

ANNUAL REPORT FOR 2019
FAMILY LEAVE INSURANCE AND
TEMPORARY DISABILITY INSURANCE PROGRAMS

New Jersey Department of Labor and
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FAMILY LEAVE INSURANCE AND TEMPORARY DISABILITY INSURANCE PROGRAMS

The enactment of P.L. 2008, chapter 17 on May 2, 2008 created the New Jersey Family Leave Insurance Program and required the Commissioner of the Department of Labor and Workforce Development to issue annual reports, containing information on both the Family Leave Insurance (FLI) and Temporary Disability Insurance (TDI) programs. This report provides a summary of data on claims during calendar year 2019 for the State Plan for FLI and the State Plan for TDI, along with comparative information from 2018. The data are derived from New Jersey's Disability Automated Benefits System (DABS), which was developed in 1989.

The report provides information on claims, claimant characteristics, benefits, revenues and administrative expenses during 2019 for the State Plan for FLI, which can be found in Tables 1 through 5. The report also provides similar information for 2019 for the State Plan for TDI, which can be found in Tables 6 through 9.

Highlights

The report contains the following key highlights:

- During 2019, the 10th full calendar year of New Jersey's FLI program, there were 42,209 eligible claims, an increase of nearly 20 percent compared with 35,214 claims in 2018.
- More than 83 percent of eligible FLI claims were filed to bond with a newborn, newly adopted child or newly placed foster child, with the remainder of claims to care for a seriously ill family member or to handle matters related to a domestic or sexual violence situation.
- Gross benefit payments totaled \$119.6 million for FLI, with an average weekly benefit amount for all claims of \$556.
- The average duration for FLI cases completed in 2019 was 5.2 weeks, the same as in the past six years. The average amount of benefits paid for FLI cases completed in 2019 was \$2,885, an increase of about two percent compared with 2018 (\$2,826).
- The largest single group of FLI claimants was females under age 45, which includes most women of childbearing age. This category accounted for about 72 percent of eligible FLI claimants in 2019.
- Nearly all FLI eligible bonding claimants were under age 45 (98.7%), while the majority of FLI eligible family care claimants were over the age of 45 (63.7%).

- TDI claims for benefits due to pregnancy and complications of childbirth were the largest TDI claims category in 2019, comprising about one-fourth of eligible claims.
- The largest single group of TDI claimants, again, was females under age 45. In 2019, this category accounted for about 43 percent of eligible and ineligible claimants, respectively. The overall percentage of claimants under age 45 has been steadily declining over the past 29 years as older workers comprise a larger proportion of the labor force.
- The average duration for all TDI cases completed in 2019 was 9.8 weeks, while the average amount of benefits paid for completed cases was \$4,758.

Background

With the enactment of P.L. 2008, chapter 17, on May 2, 2008, New Jersey extended the temporary disability benefits program to provide FLI benefits, a monetary benefit (not a leave entitlement), for covered individuals bonding with newborn or newly adopted children or caring for seriously ill family members. Benefits have since been expanded on February 19, 2019 to cover bonding with a newly placed foster child and handling affairs related to a domestic or sexual violence situation for themselves, a victim or a family member of a victim.

Beginning July 1, 2009, claimants became eligible for up to six weeks of FLI benefits per 12-month period. Workers may receive weekly FLI benefits equal to two-thirds of their average weekly wage, up to a maximum weekly benefit amount of \$650 in 2019.

Prior to February 19, 2019, bonding family leave had to be taken for a period of more than seven consecutive days, unless the employer permitted the leave to be taken in non-consecutive periods, in which case, each leave period had to be at least seven days. As of February 19, 2019, all family leave claims, including bonding, may be taken either for six consecutive weeks, for intermittent weeks, or for up to 42 intermittent days per 12-month period.

In the beginning of the program, a family member was defined as the claimant's child, spouse, domestic partner, civil union partner or parent; this definition was expanded for claims after February 19, 2019 to also include parent-in-law, sibling, grandparent, grandchild, domestic partner and any other individual related by blood to the employee or any other individual who has a close association with the employee that is the equivalent of a family relationship.

A child must be the claimant's biological or adopted child, foster child, stepchild, legal ward or the child of the claimant's domestic or civil union partner. The child must be less than 19 years old, or if 19 or older, must be incapable of self-care because of mental or physical impairment. For claims after February 19, 2019, the definition also includes the child of a gestational carrier, with a written agreement in place.

