



Getting Baby Time When You're a Working Mom

by Ana Gonzalez Ribeiro

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In Italy, a new mother may take up to five months off from work at full pay for the birth of a child. The law in Norway is even more generous, providing more than 10 months of maternity leave at a woman's full salary.

Compare that to the U.S., where getting enough paid time away from work can be difficult for a new mom. A 2010 survey from the U.S. Bureau of Labor Statistics found that only 11% of America's U.S. civilian workforce had access to paid family leave.

"This can really make having a baby financially difficult," says Brette McWhorter Sember, author of "Your Practical Pregnancy Planner."

So how can a working mother afford to take time off to be with a newborn?

Disability insurance offers income help

Two states -- California and New Jersey -- have paid family leave laws in place that pay a new mom state benefits during up to six weeks of time away from work to bond with a new child. In California, a woman can receive 55% of her usual wages; New Jersey pays two-thirds of the worker's usual compensation, up to a maximum of \$572 per week. The money comes out of state insurance programs.

Some employers offer temporary disability coverage for new moms. "Find out if you are covered under a disability policy, which will cover you for six to eight weeks (longer in some cases)," Sember says. "A typical policy provides you with a weekly portion of your salary."

The Bureau of Labor Statistics says less than 40% of U.S. civilian workers have access to short-term disability insurance through their employers. Companies need to be educated about family needs so more employees are offered the coverage, says Los Angeles-based workplace issues attorney Tamara Devitt.

"It generates lots of loyalty to have that kind of benefit offered to women, plus turnover costs for employers are high," Devitt says.

There's always unpaid leave

Women whose employers do not offer short-term disability insurance, or who want additional coverage beyond what's offered, can purchase an individual policy directly through an insurance company or agent, says Michelle LaRowe, author of "Working Mom's 411: How to Manage Kids, Career and Home."

The insurance could be a source of income during unpaid time off with a newborn that's provided by the federal Family and Medical Leave Act, or FMLA. A new mother may be entitled to up to 12 weeks off without pay. New dads also are eligible for unpaid leave under the FMLA, but there are limits if both spouses work for the same company.

"You are limited to a combined 12 weeks of leave and may not qualify under FMLA if you are in the top 10% of earners in your company -- or if your absence will cause the company significant financial loss by keeping your position open," LaRowe says.

Some states have their own versions of the law and provide for a longer leave after the birth of a child, so check to see what your state provides, says Sember.

Plan ahead for time off with your baby

Lacking paid maternity leave, many new moms use a combination of sick time, vacation time, short-term disability and personal days to have uninterrupted income during their time off with a baby. Experts say a working expectant mother should think ahead about getting enough leave after the child arrives and making ends meet.

If you're a pregnant employee, do your research early and become familiar with the laws and policies that affect you, says Pat Katepoo, founder of WorkOptions.com. Know what your company offers and what entitlements you're eligible for. What types of paid time off can you get at your company, and can it be applied to your maternity leave?

Explore your options beyond what's in the fine print, and be strategic -- the more details you cover the better, Katepoo says.

Seek changes at work

With the recent growth of federal and state protections for moms-to-be, many employers have maternity policies in place. A human resources department or employee handbook should provide company-specific policies.

If your employer does not have a maternity-leave policy, speak with human resources about the need to develop one, advises LaRowe. Research the policies of similar companies, take note of their key features and present this information to your bosses.

"More employers are becoming family savvy when it comes to retaining (female) employees," LaRowe says. Women can start advocating for change in their own companies, she adds.

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