

You can (and should) take parental leave as a freelancer. Here's our step-by-step guide for getting ready for the big day.

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- If freelancing continues to grow at its current rate, the majority of US workers will be freelancing by 2027, according to projections in Upwork's 2017 Freelancing in America Survey.
- Self-employment comes with a lot of perks, but one downside is that there's no parental leave policy — unless you create one for yourself.
- Business Insider spoke with several freelancers who successfully took time off after the birth of their children without taking a massive hit to their finances.
- They shared their tips for prepping for the big day, including how to save up money and alert your clients, as well as how to unplug and set an out-of-office message.
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My daughter was a week old and napping when I accepted an assignment an editor offered me. As a full-time freelancer, I had planned to take two and a half months off after the birth of my first child, but the reality was quite different.

Self-employment comes with a lot of perks — setting your own hours, wearing what might be questionable office attire, saying no to work you don't want to do, to name a few — but all those advantages lack the structured benefits that come from a more traditional office job. There's no parental leave policy, unless you create one for yourself.

"With my first [child], I was a full-time employee, and I could take 12 weeks of maternity leave that was a mix of short-term disability and my saved-up paid leave," freelancer Megan Rogers told Business Insider. "This means that I did keep getting paid while on leave — short-term disability was at 60%, but it still was better than nothing. With my second, since I was freelancing, if I didn't work, I wasn't getting paid, and I felt like I had to go back to work sooner."

If freelancing continues to grow at its current rate, the majority of US workers will be freelancing by 2027, according to projections in Upwork's 2017 Freelancing in America Survey, and many of them are going to want to (and should) take time off after the birth of a child.

Here's how to create a parental leave policy that works for you.

Megan Rogers.
Courtesy of Megan Rogers

How to determine how much time to take off

One of the best parts of being a freelancer is getting to set your own hours, and the same is true for how much time you take off when adding a family member. There's no HR policy to say you can only have four weeks or 12 weeks.

How long your parental leave is will vary from freelancer to freelancer and depend on a number of factors, the biggest being how much time you can afford to take off, but also how you feel after your baby's arrival — which is impossible to determine ahead of time.

"I only took a couple of weeks off but missed it and had FOMO so started saying yes to projects pretty quickly," freelancer Lia Picard said.

Maybe like Picard you'll miss work, or maybe like Rogers you'll want more time. You won't know until the baby is here, so build in as much flexibility as you can. Even the time of year you're expecting can have an impact on how much time you take off.

"The birth of my daughter Reva was interesting timing in that she was born on June 6, right at the start of summer," said Jane Katz, who was in the early stages of starting her business, [Scraps](#) — which creates frozen pizza out of food that would otherwise go to waste — when her daughter was born. "I decided to take the entire summer off because in my mind, three months felt doable. Also, during the summer, many people are traveling and for an emerging business, things slow down a little because it's harder to get meetings and plan."

Plan on taking at least anywhere from four to 12 weeks. On average, full-time employees

getting full pay take just over four weeks of maternity leave in the US, although under the Family and Medical Leave Act (FMLA) most employees are entitled to 12 weeks unpaid.

If you can set yourself up for a gradual return, do it — it'll make getting back into your "new" routine easier. For instance, if you have recurring clients, you could stagger your return dates to give yourself time to adjust.

How to figure out how much to save for your parental leave

Determining how much you need to save is one of the easier parts of creating a parental leave plan. If you're someone that sets a yearly goal for your freelance income, determine what that goal equals per month, and then calculate based on the amount of time off you're planning on taking how much you need to save.

If you've never set up a yearly goal and only have a rough understanding of your household budget, now's the time to get those finances in order.

"Get an understanding of your current monthly household expenses, adding in a few hundred dollars per month to account for baby's needs such as medical, supplies, formula, help, etc.," Cécile Hult, a partner and private wealth advisor at Argent Bridge Advisors, told Business Insider. "Build up a reserves fund equal to your monthly short-fall, multiplied by the number of months you plan on taking off."

Make sure to build a safety net into your budget for anything unexpected that might come up.

"I wish I had saved more money, and I wish I had known that yes, I would still be spending money during the leave," freelancer Carrie Murphy said. "I thought that since I was cocooned at home for most of the time, I wouldn't be spending much, but I did not account for buying random baby items that seem amazing in the middle of the night."

Now's also a good time to look into taking out short-term disability insurance, especially if you want to take advantage of a state paid family leave program, such as in New York or California (it's expected that similar programs in Massachusetts, Washington, and Washington, DC, will open up to freelancers soon, too). Some of those state paid family leave programs require freelancers to have their own insurance for a set period of time before using the program.

"It was huge for us," freelancer Anne Miller said of a change in New York state law that allowed her to obtain disability coverage and take advantage of New York's Paid Family Leave benefits after the birth of her second child. "I had to pay for the policy, but was able to file for FMLA coverage for almost eight weeks. It was only a percentage of my average earnings, but that was enough to get us through that period."