The family leave program is funded entirely through worker contributions, which were equal to 0.08 percent of taxable wages in calendar year 2019, down from 0.09 percent in 2018. Worker contributions to the family leave account in the disability benefits fund began on January 1, 2009 at a rate of 0.09 percent of taxable wages. The worker contribution rate is adjusted annually to a rate sufficient to maintain an account balance needed to pay benefits. Since 2009, the contribution rate has varied between 0.06 and 0.12 percent of taxable wages.

All New Jersey employers covered by the Unemployment Compensation Law are also subject to the FLI provisions of the Temporary Disability Benefits Law, including certain government entities that are not automatically covered by TDI. A subject employer is automatically covered under the State Plan for FLI unless it has covered its workers under an approved private plan for FLI. Estimated State Plan covered employment for family leave insurance averaged 4,019,800 workers in 2019 and 3,981,600 in 2018. Private plan covered employment averaged 14,642 workers in 2019 and 14,239 in 2018.

Since its enactment in 1948, the New Jersey Temporary Disability Benefits Law has provided benefits to workers affected by non-work related injuries or illnesses. All employers, except local government employers, for which coverage is optional, are subject to the provisions of this law when their quarterly payrolls are at least \$1,000. Employers may choose between the State's insurance plan or obtain private coverage equal to or better than the State Plan. The State TDI Plan is funded through a combination of worker and employer contributions. State Plan covered employment increased by 6.3 percent in 2019, averaging 2,747,103 in 2019 and 2,729,810 in 2018. Private plan covered employment rose by 6.2 percent in 2019, averaging 807,445 in 2018 and 857,658 in 2019.

FAMILY LEAVE INSURANCE

Summary of FLI Claims and Benefits

During calendar year 2019, there were 42,209 eligible FLI claims, up by nearly 20 percent from 2018 when 35,214 eligible claims were filed (see Tables 1 and 1A). Of the 2019 total, more than 83 percent were bonding claims (35,244), with the remaining claims for care of a seriously ill family member (6,965). Claims for bonding with a newborn child were the largest single category of claims in 2019 out of the five claimant groups, comprising 83.2 percent of all eligible claims. The next largest category was for care of a family member other than a child or spouse (which includes parents); this category comprised 7.9 percent of total eligible claims.

Gross benefit payments rose to \$119.6 million in 2019, an increase of 20.6 percent from 2018 when benefits totaled \$99.2 million. During 2019, \$104.7 million, or 87.5 percent, of benefit payments were for bonding claims. The average weekly benefit amount for all claims was \$556, ranging from a low of \$514 for care of a seriously ill child to a high of \$598 for bonding with a newly adopted child or newly placed foster child. The average

total benefit per eligible claim was \$2,832. Benefit measures, such as the average weekly benefit amount and gross benefit payments, are influenced by changes in the maximum weekly benefit rate, which rose by 2.0 percent from \$637 in 2018 to \$650 in 2019.

The estimated average duration for all FLI eligible new claims was 5.1 weeks. Generally, bonding claims had had a longer average duration of 5.3 weeks, compared with family care claims, which averaged 4.0 weeks.

FLI Claimant Characteristics

Table 2 contains data on the age and sex of all FLI claimants in 2019, with Tables 2A and 2B providing age and sex data for bonding claimants and family care claimants, respectively. Claimant characteristics data for 2019 were generally similar to those for prior years. Females represented 79.1 percent of all eligible claimants for whom information was available and 73.7 percent of ineligible claimants (see Table 2). Females under age 45, which includes most women of childbearing age, were the largest single group of family leave claimants again in 2019, accounting for 71.9 percent of eligible and 54.8 percent of ineligible claimants. Claimants under 45 years of age accounted for 89.8 percent of total eligible claimants in 2019. Claimants between the ages of 25 and 34 were the largest subcategory, comprising 54.8 percent of all eligible claimants.

For FLI claimants taking leave to bond with a newborn, newly adopted child or newly placed foster child, females comprised 79.9 percent of eligible claimants, while males comprised 20.1 percent (see Table 2A). Nearly all eligible bonding claimants were under age 45 (98.7%), with 61.7 percent between the ages of 25 and 34 and 31.3 percent in the age range of 35 to 44.

