

OPLA RESEARCH REQUEST MEMO

To: Members of the Commission To Develop a Paid Family and Medical Leave Benefits Program

From: Kristin Brawn, Legislative Researcher

Date: November 23, 2021

RE: Demographic Data and Family and Medical Leave Claims Utilization and Demographic Data for States with Operational Paid Family and Medical Leave Programs

Dear Commission Members:

During the Commission's meeting on October 29, 2021, members requested demographic data for the states with operational Paid Family and Medical Leave (PFML) programs (California, the District of Columbia, Massachusetts, New Jersey, New York, Rhode Island and Washington), as well as demographic and utilization data regarding those states' PFML claims. Please see below for the compilations of the data requested.

STATE DEMOGRAPHIC DATA

The demographic data for the six states and the District of Columbia with operational PFML programs were obtained from the U.S. Census Bureau, 2019 American Community Survey and are displayed in the tables below. For comparison purposes, demographic data for Maine are also included.

Number of Earners in Family

Figure 1 displays the number of earners per household for Maine, the six operational PFML program states and the District of Columbia. As shown, California, the District of Columbia, New York, Rhode Island and Washington have higher percentages of one-earner families than Maine.

Figure 1: Number of Earners Per Household

	ME	CA	DC	MA	NJ	NY	RI	WA
No earners	16.9%	12.7%	11.9%	12.4%	11.8%	13.9%	14.2%	14.3%
1 earner	29.8%	31.8%	31.5%	27.2%	29.8%	30.9%	30.0%	31.2%
2 earners	42.7%	40.6%	49.9%	45.8%	43.4%	41.2%	42.6%	43.1%
3 or more earners	10.6%	14.9%	6.8%	14.5%	15.0%	13.9%	13.2%	11.3%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Source: U.S. Census Bureau, American Community Survey, 2019, Table B19122, Number of Earners in Family

Median Income

Figure 2 displays the total median family income and the median family income per number of earners in the household for Maine, the six operational PFML program states and the District of Columbia. As shown, all six states and the District of Columbia have total median family incomes and one-earner and two-earner median family incomes that are higher than Maine's total median family income.

Figure 2: Median Family Income

State	ME	CA	DC	MA	NJ	NY	RI	WA
No earners	\$43,156	\$45,417	\$26,273	\$45,337	\$51,720	\$38,828	\$45,467	\$54,338
1 earner	\$54,679	\$62,171	\$70,070	\$70,834	\$71,064	\$59,956	\$63,724	\$70,194
2 earners	\$94,710	\$114,555	\$183,611	\$133,420	\$131,145	\$114,750	\$109,961	\$116,620
3 or more earners	\$120,589	\$129,636	\$146,200	\$157,639	\$154,942	\$143,609	\$142,094	\$137,132
Total median income	\$76,316	\$91,377	\$130,291	\$108,348	\$105,705	\$89,745	\$89,373	\$94,709

Source: U.S. Census Bureau, American Community Survey, 2019, Table B19121, Median Family Income in the Past 12 Months (In 2019 Inflation-Adjusted Dollars) by Number of Earners in Family

Poverty

Figure 3 displays the percentage of families living in poverty in Maine, the six operational PFML program states and the District of Columbia. As shown, California, the District of Columbia, New York and Rhode Island have a higher percentage than Maine of families living below the federal poverty level (FPL), and only California has a higher percentage than Maine of low-income families (families living below 200% of the FPL).

Figure 3: Ratio of Income to Poverty Level of Families

	ME	CA	DC	MA	NJ	NY	RI	WA
Under 100% of FPL	6.5%	8.2%	8.8%	6.0%	6.2%	9.3%	6.6%	6.2%
100% to 199% of FPL	13.5%	14.3%	9.4%	9.4%	10.5%	12.6%	11.1%	11.0%
200% of FPL and over	80.0%	77.5%	81.7%	84.6%	83.3%	78.1%	82.3%	82.8%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Source: U.S. Census Bureau, American Community Survey, 2019, Table C17026, Ratio of Income to Poverty Level of Families in the Past 12 Months

Industry

Figure 4 displays the percentages of the employed population working in certain industries for Maine, the six operational PFML program states and the District of Columbia. The highest employing industry categories (10% or above) for each state are indicated in boldface type. As shown, in Maine, the largest percentages of individuals are employed in manufacturing, retail trade and health care and social assistance. In California, Massachusetts, Rhode Island and Washington, manufacturing employs one of the largest percentages of workers, and Rhode Island also employs a large percentage of workers in the retail trade. In addition, all of the six PFML states employ one of the largest percentage of workers in the health care and social assistance industries.

