

Features of State Paid Family Leave Programs

State	Timeline ¹	Voluntary or Mandatory Participation	Social or Private Insurance ²	Parental	Family Caregiving	Personal Medical	Military Care	Safety Leave ³	Total Paid Leave Avail. in One Year
California	Enacted 2002, effective 2004	Mandatory	Social Insurance	8 weeks	8 weeks	52 weeks ⁴	8 weeks	None	52 weeks
New Jersey	Enacted 2008, effective 2009	Mandatory	Social Insurance	12 weeks	12 weeks	26 weeks ⁴	None	None	38 weeks
Rhode Island	Enacted 2013, effective 2014	Mandatory	Social Insurance	6 weeks	6 weeks	30 weeks ⁴	None	1 week ⁵	30 weeks
New York	Enacted 2016, effective 2018	Mandatory	Private Insurance	12 weeks	12 weeks	26 weeks ⁴	12 weeks	None	26 weeks
District of Columbia	Enacted 2017, effective 2020	Mandatory	Social Insurance	12 weeks	12 weeks	12 weeks	None	None	12 weeks ⁶
Washington	Enacted 2017, effective 2019/2020	Mandatory	Social Insurance	12 weeks	12 weeks	12 weeks	12 weeks	None	16-18 weeks ⁶
Massachusetts	Enacted 2018, effective 2019/2021	Mandatory	Social Insurance	12 weeks	12 weeks	20 weeks	12 - 26 weeks	None	26 weeks
Connecticut	Enacted 2019, effective 2021/2022	Mandatory	Social Insurance	12 weeks	12 weeks	12 weeks	12 weeks	12 days	12 weeks ⁶
Oregon	Enacted 2019, effective 2023	Mandatory	Social Insurance	12 weeks	12 weeks	12 weeks	None	12 weeks	12 weeks ⁶
Colorado	Enacted 2020, effective 2023/2024	Mandatory	Social Insurance	12 weeks	12 weeks	12 weeks	12 weeks	12 weeks	12 weeks ⁶
New Hampshire	Enacted 2021, effective 2022/2023	Voluntary ⁷	Private Insurance	At least 6 weeks ⁸	At least 6 weeks ⁸	At least 6 weeks ^{8,9}	At least 6 weeks ⁸	None	At least 6 weeks ⁸

Maryland	Enacted 2022, effective 2024/2026	Mandatory	Social Insurance	12 weeks	12 weeks	12 weeks	12 weeks	None	24 weeks ¹⁰
Virginia	Enacted 2022, effective 2022	Voluntary	Private Insurance	Set by insurer	Set by insurer	N/A ¹¹	Set by insurer	None	Set by insurer
Vermont	Enacted 2022, effective 2023/2024 /2025 ¹²	Voluntary	Private Insurance	At least 6 weeks ⁸	At least 6 weeks ⁸	At least 6 weeks ⁸	At least 6 weeks ⁸	None	At least 6 weeks ⁸
Delaware	Enacted 2022, effective 2025/2026	Mandatory	Social Insurance	12 weeks	One period of leave of up to 6 weeks in any 24-month period			None	12 weeks
Arkansas	Enacted 2023, effective 2023	Voluntary	Private Insurance	Set by insurer	Set by insurer	N/A ¹¹	Set by insurer	None	Set by insurer
Tennessee	Enacted 2023, effective 2024	Voluntary	Private Insurance	Set by insurer	Set by insurer	N/A ¹¹	Set by insurer	None	Set by insurer
Alabama	Enacted 2023, effective 2023	Voluntary	Private Insurance	Set by insurer	Set by insurer	N/A ¹¹	Set by insurer	None	Set by insurer
Minnesota	Enacted 2023, effective 2026	Mandatory	Social Insurance	12 weeks	12 weeks	12 weeks	12 weeks	12 weeks	20 weeks
Texas	Enacted 2023, effective 2023	Voluntary	Private Insurance	At least 2 weeks ⁸	At least 2 weeks ⁸	N/A ¹¹	At least 2 weeks ⁸	None	At least 2 weeks ⁸
Florida	Enacted 2023, effective 2023	Voluntary	Private Insurance	At least 2 weeks ⁸	At least 2 weeks ⁸	N/A ¹¹	At least 2 weeks ⁸	None	At least 2 weeks ⁸
Maine	Enacted 2023, effective 2025/2026	Mandatory	Social Insurance	12 weeks	12 weeks	12 weeks	12 weeks	12 weeks	12 weeks

1) Multiple effective dates denote effective dates for premiums/benefits.