The majority of FLI eligible claimants taking leave to care for a seriously ill family member were female (73.8%). Males comprised 26.2 percent of family care claimants, compared with 20.1 percent of bonding claimants (see Table 2B). In contrast to bonding claimants, 63.7 percent of eligible family care claimants were over the age of 45. Over one-half of eligible family care claimants were in the age ranges of 45 to 54 (26.4%) and 55 to 64 (29.2%).

FLI Completed Cases by Type of Claim

Table 3 contains a summary of average claim duration and average benefit payment data by type of claim for cases that were completed in 2019 and 2018. Completed cases include those claims formally closed in the FLI database, as well as those with no payment activity for 90 days.

Of the 40,675 total completed FLI cases during 2019, 83.4 percent were for bonding with a newborn, newly adopted child or newly placed foster child (33,914) and 16.6 percent were for care of a seriously ill family member or to handle affairs related to a domestic or sexual violence situation (6,761). Completed cases in 2019 immediately following a TDI claim for pregnancy and childbirth (17,003) accounted for 41.8 percent of total completed

cases, while bonding claims not immediately following a TDI claim for pregnancy and childbirth comprised 41.6 percent (16,911) of all completed cases.

The average duration of a family leave claim to bond with a newborn or newly adopted child was 5.4 weeks in 2019. FLI bonding claims immediately following TDI pregnancy and childbirth claims recorded slightly longer average durations (5.6 weeks) when compared with bonding claims that did not immediately follow TDI claims (5.1 weeks). Completed cases for care of a seriously ill family member had an average duration of 4.2 weeks, while the average duration for all completed cases was 5.2 weeks.

The average gross benefits paid per completed case was \$2,885, with the average benefit payment for bonding claims (\$3,019) about 36 percent higher than the average for family care claims (\$2,215). The average benefit payment for bonding claims immediately following a TDI claim (\$3,000) was about one percent lower than for bonding claims that did not follow a TDI claim (\$3,037).

FLI Employer Required Leave Resulting in Reduced Benefit Duration

Prior to February 19, 2019, employers had the option of requiring their employees to use up to two weeks of any employer paid leave prior to receiving FLI benefits, with the duration of the employee's FLI claim reduced by the amount of employer paid leave taken. With the enactment of P.L. 2019, chapter 37, effective February 19, 2019, employers can permit, but not require, employees to use paid sick or vacation time prior to receiving FLI benefits. Table 7 contains a summary of claims that had reduced benefit duration because of employer required sick leave, vacation or other fully paid leave.

During 2019, there were 1,280 claims, or 3.0 percent of all eligible family leave claims (42,209), that had reduced benefit duration due to the use of some type of employer required fully paid leave. In contrast, in 2018 there were 4,269 claims, or 12.1 percent of all eligible family leave claims (35,214) that had reduced benefit duration. For these claims, benefits in 2019 were reduced by an average of 10 days, the same as in all prior years of the FLI program.

FLI Revenues, Benefits and Administrative Expenses

Table 5 contains a summary of State Plan revenues, benefits and administrative expenses during 2018 and 2019. It should be noted that State Plan benefit totals in Table 5 are reported on a cash basis and do not match the benefit payment data in Tables 1, 1A and 3, which are compiled by type of claim from monthly disability workload reports.

The State Plan for FLI is financed entirely through worker contributions, which totaled \$102.5 million in 2018 and \$99.0 million in 2019. The worker contribution rate was 0.08 percent of taxable wages in 2019, down from the rate of 0.09 percent in 2018. The worker contribution rate is calculated annually and adjusted as necessary based on the balance in the fund and expected benefits and expenses for the upcoming year.

Total FLI State Plan benefits during 2019 were \$119.6 million, an increase of 2.0 percent from 2018 when benefits were \$99.3 million. Benefit payments for family leave during unemployment were \$0.8 million in 2019, the same as in 2018. FLI administrative expenses rose from \$1.8 million in 2018 to \$4.7 million during 2019. The increase was largely attributable to the timing of a cash expenditures payment for FY 2018.

TEMPORARY DISABILITY INSURANCE

Summary of TDI Claims and Benefits

Claims for TDI benefits are broken down into 17 major claim categories based on the claimant's type of illness or injury. Table 6 shows the number of eligible claims for disabilities due to pregnancy and complications of childbirth compared with disabilities for all other types of claims. Claims for benefits due to pregnancy and complications of childbirth were the largest single claims category in 2018 and 2019 out of the 17 major claim categories, comprising 28.4 and 28.3 percent of all eligible claims, respectively. During 2019, there were 25,234 eligible claims for TDI benefits due to pregnancy and complications of childbirth compared with 64,044 eligible claims for the other 16 claim categories for a total of 89,278 eligible claims.

