



Paid Family Leave and Childcare Policy in Florida

A Multi-Level Analysis

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INTRODUCTION

Paid family leave and childcare policy in Florida operates within a complex, multi-level framework shaped by federal, state, and local influences. At the federal level, the Family and Medical Leave Act establishes a baseline by providing eligible workers with up to 12 weeks of unpaid, job-protected leave. At the state level, Florida has taken a limited, market-based approach, including policies such as Florida HB 721, which enables voluntary paid leave insurance, and expanded paid parental leave for state employees.

Locally, communities like Pasco County play a critical role through employer practices, economic development strategies, and access to childcare services. Together, these layers create a fragmented system in which access to paid leave and affordable childcare varies significantly by employer, income level, and geography, highlighting key gaps and opportunities for policy alignment and reform.

This report provides a comprehensive analysis of paid family leave policies across the federal, state, and local levels with a focus on Florida, incorporating recent findings from Florida TaxWatch, proposed legislation, and Pasco County’s family leave practices.

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THE ECONOMIC IMPACT OF CHILDCARE

1. Florida TaxWatch July 2025 Report: The Economic Impact of Childcare

- 1) Child care for an infant costs \$13,021 annually (nearly \$1,100/month) in Florida, and that of a toddler costs \$9,548 annually.
- 2) \$3.3 billion lost annually due to parents missing work (average of 19 days/year).
- 3) \$9.8 billion in lost income from workforce exits.
- 4) \$4.9 billion in employer turnover costs.
- 5) Childcare workers earn \$16.64/hour vs. \$30.29/hour state average.

Sources:

[Florida TaxWatch Report](#) | [Florida Politics Coverage](#)

FEDERAL LEAVE POLICIES AND BILLS

2. Federal Family Leave Landscape

- 1) **FMLA (1993)**: Offers 12 weeks unpaid, job-protected leave for eligible employees.
- 2) **FEPLA (2019)**: Federal employees get 12 weeks paid parental leave.
- 3) **2026 Pending Bills**: Family and Medical Insurance Leave Act (FMIL): Would establish national paid leave insurance.
 - a. **H. R. 5390**: To provide paid family and medical leave benefits to certain individuals, and for other purposes.
 - b. **S. 2823**: To provide paid family and medical leave benefits to certain individuals, and for other purposes.

Summary:

- a. This is the main federal paid leave proposal
- b. Would create a national paid family & medical leave program
- c. Funded through a payroll tax (like Social Security-style insurance)
- d. Includes partial wage replacement (not full salary)
- e. Up to 12 weeks of paid leave
- f. Birth/adoption (maternity & parental leave)
- g. Serious personal illness
- h. Caring for family members

Sources:

[Department of Labor](#) | [National Partnership on Paid Leave](#)

STATE OF FLORIDA LEAVE POLICIES AND BILLS

3. Summary of Florida's Leave Initiatives

- 1) Florida does NOT have:
 - a. A state family leave act or paid leave program
- 2) Florida has:
 - a. Federal Family and Medical Leave Act (unpaid) and Florida HB 721 (voluntary private insurance option)

2023 Bills

4. **CS/CS/HB 721: Paid Family Leave Insurance**

GENERAL BILL by Commerce Committee ; Insurance & Banking Subcommittee ; Chaney ; (CO-INTRODUCERS) Benjamin ; Hunschofsky ; Leek ; McFarland ; Nixon ; Woodson

Paid Family Leave Insurance; Authorizes life insurers to transact paid family leave insurance; provides circumstances under which paid family leave insurance may be issued & purchased under paid family leave insurance policy; provides circumstances under which family leave insurance benefits may be provided; requires that paid family leave insurance policies specify details & requirements relating to covered circumstances; specifies requirements for policies relating to benefit periods, waiting periods, benefit amounts, certain offsets, & payment of benefits; provides that eligibility for family leave insurance benefits may be limited, excluded, or reduced, but any such limitation, exclusion, or reduction must be specified in policy; provides circumstances under which limitations, exclusions, & reductions are permissible; provides applicable provisions for calculating rates; provides that paid family leave insurance forms & riders are subject to review by OIR; specifies means by which policy must offer family leave insurance benefits.