Figure 4: Industry for the Full-Time, Year-Round Civilian Employed Population 16 Years and Over

	ME	CA	DC	MA	NJ	NY	RI	WA
Agriculture, forestry, fishing and hunting	2.4%	1.8%	0.2%	0.3%	0.3%	0.5%	0.3%	2.3%
Mining, quarrying and oil/gas extraction	0.1%	0.1%	0.0%	0.1%	0.0%	0.1%	0.1%	0.1%
Construction	8.2%	7.4%	2.8%	6.6%	6.7%	6.5%	6.1%	7.8%
Manufacturing	10.8%	10.7%	1.3%	10.9%	9.7%	6.9%	13.7%	11.7%
Wholesale trade	2.5%	3.2%	0.4%	2.5%	3.7%	2.7%	3.1%	3.3%
Retail trade	10.9%	8.9%	3.1%	8.1%	8.6%	7.8%	9.8%	10.4%
Transportation and warehousing	3.6%	5.3%	2.4%	3.6%	6.3%	5.4%	3.7%	4.7%
Utilities	0.8%	0.9%	0.1%	1.0%	0.9%	0.8%	0.6%	1.1%
Information	1.8%	3.0%	4.2%	2.6%	2.6%	3.1%	1.7%	2.5%
Finance and insurance	5.8%	4.4%	4.5%	6.8%	8.1%	6.9%	6.3%	3.5%
Real estate and rental and leasing	1.3%	2.3%	2.1%	1.7%	1.9%	2.4%	1.5%	2.2%
Professional, scientific and technical services	7.1%	10.3%	23.4%	12.4%	10.4%	9.3%	7.4%	10.9%
Management of companies and enterprises	0.0%	0.2%	0.1%	0.2%	0.2%	0.2%	0.3%	0.2%
Administrative and support and waste management services	2.6%	4.8%	2.9%	3.5%	4.0%	3.5%	3.5%	3.8%
Educational services	9.8%	6.9%	8.0%	10.7%	8.5%	10.1%	10.1%	6.9%
Health care and social assistance	17.7%	12.5%	9.7%	14.7%	13.6%	17.1%	16.4%	12.4%
Arts, entertainment and recreation	1.2%	2.1%	2.3%	1.4%	1.5%	2.0%	1.7%	1.7%
Accommodation and food service	4.0%	5.5%	4.7%	4.5%	4.2%	5.1%	4.7%	4.4%
Other services, except public administration	3.3%	4.3%	9.2%	3.6%	3.7%	4.0%	3.7%	3.9%
Public administration	5.9%	5.4%	18.5%	4.7%	5.1%	5.7%	5.4%	6.2%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Source: U.S. Census Bureau, American Community Survey, 2019, Table S2404, Industry by Sex for the Full-time, Year-Round Civilian Employed Population 16 Years and Over

DEMOGRAPHIC AND UTILIZATION DATA FOR STATE PFML PROGRAMS

The demographic and utilization data for PFML programs in California, the District of Columbia, Massachusetts, New Jersey, New York, Rhode Island and Washington, as presented below, were obtained from claims data provided by state PFML agencies and from reports and other publications. Where applicable, hyperlinks to the reports have been included.

California

Figure 5 displays historical data for the number of Paid Family Leave (PFL) claims filed since 2009, which was obtained from a [publication](#) on the California Employment Development Department’s [Quick Statistics website](#). As shown, the number of PFL claims filed has gradually increased over time, with fluctuations within each year.