TDI Claimant Characteristics

Table 7 contains a summary of data by age and sex for eligible and ineligible TDI claimants in 2019. Females under age 45, which includes most women of childbearing age, were the largest single group of claimants in 2019 as in each of the prior 30 years. This group accounted for 43.0 percent of eligible and 43.8 percent of ineligible claimants. Females represented 71.6 percent of all eligible claimants for whom information was available. Among ineligible claimants, 67.4 percent were female.

The percentage of all eligible claimants under 45 years of age was 51.5 percent in 2019, the same as in 2018. The percentage of claimants under 45 has generally been declining since 1989, reflecting a gradual increase in the proportion of older workers in the labor force. In 1989, the percentage of eligible claimants under the age of 45 was 69 percent.

TDI Completed Cases by Type of Claim

Table 8 contains a summary of average claim duration and average benefit payment data for TDI cases that were completed in 2018 and 2019. Completed cases include those claims formally closed in the TDI database, as well as those with no payment activity for 90 days. As with eligible claims, pregnancy and complications of childbirth were again the largest single category of TDI completed cases in 2019, with 24,975 cases comprising 28.3 percent

of total completed cases (88,298). For all other claim categories combined, there were 63,323 completed cases, which comprised 71.7 percent of the total.

The average claim duration for disabilities related to pregnancy and childbirth was 8.6 weeks, compared with 10.2 weeks for non-pregnancy and 9.8 weeks for total completed cases. The maximum number of weeks allowable for any one period of disability is 26. Gross benefits for all cases completed during 2019 averaged \$4,758 per completed case, compared with \$4,623 in 2018. Average gross benefits per pregnancy and childbirth completed case were \$4,058 during 2019, somewhat lower than average gross benefits for other claim types combined, which were \$5,034 per completed case.

TDI Revenues, Benefits and Administrative Expenses

Table 9 contains a summary of State Plan revenues, benefits and administrative expenses during 2018 and 2019. The State Plan for TDI is financed by a combination of worker and employer contributions, which in 2019 totaled \$135.0 and \$276.5 million, respectively. During 2019, worker contributions fell by \$14.3 million compared with 2018 due to a decrease in the worker contribution rate from 0.19 percent to 0.17 percent over the same period. The State Disability Fund also had \$31.6 million in other income during 2019, including interest income.

Total TDI State Plan benefits paid during 2019 were \$420.3 million, with benefit payments for disability during unemployment of \$20.1 million. TDI administrative expenses were \$28.2 million during 2019; this was higher than in CY 2018 due to the timing of a cash payment of expenditures for FY 2018.

The average weekly benefit amount (AWBA) for all TDI eligible claims during 2019 was \$491, an increase of about three percent compared with 2018 (\$474). The AWBA is not available separately for pregnancy and other claims.

TABLE 1
FAMILY LEAVE INSURANCE – STATE PLAN
BENEFITS AND AVERAGE DURATION FOR ELIGIBLE CLAIMS
Calendar Year 2019

	<u>Claims for Bonding</u>			<u>Claims for Care of Seriously Ill Family Members</u>			<u>Total Care</u>	<u>Total All Claims</u>
	<u>Newborn</u>	<u>Adoption</u>	<u>Total Bonding</u>	<u>Child</u>	<u>Spouse</u>	<u>Other Family</u>		
Eligible Claims ¹	35,104	140	35,244	1,650	2,000	3,315	6,965	42,209
Gross Benefits (Millions) ²	\$104.3	\$0.4	\$104.7	\$3.5	\$4.5	\$6.9	\$14.9	\$119.6
Estimated Average Benefit per Eligible Claim ^{3,6}	\$2,970	\$3,029	\$2,970	\$2,092	\$2,254	\$2,083	\$2,134	\$2,832
Average Weekly Benefit Amount ⁴	\$560	\$598	\$561	\$514	\$538	\$528	\$528	\$556
Estimated Average Duration (Weeks) ^{5,6}	5.3	5.1	5.3	4.1	4.2	4.1	4.1	5.1

¹Eligible claims are defined as eligible original determinations, plus eligible redeterminations, less ineligible redeterminations.

