave policies with a low floor for eligibility not only cover the most working single mothers overall but also result in the smallest inequities by need and income. However, eligibility is just one component, as full wage replacement for low-wage workers and a longer maximum duration of leave available affect how much these programs will assist working families. Finally, reducing program complexity and increasing awareness are important considerations to increase access to paid leave, though we were not able to examine these factors empirically in this study.

We hope that future research will examine other aspects of program design and implementation that could affect how well these programs support working single mothers. Now that the US has fourteen paid leave programs, the time is ripe to consider whether different program designs, administrative processes, and outreach strategies affect participation among single mothers. Another line of inquiry is how paid leave programs interact with other safety net programs. For instance, how do states count paid leave benefits toward eligibility and benefit determination for TANF and SNAP? Prior research on paid leave and the safety net has highlighted how paid leave dampened safety net take-up but did not consider whether paid leave was a substitute for safety net resources (Dube and Kaplan 2002; Houser and Vartanian 2012).

## APPENDIX

**Table A.1.** State Paid Leave Program Eligibility Rules Not Shown in Table 1

State	Type of Workers Covered	Can Opt In	Base Period	Extra Qualifying Events
California	All private	Self-employed and public	First four of the last five quarters	Family member active duty
Colorado	All private and state and local government (local government can opt out)	Self-employed	Four of the last five calendar quarters (can use first or last)	Family member active duty; victim of domestic violence, stalking, sexual assault
Connecticut	All private (except elementary and secondary school teachers) and some state and local government	Self-employed and noncovered public	First four of the last five quarters	Organ or bone marrow donor; family member active duty
Delaware	All private ten workers (parental) or twenty-five workers (medical), except certain seasonal, and state and local government	Self-employed and noncovered private	Twelve months before leave	Family member active duty
Maine	All private and state and local government	Self-employed and tribal governments	Last four completed calendar quarters	Family member active duty
Maryland	All private and state and local government	Self-employed	Twelve months before leave	Family member deployed
Massachusetts	All private and state government	Self-employed and local government	Last four completed calendar quarters	Family member active duty
Minnesota	All private and state and local government	Self-employed	First four of the last five completed calendar quarters or last four complete calendar quarters	Family member active duty; victim of domestic violence, stalking, or sexual assault

*(continued)*

**Table A.1.** (continued)

State	Type of Workers Covered	Can Opt In	Base Period	Extra Qualifying Events
New Jersey	All private (TDI & FLI); all state and local government (FLI)	Public employers (TDI)	First four of the last five completed calendar quarters or last four completed calendar quarters or three most recent completed quarters plus the elapsed portion of the current quarter.	Victim of domestic violence, stalking, sexual assault
New York	Most private	Self-employed and public, or noncovered private employers	N/A	Family member active duty; own disability (still able to work)
Oregon	All private and state and local government	Self-employed and tribal employers	First four of the last five completed calendar quarters or last four completed calendar quarters	Victim of domestic violence, stalking, or sexual assault; school or child-care provider closed during public health emergency
Rhode Island	All private	Public employers	Four of the last five completed calendar quarters before the starting date of the claim (can use first or last)	Own disability (still able to work)
Washington	All private and state and local government	Self-employed and tribal employers	Four of the last five quarters (can be first or last)	Family member active duty

Source: National Partnership for Women and Families 2024.

Note: Data verified using official state program sources. Some types of private employees have to be opted in by employers, including religious professionals and teachers working for nonprofits. TDI = Temporary Disability Insurance (medical leave); FLI = Family Leave Insurance. All states not listed here do not have a paid leave program.

**Table A.2.** Predicted Eligibility for State Paid Leave Program Among Single Mothers with Incomes Less than 300 Percent of the Federal Poverty Line Who Are Likely to Need Leave, Overall and by Reason

State	Total Likely to (Percent)	Reason for Likely to Need (Percent)		
		Has Children Under Two Years of Age	Mother Has Core Disability	Child Has Core Disability
California	98.79 (0.004)	99.08 (0.004)	98.25 (0.008)	99.01 (0.006)
Colorado	86.12 (0.013)	83.19 (0.021)	83.10 (0.024)	89.61 (0.017)
Connecticut	71.43 (0.017)	66.05 (0.027)	69.32 (0.030)	74.11 (0.025)
Delaware	49.44 (0.019)	42.32 (0.029)	45.93 (0.032)	54.11 (0.029)
Maine	67.78 (0.017)	58.09 (0.029)	63.91 (0.031)	74.27 (0.025)
Maryland	75.86 (0.016)	70.01 (0.027)	73.52 (0.029)	80.83 (0.023)
Massachusetts	68.56 (0.017)	59.73 (0.029)	66.00 (0.031)	76.20 (0.024)
Minnesota	82.54 (0.014)	78.20 (0.024)	80.27 (0.025)	86.62 (0.019)
New Jersey	67.23 (0.017)	59.07 (0.029)	64.15 (0.031)	73.13 (0.026)
New York Family	36.45 (0.018)	36.81 (0.002)	30.46 (0.029)	37.18 (0.028)
New York Medical	99.09 (0.003)	93.81 (0.014)	98.65 (0.006)	98.63 (0.006)
Oregon	95.45 (0.008)	93.81 (0.014)	93.89 (0.015)	97.27 (0.009)
Rhode Island	61.07 (0.018)	54.66 (0.029)	59.54 (0.032)	66.17 (0.027)
Washington	69.03 (0.018)	62.06 (0.029)	66.51 (0.030)	74.35 (0.025)
<i>N</i>	841	349	290	353

Source: US Census Bureau 2014, 2018.

Note: Weighted using the December weight provided by SIPP (wave 1). Standard errors in parentheses. "Likely to Need" includes mothers with children under two years of age, with a core disability, or with a child with a core disability. Earnings exclude self-employment and profit from businesses. All states not listed here do not have paid family and medical leave programs.

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