Figure 5: California Paid Family Leave Claims Filed for 2009-2021

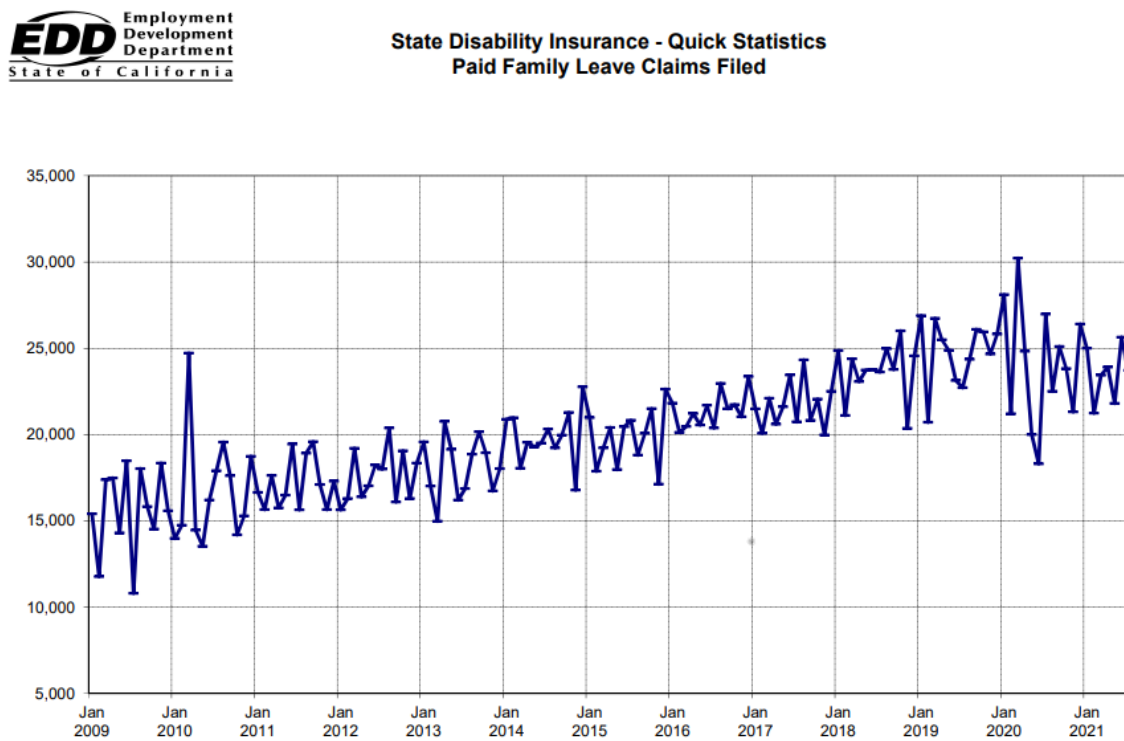


Figure 6 displays the statistics for California’s PFL program for state fiscal year (SFY) 2020-21 (June 1, 2019 to June 30, 2020), as [reported](#) on the Employment Development Department’s [Quick Statistics website](#). Data include the total amount of benefits paid for the period, average weekly benefit amount, average number of weeks per claim and total claims filed and paid. As shown, the state paid out nearly \$1.4 million in PFL benefits during SFY 20-21, with an average weekly amount of \$774.

Figure 6: California PFL Program Statistics SFY 2020-21

Total benefits paid	\$1,358,556,068
Average weekly benefit amount	\$774
Average weeks per claim	6.67
Total claims filed	287,169
Total claims paid	266,607

Figure 7 displays data pertaining to the number and percentage of PFL claims filed during SFY 20-21 for bonding with a child and care for a family member and a breakdown of the claims by gender and each type of claim, as [reported](#) on the Employment Development Department’s [Quick Statistics website](#). As shown, more than 85% of PFL claims for the time period were for bonding with a child, with more than half of those claims filed by women. More than 98% of the bonding claims were for bonding with a biological child. Similarly, more than half of family care claims were submitted by women. Most (approximately 92%) of the family care claims were for the purpose of caring for a spouse, child or parent.

Figure 7: California PFL Bonding and Care Claims Statistics SFY 20-21

Total bonding claims filed	245,753
Bonding claims as % of total claims	85.6%
Females bonding	56.6%
Males bonding	43.3%
Unknown claimants	0.1%
Bonding with biological child	98.9%
Bonding with adoptive/foster child	0.7%
Other bonding	0.4%
Total care claims filed	41,383
Care claims as % of total claims	14.4%
Females providing care	66.8%
Males providing care	33.1%
Unknown claimants	0.1%
Caring for spouse	32.4%
Caring for child	23.4%
Caring for parent	36.5%
Caring for registered domestic partner	1.1%
Caring for all others	6.6%

Figure 8 shows data provided by the Employment Development Department’s Program Data and Systems Section regarding bonding and care claims filed for calendar year (CY) 2020 broken out by income level. Unlike the bonding and claims data presented previously, this data set shows a larger percentage of men filing bonding claims. This discrepancy may be due to the exclusion of pregnancy claims from these data. However, the percentage of women submitting care claims is similar to the claims data presented previously.

Figure 8: California PFL Bonding and Care Claims by Income Level CY 2020

Income Bracket	Bonding (Excludes Pregnancy)			Care of Family Member		
	Male	Female	Total	Male	Female	Total
Less than \$20,000	9.4%	40.4%	13.5%	9.4%	11.6%	10.8%
\$20,000 to \$39,999	20.4%	23.2%	20.7%	18.8%	29.2%	25.7%
\$40,000 to \$59,999	22.6%	13.2%	21.3%	24.2%	22.8%	23.3%
\$60,000 to \$79,999	16.1%	7.9%	15.0%	17.2%	13.2%	14.6%
\$80,000 to \$99,999	10.0%	4.6%	9.3%	11.7%	6.8%	8.5%
\$100,000 and above	21.5%	10.6%	20.1%	18.8%	16.4%	17.2%
Claims as % of total claims	86.9%	13.1%		33.9%	66.1%	

As shown, for CY 2020, women earning less than \$20,000 comprise the largest percentage of women filing bonding claims (40.4%). However, overall, the largest percentages of individuals filing bonding claims are in the \$20,000 to \$39,999, \$40,000 to \$59,999 and \$100,000 and above income brackets. The largest percentages of individuals filing family care claims are in the \$20,000 to \$39,999 and \$40,000 to \$59,999 income brackets.