²In addition to total State Plan gross benefits of \$119.6 million, approximately \$0.8 million in Family Leave During Unemployment benefits were paid during 2019.

³Estimated average benefit per eligible claim is calculated as gross benefits divided by eligible claims.

⁴Average weekly benefit amount is calculated as gross benefits divided by weeks compensated.

⁵Estimated average duration is calculated as weeks compensated divided by eligible claims.

⁶The estimated average benefit and estimated average duration data may reflect claimants who are just beginning a claim or who are intermittent claimants and therefore have not collected all of their potential weeks of benefits and may also include individuals who began their claims in the prior year. The figures differ from the more accurate actual data for completed cases in Table 3, but are available for more claim categories than the data on completed cases.

TABLE 1A
FAMILY LEAVE INSURANCE – STATE PLAN
BENEFITS AND AVERAGE DURATION FOR ELIGIBLE CLAIMS
Calendar Year 2018

	<u>Claims for Bonding</u>			<u>Claims for Care of Seriously Ill Family Members</u>			<u>Total Care</u>	<u>Total All Claims</u>
	<u>Newborn</u>	<u>Adoption</u>	<u>Total Bonding</u>	<u>Child</u>	<u>Spouse</u>	<u>Other Family</u>		
Eligible Claims ¹	29,654	116	29,770	1,364	1,585	2,495	5,444	35,214
Gross Benefits (Millions) ²	\$87.7	\$0.3	\$88.0	\$2.7	\$3.3	\$5.2	\$11.2	\$99.2
Estimated Average Benefit per Eligible Claim ^{3,6}	\$2,956	\$2,977	\$2,956	\$2,010	\$2,070	\$2,092	\$2,065	\$2,818
Average Weekly Benefit Amount ⁴	\$548	\$596	\$548	\$504	\$506	\$515	\$510	\$544
Estimated Average Duration (Weeks) ^{5,6}	5.4	5.0	5.4	4.0	4.1	4.1	4.1	5.2

¹Eligible claims are defined as eligible original determinations, plus eligible redeterminations, less ineligible redeterminations.

²In addition to total State Plan gross benefits of \$99.2 million, approximately \$0.8 million in Family Leave During Unemployment benefits were paid during 2018.

³Estimated average benefit per eligible claim is calculated as gross benefits divided by eligible claims.

⁴Average weekly benefit amount is calculated as gross benefits divided by weeks compensated.

⁵Estimated average duration is calculated as weeks compensated divided by eligible claims.

⁶The estimated average benefit and estimated average duration data may reflect claimants who are just beginning a claim or who are intermittent claimants and therefore have not collected all of their potential weeks of benefits and may also include individuals who began their claims in the prior year. The figures differ from the more accurate actual data for completed cases in Table 3, but are available for more claim categories than the data on completed cases.

TABLE 2
FAMILY LEAVE INSURANCE – STATE PLAN
AGE AND SEX OF TOTAL FAMILY LEAVE CLAIMANTS
BY ELIGIBILITY STATUS

Calendar Year 2019

	<u>Total</u>	<u>Female</u>	<u>Male</u>
Eligible Claimants			
Total with Information - Number	38,249	30,240	8,009
Percent*	100.0%	79.1%	20.9%
Total, Under 45 - Percents	89.8%	71.9%	17.9%
<i>Under 25</i>	4.3	3.8	0.5
<i>25 - 34</i>	54.8	45.1	9.7
<i>35 - 44</i>	30.0	23.1	7.7
Total, Over 45 - Percents	10.2%	7.2%	3.1%
<i>45 - 54</i>	4.8	3.2	1.6
<i>55- 64</i>	4.3	3.2	1.1
<i>Over 65</i>	1.2	0.8	0.4
Ineligible Claimants			
Total with Information - Number	8,411	6,198	2,213
Percent*	100.0%	73.7%	26.3%
Total, Under 45 - Percents	74.5%	54.8%	19.7%
<i>Under 25</i>	6.2	5.3	0.9
<i>25 - 34</i>	41.1	31.2	9.8
<i>35 - 44</i>	27.3	18.3	8.9
Total, Over 45 - Percents	25.5%	18.8%	6.7%
<i>45 - 54</i>	12.2	9.1	3.0
<i>55- 64</i>	10.5	7.9	2.6
<i>Over 65</i>	2.8	1.8	1.0

Note: Demographic data for eligible and ineligible claimants are based on original determinations and do not incorporate eligibility changes due to redeterminations. Totals do not match those in Table 1 due to differences in data processing procedures.