2023 Policy

5. **Florida Administrative Code**

60 - DEPARTMENT OF MANAGEMENT SERVICES

60L - Personnel Management System

Chapter 60L-34 - ATTENDANCE AND LEAVE

Section 60L-34.00421 - Paid Parental Leave Following the Birth or Adoption of a Child

- 1) 7 weeks paid maternity leave.
- 2) 2 weeks bonding leave for all parents.
- 3) Total possible: 9 weeks paid + up to 16 with accrued time.

2025 Bills

6. **SB 76: Paid Parental Leave**

GENERAL BILL by Berman ; (CO-INTRODUCERS) Smith

Paid Parental Leave; Defining the term “paid parental leave”; requiring the state to provide paid parental leave to certain employees for a specified period of time; prohibiting the state from refusing to grant such leave, etc.

2026 Bills

7. **HB 825: Paid Parental Leave**

GENERAL BILL by Harris ; Driskell ; (CO-INTRODUCERS) Campbell ; Eskamani ; López, J.

Paid Parental Leave; Requires state to provide paid parental leave to certain employees for specified period of time; prohibits state from requiring that employee use his or her annual or sick leave for paid parental leave; provides that employee is entitled to accumulate specified benefits during such leave; prohibits state from refusing to grant such leave.

8. **SB 220: Paid Parental Leave**

GENERAL BILL by Smith ; (CO-INTRODUCERS) Arrington

Paid Parental Leave; Defining the term “paid parental leave”; requiring the state to provide paid parental leave to certain employees for a specified period of time; prohibiting the state from requiring that an employee use his or her annual or sick leave for paid parental leave; providing that the employee is entitled to accumulate specified benefits during such leave, etc.

Sources:

Linked in each Bill title

[Governor Press Release](#)

9. **Pasco County Government:** Offers 3 weeks paid parental leave and follows FMLA guidelines. There is a Voluntary Leave Policy where employees can donate or request additional hours to receive paid leave during FMLA.

1) **Parental Leave Policy**

Purpose: The County will provide eligible employees up to a maximum of three (3) consecutive weeks (120 hours) of paid parental leave following the birth or adoption of a child. Paid parental leave is available to both male and female employees.

Policy: Qualified employees will be eligible for paid parental leave for a maximum of a consecutive 3 weeks (120 hours) within a rolling twelve (12) month period.

Paid parental leave will run concurrently with any qualifying Family Medical Leave and be counted toward the 480 hours of job-protected leave allowed within a rolling 12-month period under the FMLA. All requirements for FMLA (while running concurrently with paid parental leave) must be followed in accordance with federal law and in accordance with the Personnel Policy and Procedure Manual.

2) **FMLA/Personal Leave Policy**

It is the policy of the Pasco County BOCC to establish procedures on family leave, medical leave, and personal leave and to ensure that all eligible employees are treated fairly under the provisions of the Family Medical Leave Act (FMLA) of 1993.

Procedure: Eligibility for FMLA Regular employees who have worked for Pasco County BOCC at least twelve (12) months and worked at least 1250 hours in the last twelve (12) months prior to the beginning date of leave may be entitled to twelve (12) work weeks of paid/unpaid leave in any rolling twelve (12) month period.

FMLA may be granted for the following reasons:

- a. To care for a newborn child or for placement of a child with the employee through foster care or adoption.
- b. To care for a child, parent or spouse who has a serious or terminal health condition.
- c. To attend to a personal serious health condition which renders the employee unable to perform the essential functions of their job.

3) **Voluntary Leave Policy**

It is the policy of Pasco County to provide a voluntary leave donation program that allows employees to donate leave to employees who are on qualified FMLA.

