

The Five Dangers of Parental Leave

By C.C. Holland

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When you're preparing to add a new member to your family, work is often the last of your worries. But little mistakes and oversights can turn your parental leave into a big mess. The fine balance between home and work can easily swing too far in one direction, and failing to understand your company's policies could leave you struggling financially. To keep your career — and your sanity — intact, follow our helpful tips to steer clear of the five biggest parental-leave pitfalls.

Danger: Turning into Baby Central

Neutralizer: Keep kid-centric chatter to a minimum

It's natural for you to be excited about a new baby or a pregnancy, but keep your mind — and conversation — focused on business when you're at the office. "When a woman becomes pregnant she becomes a student again, like she's taking Baby 101," says Carol Evans, CEO of Working Mother Media. "Yes, you're studying, but you don't have to be teaching everyone else your coursework." Aside from being annoying, you may also be inadvertently sending signals to your boss that you're not taking your job seriously enough — and that can hurt you when it comes time to make leave arrangements or resume responsibilities after a leave. You can chat about strollers and sippy cups on your lunch hour or coffee breaks, but put a lid on the baby talk at other times. Men can often get away with a bit more baby bragging — co-workers may think it's endearing that you're a doting dad — but keep in mind that boasting about your diaper-changing prowess isn't as useful to your career as touting your latest sales achievements.

Danger: Alienating Busy Co-Workers

Neutralizer: Carry your weight, and your usual workload

Many pregnant women feel lousy, but that's no excuse for easing up on the job or becoming grumpy with co-workers. These are the people who'll be giving your boss feedback and, hopefully, picking up your slack when you're on leave. No matter how tempting it might be to come in late or leave early every time you feel under the weather, "You need to really fight through that," Evans says. "You absolutely need the support of your friends and coworkers, so [try not to be derailed by] hormonal issues."

If you truly have physical complications with pregnancy, such as debilitating morning sickness or signs of premature labor, loop your boss in early and discuss how and whether your company's disability policies may apply. Don't simply take umpteen sick days or consistently come in late when you feel ill; appearances are everything, and what may seem like necessary time off to you can come across as laziness or apathy to your coworkers.

While dads are immune from morning sickness, they can fall prey to anxiety about their expanding families. Avoid long discussions about financial worries, talking about family woes, or complaining

about how pregnancy is changing things at home. Share your concerns with friends over lunch, but keep up a good front with co-workers and make work your priority.

Danger: Taking Too Little Time Off

Neutralizer: Prioritize your family time in advance

New parents are often reluctant to take the full amount of leave guaranteed by law if they work in a demanding profession or get mixed signals from a boss. Men, in particular, can face corporate or social stigma for taking time off to care for a child. For example, says Deborah Epstein Henry, founder and president of FlexTime Lawyers LLC, "Most of the big law firms have generous leave policies, but the problem is usage — there's an expectation that the degree of time off is related to your commitment." However, taking a truncated leave can cause more problems than it solves, including exacerbating health risks for new moms.

To avoid this pitfall: know your rights on the federal, state, and corporate level; set boundaries and expectations with your workplace; and, if necessary, discuss the situation with human resources and elicit their support. "You're entitled to take this time and your employer is not supposed to retaliate against you for doing so," says Devjani Mishra, a partner in the New York office of Seyfarth Shaw LLP and an expert in employment law and discrimination.

Danger: Flunking Finance 101

Neutralizer: Start saving early

Assuming that your employer or the government will take care of you during family leave is dangerous. While some companies offer partial or full pay for leave related to a new child, others may simply guarantee a certain period of unpaid time off. State aid is even more unreliable: only six states offer any sort of compensated leave, and three provide it only in special circumstances. California, Hawaii, and New Jersey offer partial wage replacement in the form of temporary disability insurance, or TDI, which is funded by employers through payroll deductions; Rhode Island offers partial wage replacement if someone is unable to work for medical reasons, including pregnancy or childbirth; and Montana and Minnesota allow some wage replacement for low-income families in which one parent chooses to stay home to care for an infant. If you don't have a fallback financial cushion, you may find yourself unable to take much, if any, leave other than vacation or sick time.

To maximize your options, start saving for family leave as soon as you know you will be adding to your family. Some other options for amassing cash reserves include obtaining a line of credit or equity line; temporarily decreasing 401(k) contributions; or trying to negotiate full or partial pay for family leave directly with your employer. Finally, investigate whether your company has a short-term disability policy that can be used for pregnancy and childbirth.

Danger: Bailing Out on Your Company

Neutralizer: Be patient and tie up loose ends

While you might have every intention of returning to work after taking parental leave, circumstances can and do change. However, there's a right way and a wrong way to resign. Waiting until a few days before your leave is about to end to tell your boss that you won't be returning is a terrible idea; you're leaving your boss in the lurch, you're betraying a verbal agreement (the parental leave plan you created together), and you're burning a bridge. In addition, if you voluntarily choose not to return to work, your employer may seek to recover any contributions made on your behalf toward healthcare premiums, paid time off, or other benefits while you were out, says Scott Adler, managing editor of Babycenter.com.

If you're determined to quit, find a way to exit gracefully. Discuss the situation with your boss as early as possible and offer to do whatever it takes to ease the transition. If you go back to your job for at least 30 calendar days after your leave ends — even in a telecommuting capacity — you've returned to work in the eyes of the FMLA and may avoid having to repay benefits; plus, you'll show your boss that you're still a team player. This can pay off down the road if you need a reference or are interested in returning to the company.