*Percentages are computed by eligibility status for the total number of claimants with age and sex information. Percents may not add to totals due to rounding.

TABLE 2A
FAMILY LEAVE INSURANCE – STATE PLAN
AGE AND SEX OF BONDING FAMILY LEAVE CLAIMANTS
BY ELIGIBILITY STATUS

Calendar Year 2019

	<u>Total</u>	<u>Female</u>	<u>Male</u>
Eligible Claimants			
Total with Information - Number	32,802	26,221	6,581
Percent*	100.0%	79.9%	20.1%
Total, Under 45 - Percents	98.7%	79.4%	19.2%
<i>Under 25</i>	4.8	4.3	0.6
<i>25 - 34</i>	61.7	51.0	10.7
<i>35 - 44</i>	31.3	24.2	7.9
Total, Over 45 - Percents	1.3%	0.5%	0.9%
<i>45 - 54</i>	1.2	0.4	0.7
<i>55- 64</i>	0.1	0.0	0.1
<i>Over 65</i>	0.0	0.0	0.0
Ineligible Claimants			
Total with Information - Number	4,703	3,556	1,147
Percent*	100.0%	75.6%	24.4%
Total, Under 45 - Percents	98.0%	74.8%	23.2%
<i>Under 25</i>	8.7	7.7	0.9
<i>25 - 34</i>	59.8	47.1	12.8
<i>35 - 44</i>	29.5	20.0	9.5
Total, Over 45 - Percents	2.0%	0.9%	1.2%
<i>45 - 54</i>	1.7	0.7	1.0
<i>55- 64</i>	0.3	0.2	0.1
<i>Over 65</i>	0.0	0.0	0.0

Note: Demographic data for eligible and ineligible claimants are based on original determinations and do not incorporate eligibility changes due to redeterminations. Totals do not match those in Table 1 due to differences in data processing procedures.

*Percentages are computed by eligibility status for the total number of claimants with age and sex information. Percents may not add to totals due to rounding.

TABLE 2B
FAMILY LEAVE INSURANCE – STATE PLAN
AGE AND SEX OF FAMILY CARE FAMILY LEAVE CLAIMANTS
BY ELIGIBILITY STATUS

Calendar Year 2019

	<u>Total</u>	<u>Female</u>	<u>Male</u>
Eligible Claimants			
Total with Information - Number	5,447	4,019	1,428
Percent*	100.0%	73.8%	26.2%
Total, Under 45 - Percents	36.3%	26.4%	9.9%
<i>Under 25</i>	<i>1.0</i>	<i>0.8</i>	<i>0.2</i>
<i>25 - 34</i>	<i>12.9</i>	<i>9.4</i>	<i>3.5</i>
<i>35 - 44</i>	<i>22.4</i>	<i>16.2</i>	<i>6.2</i>
Total, Over 45 - Percents	63.7%	47.4%	16.4%
<i>45 - 54</i>	<i>26.4</i>	<i>19.9</i>	<i>6.5</i>
<i>55- 64</i>	<i>29.2</i>	<i>22.3</i>	<i>7.2</i>
<i>Over 65</i>	<i>8.1</i>	<i>5.4</i>	<i>2.7</i>
Ineligible Claimants			
Total with Information - Number	3,708	2,642	1,066
Percent*	100.0%	71.3%	28.7%
Total, Under 45 - Percents	44.7%	29.6%	15.1%
<i>Under 25</i>	<i>3.1</i>	<i>2.3</i>	<i>0.8</i>
<i>25 - 34</i>	<i>17.2</i>	<i>11.1</i>	<i>6.1</i>
<i>35 - 44</i>	<i>24.4</i>	<i>16.2</i>	<i>8.2</i>
Total, Over 45 - Percents	55.3%	41.7%	13.6%
<i>45 - 54</i>	<i>25.5</i>	<i>19.9</i>	<i>5.6</i>
<i>55- 64</i>	<i>23.4</i>	<i>17.6</i>	<i>5.8</i>
<i>Over 65</i>	<i>6.4</i>	<i>4.2</i>	<i>2.2</i>

Note: Demographic data for eligible and ineligible claimants are based on original determinations and do not incorporate eligibility changes due to redeterminations. Totals do not match those in Table 1 due to differences in data processing procedures.