(1) The annual or medical leave donation policy is a voluntary program designed to allow employees to donate accrued Annual Leave or PTO to another employee who is on leave under the Family and Medical Leave Act (FMLA).

(2) Employees who experience a prolonged illness or non-work-related injury and have used all of their accrued medical leave, annual leave, and medical leave pool may receive donations of Annual Leave or PTO from other employees.

(3) Recipient:

- a. Must be on approved FMLA during the applicable time period.
- b. Cannot be on worker's compensation while using donated leave.
- c. Must not have more than 40 hours of leave available in any accrual leave banks.
- d. Will not accrue annual or medical leave while using donated leave.
- e. Must be a full-time or part-time employee.

(4) Donor:

- a. Must have a minimum of 80 hours of accrued leave of the type donated on the books after the donation.
- b. May donate a minimum of four (4) hours at four (4) hour increments and a maximum of 80 hours of accrued Annual Leave or PTO per calendar year to each eligible coworker.

4) **Pasco County Schools:** No formal paid family leave. Employees rely on accrued sick/personal leave. Eligible for unpaid FMLA after 12 months.

Sources:

[ELGL Best Places to Work](#)

[Pasco County Schools Leave Policy](#)

[Axios Tampa Bay Coverage](#)

ESTABLISHED STATE FAMILY LEAVE PROGRAMS

10. State Family Leave Programs throughout the United States:

Summary: Key takeaways across all States are that most programs:

- a. Structured like state-run insurance systems
- b. Funded via payroll taxes
- c. Provide partial wage replacement (not full salary)
- d. Weeks offered (6 to 26 weeks)
- e. Job protection is included vs. separate
- f. Paid by employee vs. employer vs. both

11. **California: Paid Family Leave (PFL)**

Summary: Provides partial wage replacement for workers taking time off to:

- a. Bond with a new child
- b. Care for a seriously ill family member
- c. Support military family needs
- d. Funded through the State Disability Insurance (SDI) payroll system
- e. Typically offers up to 8 weeks of benefits

Highlight: It provides pay, but job protection comes from other laws (like CFRA/FMLA).

12. **New York: Paid Family Leave (PFL)**

Summary: Provides job-protected, paid leave for:

- a. Bonding with a child
- b. Caring for a seriously ill family member
- c. Military-related family needs
- d. Funded primarily through employee payroll contributions

Includes:

- a. Job protection
- b. Continued health insurance
- c. Anti-retaliation protections

Highlight: One of the most comprehensive programs nationally.

13. **Massachusetts: Paid Family and Medical Leave (PFML)**

Summary: Covers both family and medical leave

- a. Up to 26 total weeks per year:
 - a. 20 weeks medical

- b. 12 weeks family (bonding/caregiving)
- b. Funded by employer and employee contributions

Includes: Job protection and Weekly wage replacement (capped benefit)

Highlight: One of the most generous programs in the U.S.

14. **New Jersey: Family Leave Insurance (FLI)**

Summary: Provides paid benefits (not job protection by itself)

- a. Bonding with a new child
- b. Caring for a seriously ill family member
- a. Funded through payroll taxes
- b. Typically provides up to ~12 weeks of benefits (expanded over time)
- c. Often used alongside NJ's separate job protection law (NJFLA)

Note: FLI follows New York framework reference

15. **Washington: Paid Family and Medical Leave (PFML)**

Summary: Provides paid leave and job protection

- a. Personal medical leave
- b. Family caregiving
- c. Parental bonding
- d. Up to 12–16 weeks (combined cases up to 18 weeks)
- e. Funded by shared employer/employee payroll contributions

Note: Follows Massachusetts PFML framework reference.

16. **Connecticut: CT Paid Leave**

Summary: Provides income replacement benefits through a state-run insurance fund

- a. Family leave
- b. Personal medical leave
- c. Funded primarily through employee payroll deductions
- d. Provides up to 12 weeks (plus additional for pregnancy complications)

Note: Follows Massachusetts PFML framework reference.

