

To: Senate Committee on Economic Development, Housing, and General Affairs
From: Cecile Johnston, Owner of Jumping Raindrops Sewing & Design

I'm writing to address the importance of a statewide family and medical leave insurance program and shine a light on the very real implications such a program would have for families throughout the state of Vermont.

In October 1999, I became the proud mother of a lovely, healthy baby girl. When I became pregnant, her father and I both had bachelor's degrees and good jobs at nonprofit organizations, and we had recently purchased a home that we loved. That August, however, budget cuts hit our organizations fast and hard, causing her father to be unexpectedly laid off from his job and my position to be cut to half time.

We need to do a better job of supporting families before they need a lifeline, and a statewide family and medical leave insurance program is a great start.

This sudden change meant less income for our family and a loss of much-needed health insurance. We were running up credit card bills at an alarming rate. I took on a second part-time job, applied for WIC, and enrolled in Dr. Dynasaur, a move that gave my family a necessary lifeline when we were hit with unexpected financial struggles.

On top of declining income, losing our health insurance, and racking up debt, we knew that neither of us would have access to paid maternity or paternity leave to bond with our new baby. That would mean using any vacation or personal time we had accumulated, taking unpaid time off, or putting our baby in child care soon after her birth, which would be an enormous financial and emotional challenge.

Without job-protected, paid time off, parents like us face an impossible choice: being with our children in their first few months of life or maintaining our income. In my case, I used my accumulated sick time, vacation time, and dipped into my savings in order to take time off and be with my new baby for a few months after her birth.

For me, and for any new mother, this time was absolutely necessary, but it added even more stress and financial challenges. We were doing everything we could and were still unable to make ends meet. In the end, we filed for bankruptcy. What should have been a happy, peaceful time to bond as a new family was anything but. The stress we faced was enormous, and it's all too common.

There is no magic solution to any of the challenges faced by families adjusting to the birth of a new child or struggling with job loss or other financial hardships, but there are ways we can better support working families — ways that make it easier to grow our families and bounce back when unexpected challenges arise.

I feel fortunate to have had vacation and sick time that allowed me to take some time off to bond with my new baby, but I — and other new parents — shouldn't be made to feel this way. Access

to a family and medical leave insurance program would've allowed me, and many other Vermonters in the same position, to take leave without added stress and financial hardship. We need to do a better job of supporting families before they need a lifeline, and a statewide family and medical leave insurance program is a great start.

A statewide family and medical leave insurance program would allow Vermonters to have access to paid, job-protected leave so they could take time to bond with or care for a newborn, recover from a serious long-term illness or injury, or care for a family member with a serious long-term illness or injury. Not only would this program provide relief to families, but it would also help Vermont employers who often simply cannot afford to provide this as an employment benefit.

It's not a stretch to imagine that families who can take paid time to take care for themselves, newborn children, or ill or injured family members, without the added worry of financial ruin or job loss, will ultimately return to the workforce better able to commit to the work at hand. Imagine the social and financial benefits to families and to the economy if workers were able to put aside that worry. The United States is the only industrialized nation in the world that does not have a paid parental leave policy. We are way behind, and it's time to make sure our state and federal policies support and value working families.

Please ensure self-employed Vermonters like me are included!

In November I tripped on a cracked sidewalk & broke my hand. I'm a seamstress, and this injury set me back considerably.