*Percentages are computed by eligibility status for the total number of claimants with age and sex information. Percentages may not add to totals due to rounding.

TABLE 3

FAMILY LEAVE INSURANCE – STATE PLAN
SUMMARY OF DATA FOR COMPLETED CASES*
BY TYPE OF CLAIM

Calendar Year 2019

<u>Type of Claim</u>	Number of <u>Cases</u>	Percent of <u>Cases</u>	Average Duration <u>(weeks)</u>	Average Gross <u>Benefits</u>
Care of a Family Member	6,761	16.6%	4.2	\$2,215
Total Bonding Claims	33,914	83.4	5.4	\$3,019
<i>Bonding Immediately Following a Pregnancy Claim for TDI</i>	<i>17,003</i>	<i>41.8</i>	<i>5.6</i>	<i>\$3,000</i>
<i>Bonding That Does Not Immediately Follow a Pregnancy Claim for TDI</i>	<i>16,911</i>	<i>41.6</i>	<i>5.1</i>	<i>\$3,037</i>
Total	40,675	100.0%	5.2	\$2,885

Calendar Year 2018 (REVISED)

<u>Type of Claim</u>	Number of <u>Cases</u>	Percent of <u>Cases</u>	Average Duration <u>(weeks)</u>	Average Gross <u>Benefits</u>
Care of a Family Member	5,306	15.2%	4.2	\$2,113
Total Bonding Claims	29,573	84.8	5.4	\$2,954
<i>Bonding Immediately Following a Pregnancy Claim for TDI</i>	<i>15,743</i>	<i>45.1</i>	<i>5.6</i>	<i>\$2,907</i>
<i>Bonding That Does Not Immediately Follow a Pregnancy Claim for TDI</i>	<i>13,830</i>	<i>39.7</i>	<i>5.2</i>	<i>\$3,007</i>
Total	34,879	100.0%	5.2	\$2,826

*Completed cases include those claims formally closed in the FLI database in 2018 and 2019, as well as those with no payment activity for 90 days.

TABLE 4
FAMILY LEAVE INSURANCE – STATE PLAN
EMPLOYER REQUIRED LEAVE RESULTING IN REDUCED BENEFIT DURATION*
 Calendar Years 2018 and 2019

	<u>2018</u>	<u>2019</u>
Number of Claims Reduced	4,269	1,280
Total Number of Days Reduced	43,481	12,386
Average Number of Days Reduced	10	10

*Includes all reported sick leave, vacation or other fully paid leave which resulted in reduced FLI benefit duration. Prior to February 19, 2019, employers had the option of requiring their employees to use up to two weeks of any employer paid leave prior to receiving FLI benefits, with the duration of the employee’s FLI claim reduced by the amount of employer paid leave taken. With the enactment of P.L. 2019, chapter 37, effective February 19, 2019, employers can permit, but not require, employees to use paid sick or vacation time prior to receiving FLI benefits.

TABLE 5

**FAMILY LEAVE INSURANCE – STATE PLAN
REVENUES, BENEFITS AND EXPENSES
(Millions)**

Calendar Years 2018 and 2019

	<u>2018</u>	<u>2019</u>
<u>FLI Income</u>		
FLI Worker Contributions*	\$102.5	\$99.0
Other Income (including interest)	\$1.4	\$1.4
Total FLI Income	\$103.9	\$100.4
<u>FLI Benefits and Expenses</u>		
FLI State Plan Benefit Payments	\$99.3	\$119.6
Benefit Payments for Family Leave During Unemployment	\$0.8	\$0.8
FLI Administrative Expenses**	\$1.8	\$4.7
Total FLI Benefits and Expenses	\$101.9	\$125.1

Note: Totals for benefit payments do not match those in Table 1 because the data are from different sources.

*The FLI worker contribution rate for CY 2018 was 0.09 percent and for CY 2019 it was 0.08 percent.

**FLI administrative expenses were higher in CY 2019 because of the timing of a cash payment of administrative expenses for FY 2018.