17. **Oregon: Paid Leave Oregon**

Summary:

- a. Family leave
- b. Medical leave
- c. Safe leave (domestic violence, etc.)

- d. Up to 12 weeks paid leave
- e. Funded through employer + employee contributions
- f. Includes broad eligibility, including many part-time workers

Note: Follows Massachusetts PFML framework reference.

18. Colorado: FAMLI Program

Summary:

- a. Provides paid family and medical leave insurance
- b. Up to 12 weeks (16 for pregnancy/complications)
- c. Funded by shared payroll contributions
- d. Includes job protection for eligible workers

19. Rhode Island: Temporary Caregiver Insurance (TCI)

Summary:

- a. One of the first programs (since 2014)
- b. Provides paid leave for caregiving and bonding
- c. Funded through temporary disability insurance system
- d. Typically offers 6–8 weeks of benefits

20. District of Columbia: Paid Family Leave

Summary:

- a. Parental leave
- b. Family caregiving
- c. Personal medical leave
- d. Funded through employer payroll tax (not employee-funded)
- e. Up to 12 weeks parental
- f. Up to 12 weeks family
- g. Up to 12 weeks medical

Highlight: Provides one of the most generous benefit structures

CHILDCARE SUPPORT IN FLORIDA: ELIGIBILITY & PROGRAMS

21. Statewide Subsidies/School Readiness Program

- 1) Florida’s School Readiness Program offers subsidies to help eligible low-income families afford early care and education so parents can work or attend school. It is administered by the Division of Early Learning with local early learning coalitions.

Who is eligible:

- a. Parents must be working or in an approved educational activity (e.g., college or job training).
- b. Household income must be at or below about 55% of the state median income (varies by family size).
- c. Certain children (e.g., with special needs or at-risk circumstances) may qualify under additional criteria.
- d. Families pay a copayment based on income and size.

This program helps families choose from private centers, public schools, and family childcare homes that participate in School Readiness.

22. Pasco County Childcare Resources

- 1) **Head Start & Early Head Start:** An early education program for children from at-risk backgrounds, from birth to age 5. Federally funded programs offered locally through Pasco County Schools. They provide early learning services (including support for expectant mothers and children up to age 5) focused on readiness and family engagement.
- 2) **Voluntary Pre-Kindergarten (VPK):** A free, state-funded early education program for children who turn 4 by September 1 of the school year; certificates of eligibility are issued annually and cover 3 hours of instruction per day for the academic year.

SUMMARY AND CONCLUSION

Florida’s approach to paid family leave and childcare reflects a broader national divide between federal baseline protections, state-level policy choices, and local implementation. At the federal level, unpaid leave under the Family and Medical Leave Act provides a foundational safeguard, but gaps remain for

workers who cannot afford to take unpaid time off. While proposals such as the Family and Medical Insurance Leave Act signal growing momentum for a national paid leave program, no comprehensive federal solution has been enacted.

At the state level, Florida has adopted a limited, market-driven strategy. Policies like Florida HB 721 enable voluntary private insurance options rather than establishing a universal program. Incremental progress has been made through paid parental leave for state employees and recurring legislative proposals, but these efforts remain narrow in scope. In contrast, other states have implemented robust, payroll-funded systems that provide broader access to paid leave and greater economic stability for families.

Locally, Pasco County demonstrates how counties can help bridge gaps through employer-based benefits, such as paid parental leave and voluntary leave-sharing programs, as well as access to early childhood education programs. However, these supports are not uniform and depend heavily on employer participation and available resources.

The economic data underscores the urgency of reform. High childcare costs and significant workforce disruptions highlight the interconnected nature of leave and childcare policy. Moving forward, Florida has an opportunity to strengthen its workforce and support families by aligning policies across all levels of government, expanding access to paid leave, and investing in sustainable childcare solutions that reduce barriers to employment and economic mobility.



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