How to actually save for your parental leave

It's never too early to start saving.

"It is OK to start small with \$5. People think because they cannot save large sums of money that there is no point in saving. That is so not true!" financial strategist [Emerald Sparks](#) said.

Sparks recommended automating your savings as much as possible through apps such as [Clarity Money](#).

For Miller, saving was a habit before she was expecting. "I have my nut — the money I need to put in our checking account — and every other dollar goes into a savings fund for my taxes, retirement, and coverage if my work dipped," she said.

Still, babies are expensive, and when Miller was expecting her first child she created a detailed budget of everything she thought they would need for the first year along with the estimated amount each item would cost. She based her baby registry and holiday gift list off that spreadsheet and used a neighborhood parenting listserv to source items they weren't gifted.

"We were able to get almost everything we needed as gifts, hand-me-downs, or second hand," Miller said. "It took patience and time to keep on top of the listserv emails, but by doing this I estimated we saved at least \$3,000, if not more."

That savings was multiplied when they were expecting their second child as they had the crib, glider, and some clothing and toys already.

How (and when) to tell your clients you'll be on leave

Plan to tell regular freelance clients four to six weeks in advance of your anticipated due date. Whether you tell them over the phone or by email depends on the type of relationship you have with them, but you should have a specific plan in place that details how long you'll be gone and suggestions for how to handle the work you won't be able to do — including the name and contact information for anyone you'd like to fill in for you.

"I front-loaded as much recurring work as I could (as in I wrote my weekly columns ahead of time) and gave all my editors a heads up beforehand to let them know I probably would be slowing down on pitches and unable to accept assignments for about a month," freelance writer [Beth Demmon](#) said.

Giving your clients as much clarity as possible will help them plan around your schedule. Editor turned freelancer [Emily Popek](#), who worked with freelancers taking parental leave at a daily newspaper, said she appreciated freelancers giving about a month's notice and

letting her know explicitly how it would affect their ability to take on assignments.

"A freelancer who wrote weekly features and did occasional news coverage as needed said, 'I won't be able to do the weekly features past X date, but please still reach out for the occasional news features as I may be able to take some of those on,'" Popek said as an example.

How to write an OOO message for while you're away

Raise your hand if you struggle to write and put in place an out-of-office message even when you're simply going on a week vacation. FOMO is real for many freelancers, but it's important to set boundaries for your time while effectively communicating and managing your client's expectations of how long you'll be unavailable.

In the case of taking parental leave, draft and save your OOO message six weeks before your anticipated leave, especially if you're working up to your due date. This way, even if your baby arrives early, you'll be able to quickly and easily put your OOO message on.

The key things to include in your message are:

- How long you'll be unavailable (including if you'll be periodically checking emails)
- The contact information for anyone covering for you (if applicable)
- Any other instructions you might want to provide, such as resending with a certain subject line if it needs your attention sooner rather than later

Take this sample OOO message:

Hello,

In disappointing news for you and very exciting news for my family, I'll be unplugging to spend time with our newborn until [date you're returning from leave].

While I am checking emails, I'll be delayed in responding during this time. Please give me a week to get back to you.

In the meantime, check my Instagram [your Instagram handle] for adorable photos of my baby.

All the best,

[Your name]

Or this one:

Hello,

I'll be on maternity leave until [date you're returning from leave]. In the meantime, please reach out to [name of the person covering for you] at [email] or [phone number].

Cheers,

[Your name]

How to disconnect, even when it feels like you can't

Most freelancers I know have a hard time actually disconnecting while they're on leave. We tweet, scroll through email, and check in with clients throughout any time off. It's a nervous tick.

If that sounds like you, no judgement — it took me a solid month to stop checking my email at least once a day when I was on maternity leave. But there are a few things you can do in advance to help you unplug.

First, repeat after me: Your clients (at least the ones worth keeping) are happy for you, they want you to take time off, and they will be there with work when you return.

A few weeks before your anticipated due date or leave date, disable email and social media notifications on your phone (you can do email one day, Twitter another, and so on, if it makes you nervous). Make a list of the work-related people you'll have to notify if the baby arrives before your anticipated leave day, and if you can, appoint the person covering for you or a trusted freelance colleague to notify those people.

"The only reason I was able to truly disconnect was because of my amazing business partner

Jess, who swooped in and handled everything that I normally was in charge of," Katz said. "If I did not have a partner, I would have set an OOO on my email for a few weeks, but would have [had] to jump back into the swing of things much sooner than I did."

Finally, as cliché as it sounds, try to be in the moment. Enjoy this time with your family — you'll be grateful you did.

Jane Katz (left) with her business partner Jessica Smith.
Courtesy of Jane Katz