

## Leave Is Not One Program. It's Layers.

Stack these to access more time than you think you qualify for.

### Layer 1 — Federal: FMLA

Up to 12 weeks unpaid, job-protected leave  
Applies to employers with 50+ employees. Must have worked 12+ months.

### Layer 2 — State Paid Family Leave

Partial wage replacement (where available)  
CA, NY, NJ, WA, MA, CT, OR, CO, RI + DC. Check your state.

### Layer 3 — Short-Term Disability

Covers physical recovery — often extends leave further  
Includes: C-section, PPD, anxiety, birth trauma, pelvic floor dysfunction

### Layer 4 — Employer Benefits

Paid parental leave, if offered by your employer  
May run concurrent or consecutive — ask HR specifically.

### Layer 5 — PTO / Sick Days

Stack any remaining vacation or sick time

**Never rely solely on HR to explain your rights. Know your layers.**  
The first "no" is rarely the final answer. — Brittney O'Brien

## Chapter 9: The Leave You Deserve

## State Paid Family Leave — 2025 Guide

What's available depends on where you live. Here's the current landscape.

The U.S. has no federal paid parental leave. But 13 states + D.C. have mandatory programs. This landscape is growing. Always verify your state's current status before your leave begins.

### States With Mandatory Paid Family Leave Programs

#### Active programs — apply directly through your state:

California · Colorado · Connecticut · Massachusetts · New Jersey · New York  
Oregon · Rhode Island · Washington · Washington D.C. · Delaware (benefits 2026)  
Minnesota (benefits 2026) · Maine (benefits May 2026) · Maryland (benefits 2028)

#### States With Voluntary Programs (check with your employer)

Alabama · Arkansas · Florida · Kentucky · Michigan · New Hampshire  
South Carolina · Tennessee · Texas · Vermont · Virginia (benefits 2028)

#### No State Program — Federal FMLA Only (unpaid)

All remaining states. You may still have options through short-term disability, employer benefits, or stacked PTO. Don't assume no program means no time. Ask the right questions.

### What To Do Right Now

- ◆ Search "[your state] paid family leave" to find your state agency's official application page
- ◆ Visit [dol.gov/agencies/wb/featured-paid-leave](https://dol.gov/agencies/wb/featured-paid-leave) for the DOL's interactive state map
- ◆ Contact [maternityleave411.com](https://maternityleave411.com) or [itsyourleave.com](https://itsyourleave.com) for personalized leave strategy
- ◆ Never rely solely on HR. Verify your own rights independently.

*This landscape changes frequently. Always verify current status at publication time. Sources: DOL, Congress.gov, Bipartisan Policy Center (2025–2026).*

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## Chapter 9: The Leave You Deserve

## Short-Term Disability — The Hidden Key

An insurance program you've already paid into. It's not charity. It's protection.

**"Disability is an insurance program you've already paid into.**

It's not charity. It's protection." — Brittney O'Brien, California Parental Leave Strategist

### Postpartum Conditions That May Qualify

#### Physical conditions:

- ◆ C-section recovery
- ◆ Birth complications
- ◆ Pelvic floor dysfunction
- ◆ Perineal healing complications
- ◆ Pregnancy-related conditions that continue postpartum

#### Mental health conditions:

- ◆ Postpartum depression
- ◆ Postpartum anxiety
- ◆ Postpartum PTSD
- ◆ Birth trauma
- ◆ Anxiety disorder exacerbated by childbirth or postpartum

### How To File a Claim

- ◆ Ask HR for your short-term disability policy details before your leave begins
- ◆ Get your provider to document your condition using clinical language — not just "tired"
- ◆ File as soon as possible — most policies have a waiting period (often 7–14 days)
- ◆ Short-term disability can often run before or alongside FMLA — ask specifically
- ◆ If your recovery is not complete at the initial claim end, you can often extend with provider documentation
- ◆ **If your recovery is physical or mental — your body and brain both qualify.**

**Disability is not a dramatic word. It is a legal category that protects your income.**

If your recovery — physical or mental — is not complete, you may qualify for more time.

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## Chapter 9: The Leave You Deserve

## Parental Leave — Resources

Leave experts, legal resources, advocacy orgs, and research. All in one place.

You likely have more options than you think — but you have to ask the right questions.  
Never rely solely on HR. Verify independently. The system is layered — learn your layers.

### Leave Experts Featured in We Got You, Mama

#### Akiko Thayer

Founder, Maternity Leave 411

CA leave law education

[maternityleave411.com](http://maternityleave411.com)

#### Brittney O'Brien

CA Parental Leave Strategist

Legal language + strategy

[itsyourleave.com](http://itsyourleave.com)

#### Hello Bundle

Nationwide Leave Support

Education + strategy outside CA

[hello-bundle.com](http://hello-bundle.com)

### Legal Resources & Advocacy Organizations

#### A Better Balance

Free legal helpline for pregnancy discrimination

[abetterbalance.org](http://abetterbalance.org)

#### Paid Leave for All

National paid leave advocacy organization

[paidleaveforall.org](http://paidleaveforall.org)

#### U.S. Dept. of Labor

FMLA info, PUMP Act, state leave interactive map

[dol.gov](http://dol.gov)

### Research Worth Reading

#### Dagher et al. — Maternal and Child Health Journal (2014)

"Maternity leave duration and postpartum mental and physical health"

Longer maternity leave is directly associated with reduced postpartum depression and improved physical recovery — the foundational research behind why time matters as medicine.

#### Chatterji & Markowitz — Journal of Mental Health Policy (2012)

"Family leave after childbirth and the mental health of new mothers"

Paid leave significantly reduces depressive symptoms in new mothers — establishing that parental leave policy is a maternal mental health intervention, not just a workplace benefit.

#### Congress.gov — CRS Report R44835 (updated March 2025)

"Paid Family and Medical Leave in the United States" — the most current federal overview of state programs, benefit durations, and policy landscape as of March 2025. [congress.gov/crs-product/R44835](https://congress.gov/crs-product/R44835)

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## Chapter 9: The Leave You Deserve

## Language Is Power

When you use correct legal terms, you move from asking a favor to asserting a right.

### Don't Say This

*"I'm taking maternity leave."*  
Vague. Puts employer in control.

*"I need some time off  
after the baby."*

*"Can I get protected leave  
for this?"*

*"I'm not doing well and  
need more time."*

*"Is there anything else  
I can get?"*

### Say This Instead

*"I am requesting Pregnancy  
Disability Leave."*

*"I am requesting Paid Family  
Leave for bonding."*

*"I am requesting leave  
under FMLA."*

*"I am requesting Short-Term  
Disability for recovery."*

*"Can these programs run  
consecutively, not concurrently?"*

### Precision changes outcomes. This is not gaming the system.

It is understanding it. You brought life into the world. Time is not a perk. It is a right.