

Chair Lively and members of the Early Childhood and Family Supports Committee,

My name is Kaylan Adams. I live in Salem and have a young baby, Emerson. I am here today to express my opposition to HB 3336. While I appreciate the bill's recognition of a need for paid family and medical leave, I feel like tax credits are an inadequate solution that wouldn't really help my family and countless other like us. Tax credits won't create an incentive to save for families who are barely scraping by as it is. And yet the cost of these tax credits will be born by all Oregon taxpayers, including those who won't be able to benefit from it.

I believe a better approach would be to pass a paid family and medical leave insurance program as envisioned in HB 3087.

I moved from California to Oregon three years before I got pregnant. Since California has a paid family leave policy, I just assumed Oregon had something too. I was wrong. But I know state administered paid family and medical leave insurance works. It would have been extremely helpful in my own situation as a new parent.

I did not have a smooth pregnancy – I suffered from near-constant nausea (morning sickness implies that it shuts off at some point during the day; it didn't), intense carpal tunnel syndrome, and as I moved closer to the due date, pre-eclampsia with dangerously high blood pressure which ultimately led to an emergency C-section.

During this time, I worked as a project manager at a busy web development agency. I felt torn between working as long as possible to save the unpaid leave and taking the time I needed before the birth to protect my body. As difficult as this was I had some unique advantages that are usually not available to families like mine. While my employer had fewer than 25 employees they were still going to honor the OFLA which offers 12 weeks of job-protected unpaid leave, and they offered short term disability insurance that would provide me with 60% pay for eight weeks (it would have been six weeks if I had delivered vaginally). My husband, who had just started his dream job six months before our daughter's due date, would barely be eligible to take some job-protected unpaid leave to be home with us. Finally, we had some money in savings to cover our expenses during this time together as a new family. However, it was difficult financially because, due to my pregnancy complications, I ended up taking 2 weeks off I didn't expect to need. But this happens. Luckily, it wasn't more time.

I ended up quitting my job and I know this will have long-term economic consequences for me and my whole family. So many women lose long-term income because they drop out of the workforce when they have kids. And in the long run, this hurts our economic stability. But when there is paid family and medical leave, women are much more likely to stay in the workforce.

My husband and I are lucky that we are able to manage this way. But luck should have absolutely no place in deciding the well-being and health of American families; the stakes are far too high. The unexpected does happen. That why a social insurance program, not tax credits, will help all families and will ensure that everybody is able to take paid leave when they need it. I worry that tax credit won't help the families who need paid leave the most.

What we need is a paid family and medical leave **insurance** program.