2) In all social insurance states, except Washington D.C. and Rhode Island, employers can choose to apply for an equivalent private/voluntary plan to provide their employees with.

3) Safety leave policies differ across states; however, all provide employees with time to address a wide range of medical or non-medical needs arising from situations such as domestic violence, sexual abuse, sexual assault, harassment, and/or stalking.

- 4) Medical coverage is provided through the state's disability insurance program.
- 5) Employers of 18+ employees must provide 1 hour of sick/safe leave for every 35 hours worked. They must offer up to 40 hours if accrued but can choose to offer more.
- 6) 2-4 additional weeks of prenatal leave are available under some circumstances.
- 7) New Hampshire's Granite State Family Leave Plan provides the option for employer-based plans or an individual plan, if an employer does not opt-in.
- 8) The minimum duration of leave/benefit amount set by law. However, insurers can provide more generous coverage.
- 9) Personal medical leave is only provided if the employer does not provide an equivalent short-term disability plan.
- 10) Leave-takers can take up to 24 weeks of leave in one year if they are eligible for both parental and personal medical leave during that year.
- 11) State has pre-existing disability insurance market.
- 12) 2023: benefits are available for state employees, 2024: benefits are available for private employees via group insurance through employer, 2025: benefits are available for individuals to opt in.

State	Wage Replacement Rate (AWW = leave taker's base period avg weekly wage; SAWW = statewide avg weekly wage)	Max Weekly Benefit (SAWW = statewide avg weekly wages)	Self-employed can opt in?	Job Protection
California	\$50 minimum benefit if highest quarterly earnings (HQE) <\$929 70% of AWW if HQE \$929-5,999 60% of AWW if HQE >\$5,999 ¹³	\$1,620	Yes	No
New Jersey	85% of AWW ¹⁴	\$1,025 (0.7x SAWW)	No	No
Rhode Island	60% of AWW in highest-paid quarter	\$1007	No	Yes
New York	67% of AWW	\$1,131.08 (0.67x SAWW)	Yes	Yes
District of Columbia	90% of AWW up to 1.5x DC minimum wage (\$1,020) + 50% of AWW \$1,021-1,325	\$1,049 (indexed to inflation)	Yes	No
Washington	100% of AWW up to \$100 + 90% of AWW \$100-0.5x SAWW + 50% of AWW >0.5x SAWW	\$1,427 (0.9x SAWW)	Yes	Yes
Massachusetts	80% of AWW up to 0.5x SAWW + 50% of AWW >0.5x SAWW	\$1,129.82 (0.64x SAWW)	Yes	Yes
Connecticut	95% of AWW up to 40x CT minimum wage (\$600) + 60% of AWW >40x CT min wage	\$900 (60x CT min wage)	Yes	No
Oregon	100% of AWW up to 0.65x SAWW + 50% of AWW >0.65x SAWW	\$1,469.78 (1.2x SAWW)	Yes	Yes, if they worked for an employer for 90+ days
Colorado	90% of AWW up to 0.5x SAWW + 50% of AWW >0.5x SAWW	\$1,100 (0.9x SAWW after 2024)	Yes	Yes, if employed by current employer for 180+ days
New Hampshire	At least 60% of AWW ¹⁵	\$1,848 ¹⁶	Yes	No
Maryland	90% of AWW up to 0.65x SAWW + 50% of AWW >0.65x SAWW	\$1,000 (indexed to inflation after 2025)	Yes	Yes
Virginia	Set by insurer	N/A	No	No

Vermont	At least 60% of AWW ¹⁵	\$1,848 ¹⁶	Yes, in 2025	No
Delaware	80% of AWW	\$900 (indexed to inflation after 2026)	Yes	Yes
Arkansas	Set by insurer	N/A	No	No
Tennessee	Set by insurer	N/A	No	No
Alabama	Set by insurer	N/A	No	No
Minnesota	90% of AWW for those making up to 50% of the SAWW + 66% of AWW for those making more than 50% of the SAWW but less than 100% of the SAWW + 55% of AWW for those making over 100% of the SAWW	\$1,232 (SAWW)	Yes	Yes, if employed by current employer for 90+ days
Texas	Set by insurer	N/A	No	No
Florida	Set by insurer	N/A	No	No
Maine	90% of AWW that is ≤ 50% of SAWW + 66% of AWW > 50% of SAWW ¹⁷	\$1,104 (SAWW)	Yes	Yes, if employed by current employer for 120+ days

13) In September 2022, California enacted legislation increasing its PFL replacement rates, effective January 1, 2025.