TABLE 6

TEMPORARY DISABILITY INSURANCE – STATE PLAN
NUMBER OF ELIGIBLE NEW CLAIMS
BY TYPE OF CLAIM
Calendar Year 2019

<u>Type of Claim</u>	<u>Number of Claims</u>	<u>Percent of Claims</u>
Pregnancy and Complications of Childbirth	25,234	28.3%
All Other Claim Categories	64,044	71.7%
Total	89,278	100.0%

Calendar Year 2018 (REVISED)

<u>Type of Claim</u>	<u>Number of Claims</u>	<u>Percent of Claims</u>
Pregnancy and Complications of Childbirth	24,415	28.4%
All Other Claim Categories	61,500	71.6%
Total	85,915	100.0%

TABLE 7
TEMPORARY DISABILITY INSURANCE – STATE PLAN
AGE AND SEX OF DISABILITY INSURANCE CLAIMANTS
BY ELIGIBILITY STATUS

Calendar Year 2019

	<u>Total</u>	<u>Female</u>	<u>Male</u>
Eligible Claimants			
Total with Information - Number	70,901	50,731	20,170
Percent*	100.0%	71.6%	28.4%
Total, Under 45	51.5%	43.0%	8.4%
Under 25	5.4	4.4	1.0
25 - 34	27.1	23.8	3.3
35 - 44	19.1	14.9	4.1
Total, Over 45	48.5%	28.5%	20.0%
45 - 54	18.2	11.7	6.5
55- 64	21.8	12.3	9.5
Over 65	8.6	4.6	4.0
Ineligible Claimants			
Total with Information - Number	40,818	27,523	13,295
Percent*	100.0%	67.4%	32.6%
Total, Under 45	57.2%	43.8%	13.4%
Under 25	8.6	6.6	2.0
25 - 34	28.9	23.1	5.7
35 - 44	19.7	14.0	5.7
Total, Over 45	42.8%	23.7%	19.1%
45 - 54	17.5	10.5	7.0
55- 64	18.5	9.7	8.7
Over 65	6.9	3.4	3.5

Note: Demographic data for eligible and ineligible claimants are based on original determinations and do not incorporate eligibility changes due to redeterminations. Totals do not match those in Table 1 due to differences in data processing procedures.

*Percentages are computed by eligibility status for the total number of claimants with age and sex information. Percents may not add to totals due to rounding.

TABLE 8

TEMPORARY DISABILITY INSURANCE – STATE PLAN
SUMMARY OF DATA FOR COMPLETED CASES*
BY TYPE OF CLAIM
Calendar Year 2019

<u>Type of Claim</u>	<u>Number of Cases</u>	<u>Percent of Cases</u>	<u>Average Duration (weeks)</u>	<u>Average Gross Benefits</u>
Pregnancy and Complications of Childbirth	24,975	28.3%	8.6	\$4,058
All Other Claim Categories	63,323	71.7%	10.2	\$5,034
Total	88,298	100.0%	9.8	\$4,758

Calendar Year 2018 (**REVISED**)

<u>Type of Claim</u>	<u>Number of Cases</u>	<u>Percent of Cases</u>	<u>Average Duration (weeks)</u>	<u>Average Gross Benefits</u>
Pregnancy and Complications of Childbirth	24,936	28.8%	8.6	\$3,938
All Other Claim Categories	61,616	71.2%	10.3	\$4,900
Total	86,552	100.0%	9.8	\$4,623

*Completed cases include those claims formally closed in the TDI database in 2018 and 2019, as well as those with no payment activity for 90 days.

TABLE 9

**TEMPORARY DISABILITY INSURANCE – STATE PLAN
SUMMARY OF REVENUE, BENEFITS AND EXPENSES
(Millions)**

Calendar Years 2018 and 2019

	<u>2018</u>	<u>2019</u>
<u>TDI Income</u>		
TDI Worker Contributions*	\$149.3	\$135.0
TDI Employer Contributions	\$269.8	\$276.5
Other Income (including interest)	\$32.7	\$31.6
Total TDI Income	\$451.8	\$443.1
<u>TDI Benefits and Expenses</u>		
TDI State Plan Benefits	\$395.1	\$420.3
Benefit Payments for Disability During Unemployment	\$19.8	\$20.1
TDI Administrative Expenses**	\$15.1	\$28.2
Total TDI Benefits and Expenses	\$430.0	\$468.6

*The TDI worker contribution rate for CY 2019 was 0.17 percent, and for CY 2018, the rate was 0.19 percent.

**TDI administrative expenses were higher in CY 2019 because of the timing of a cash payment of administrative expenses for FY 2018.