Fast Facts on Domestic and International Paid Family and Medical Leave Programs

SUMMARY
In 2023, the Society of Actuaries International Section and the Social Insurance and Public Finance Section cosponsored a research project comparing paid family and medical leave (PFML) programs in the US (domestic) to similar programs abroad (international). These programs are mandated by federal or state law and require all employers to provide paid leave benefits to workers for certain qualifying events, such as maternity leave, family leave, or medical leave.

The domestic programs represent PFML programs in US jurisdictions that have approved paid leave legislation, such as Washington, Massachusetts, etc. The international programs vary from country to country, but most feature maternity and paternity leave along with other paid and unpaid family and medical leave mandates. Some international countries provide medical benefits through social insurance programs rather than through legislative mandates.

HIGHLIGHTS
- There are no federal paid leave mandates in the US, and the existing mandates are at the state level within only a handful of states. The international programs are based on federal mandates that apply to all workers in the country.
- International programs typically provide higher income replacement benefits than the domestic PFML programs. For example, many international programs provide benefits that replace 100% of wages, whereas PFML benefits in the US replace less than 100% of income in every state but Oregon.
- Most international programs feature longer benefit periods for maternity/bonding leave than the domestic PFML programs. On the other hand, the international programs tend to feature shorter benefit periods for paternity leave than the domestic programs.
- Many international programs include vacation and bereavement leave mandates. In the US, there are no statutory or federal mandates for vacation or bereavement leave.
- The domestic PFML programs allow workers to take family leave to care for sick relatives. Many international programs include similar mandates to care for sick relatives, although some programs exclude family leave.
- Some domestic PFML programs include safe leave for workers who are victims of domestic violence. Safe leave is typically not a qualifying event in international programs (although Australia includes domestic violence leave).
GET THE FULL REPORT
Guide to Domestic and International Paid Family and Medical Leave Programs
https://www.soa.org/resources/research-reports/2023/guide-family-medical-leave/

METHODOLOGY

• Researcher used publicly available information on domestic and international paid leave programs, which was obtained through online queries.

• The international programs included in the research are based on leave mandates in Argentina, Australia, Austria, Belgium, Brazil, Canada, Chile, China, Colombia, Costa Rica, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, India, Israel, Italy, Japan, South Korea, Latvia, Lithuania, Luxembourg, Mexico, Netherlands, Nigeria, Norway, Poland, Portugal, Singapore, Slovak Republic, Slovenia, South Africa, Spain, Sweden, Switzerland, Turkey, and United Kingdom.

• The domestic programs included in the research are based on statutory leave mandates in California, Colorado, Connecticut, Delaware, District of Columbia, Maryland, Massachusetts, New Jersey, New York, Oregon, Rhode Island, and Washington.

REPORT SPECS

• Published: June 2023
• Pages: 29
• Access: Open access downloadable pdf
• Research sponsors: Society of Actuaries International Section and Social Insurance and Public Finance Section
• Author: Paul Correia, FSA, MAAA
• Contents: Introduction, Executive summary, International Programs, Domestic Programs, PFML Claim Experience, Acknowledgements, References, and About the SOA Research Institute.
• Data source: Publicly available information on paid leave mandates in the US and abroad.

YOU MIGHT ALSO LIKE

Informal Caregiving: Measuring the Cost and Reducing the Burden
https://www.soa.org/resources/research-reports/2023/informal-caregiving-reducing-burden/

Long-Term Care Coverage: Stakeholder Thoughts on State-Based Catastrophic Insurance
https://www.soa.org/resources/research-reports/2023/ltc-catastrophic-insurance/

Long-Term Care and the Middle Market: Sizing the Opportunity for New Ways to Finance Long-Term Care
https://www.soa.org/resources/research-reports/2018/ltc-middle-market/

CONTACT

Steven Siegel
Senior Practice Research Actuary
Research@soa.org
+1 (847) 706-3500