14) New Jersey's AWW is calculated as a worker's base year earnings divided by the number of weeks in which the worker earned at least \$240.

15) The wage replacement rate for the state sponsored plan is 60% of AWW, however, insurers can provide increased coverage.

16) Capped at 60% of the AWW for the Social Security Taxable Wage as amended from time to time, \$160,200 in 2023.

17) All employees will receive 90% of their portion of their AWW that is less than or equal to 50% of the SAWW, earnings above this threshold will be replaced at a rate of 66%.

State	Eligibility Requirement (Wages or Tenure in One-Year Base Period)	Payroll Deduction Rate	Cap on Income Subject to Payroll Deduction	Who pays the premium? ¹⁸
California	\$300	0.9% (combined PFL and disability insurance)	\$153,154	Employee
New Jersey	20 weeks of work earning at least \$260 weekly -OR- \$13,000	0.06%	\$156,800	Employee
Rhode Island	\$14,700 -OR- total wages ≥\$4,900 AND \$2,450 in one quarter AND total wages ≥1.5x highest quarter of earnings	1.10%	\$84,000	Employee
New York	With a single employer: 26 consecutive weeks of full-time (20+ hours) employment -OR- 175 part-time working days	0.455%	\$87,785.88	Employee ¹⁹
District of Columbia	Any income in one base period quarter	0.26%	None	Employer
Washington	820 hours of work	0.80%	\$160,200	<u>Employee:</u> 72.76% Employer: 27.24
Massachusetts	\$6,000 -AND- 30x benefit amount	0.63% (.52% medical + .11% family)	\$160,200	<u>Employee:</u> 50.59% Employer: 49.41%
Connecticut	\$2,325 in highest-earning quarter	0.50%	\$160,200	Employee
Oregon	\$1,000	1.00%	\$132,900	<u>Employee:</u> 60% Employer: 40%
Colorado	\$2,500	0.9% (2023)	\$160,200	<u>Employee:</u> 50% Employer: 50%
New Hampshire	Employer plan: None Individual plan: TBD	N/A	\$160,200	Set by employer ¹⁹
Maryland	680 hours of work over the 12-month period immediately preceding the date on which the leave is scheduled to begin	TBD	\$168,600 (2026, estimated)	Employee: 50% Employer: 50%
Virginia	Set by employer	N/A	N/A	Set by employer ¹⁹
Vermont	Employer plan: None Individual plan: TBD	N/A	\$160,200	Set by employer ¹⁹

Delaware	Tenure with employer of ≥12 months -AND- ≥1,250 hours of work in last 12 months	0.8% (2025-2026) (.4% medical + .08% family + .32% parental)	None	Employee: 50% Employer: 50% ²⁰
Arkansas	Set by employer	N/A	N/A	Set by employer
Tennessee	Set by employer	N/A	N/A	Set by employer
Alabama	Set by employer	N/A	N/A	Set by employer
Minnesota	Earned 5.3% of the SAWW in total over a designated 12-month base period ²¹	0.70% (.4% medical + .3% family)	\$160,200	<u>Employee</u> : 50% Employer: 50%
Texas	Set by employer	N/A	N/A	Set by employer
Florida	Set by employer	N/A	N/A	Set by employer
Maine	Earned 6x the SAWW over a designated 12-month base period ²²	TBD ²³	\$160,200	<u>Employee</u> : 50% Employer: 50%

18) In Washington, Massachusetts, Oregon, Colorado, Maryland, and Maine employers of up to 50, 25, 25, 10, and 15 employees, respectively, are exempt from paying the employer portion of the payroll tax.

19) Employer can choose to cover part/all of the employee portion.

20) Employers of fewer than 10 employees and businesses closed for ≥30 consecutive days per year are entirely exempt from Delaware's PFL law. Employers with 10 to 24 employees are only subject to the parental leave provisions of the PFL law.

21) If enacted in 2023, an eligible employee must have made \$3,546.97 over the base period (2023 SAWW = \$1,287. $\$1,287 \times 52 = \$66,924$, $\$66,924 \times 0.053 = \mathbf{\$3,546.97}$).

22) If enacted in 2023, an eligible employee must have made \$6,622.26 over the base period (2023 SAWW = \$1,103.71. $\$1,103.71 \times 6 = \mathbf{\$6,622.26}$).

23) The official contribution rate has not yet been determined. However, the law allows for a payroll tax of up to 1%.