District of Columbia

A [January 2021 report](#) from the District’s Department of Employment Services to the District of Columbia Council’s Committee on Labor and Workforce Development states that in the six-month period between the Paid Family Leave (PFL) program’s launch of benefits administration on July 1, 2020, through December 31, 2020, the program received more than 5,700 claims, with 349 claims for family caregiving leave, 4,207 claims for parental leave (to bond with a child) and 1,154 claims for medical leave (for the claimant’s own serious health condition), representing 73.7%, 6.1% and 20.2% of PFL claims, respectively. A more recent [October 2021 report](#) on the program states that since July 1, 2020, as of August 2, 2021, the PFL program has received a total of 12,179 claims, with 848 claims for family leave, 8,430 claims for parental leave and 2,901 claims for medical leave, representing 7.0%, 69.2% and 23.8% of PFL claims, respectively.

Figure 9 displays a demographic breakdown of the District’s PFL claims data as presented in the January 2021 report.

Figure 9: Demographic Breakdown of District of Columbia PFL Program Claims Data for July 1, 2020 through December 31, 2020

	Total Claims	Total Claims %	Medical Leave	Medical Leave %	Parental Leave	Parental Leave %	Family Leave	Family Leave %
Gender								
Male	1,634	28.6%	306	26.5%	1,243	29.5%	85	24.4%
Female	4,068	71.2%	844	73.1%	2,961	70.4%	263	75.4%
Other	8	0.1%	4	0.3%	3	0.1%	1	0.3%
Total	5,710	100.0%	1,154	100.0%	4,207	100.0%	349	100.0%
Ethnicity								
Hispanic	546	9.6%	108	9.4%	400	9.5%	38	10.9%
Non-Hispanic	4,908	86.0%	984	85.3%	3,635	86.4%	289	82.8%
N/A	256	4.5%	62	5.4%	172	4.1%	22	6.3%
Total	5,710	100.0%	1,154	100.0%	4,207	100.0%	349	100.0%
Race								
African American/Black	2,075	36.3%	642	55.6%	1,264	30.0%	169	48.4%
Asian	461	8.1%	55	4.8%	374	8.9%	32	9.2%
White	2,432	42.6%	295	25.6%	2,046	48.6%	91	26.1%
Other/claimant chose two or more options	194	3.4%	45	3.9%	132	3.1%	17	4.9%
Do not wish to answer	536	9.4%	115	10.0%	381	9.1%	40	11.5%
N/A	12	0.2%	2	0.2%	10	0.2%	-	0.0%
Total	5,710	100.0%	1,154	100.0%	4,207	100.0%	349	100.0%
Income Range								
<\$10,000	270	4.7%	64	6.7%	180	6.3%	26	9.6%
\$10,000 – \$50,000	1,489	26.1%	402	42.0%	969	34.0%	118	43.4%
\$50,000 – \$100,000	2,320	40.6%	491	51.3%	1,701	59.7%	128	47.1%
\$100,000+	1,631	28.6%	197	20.6%	1,357	47.6%	77	28.3%
TOTAL	5,710	100.0%	957	100.0%	2,850	100.0%	272	100.0%

Figure 9: Demographic Breakdown of District of Columbia PFL Program Claims Data for July 1, 2020 through December 31, 2020 (cont'd)

	Total Claims	Total Claims %	Medical Leave	Medical Leave %	Parental Leave	Parental Leave %	Family Leave	Family Leave %
Age Range								
18-24	184	3.2%	44	3.8%	135	3.2%	5	1.4%
25-45	4,879	85.4%	636	55.1%	4,018	95.5%	225	64.5%
46-55	386	6.8%	249	21.6%	51	1.2%	86	24.6%
56-64	205	3.6%	172	14.9%	3	0.1%	30	8.6%
65+	56	1.0%	53	4.6%	-	0.0%	3	0.9%
Total	5,710	100.0%	1,154	100.0%	4,207	100.0%	349	100.0%

As shown, more than 70% of total PFL claimants are female, with that percentage also reflected in the breakdown of claims by type (medical, parental and family leave). Most claimants are non-Hispanic, and a majority of claimants are either African-American or White. More than half of claimants for medical leave and close to half of claimants for family leave are African-American. Approximately 40% of individuals filing PFL claims are earning between \$50,000 and \$100,000, and approximately 85% of claimants are between 25 and 45 years of age.

Massachusetts

According to the Massachusetts Department of Paid Family and Medical Leave (DMFL) [FY 2021 Annual Report](#), during the first six months of the Paid Family and Medical Leave (PFML) program, DMFL approved 43,440 applications for leave. Of those applications:

- Medical leave accounted for 58.1% of applications (25,252 applications).
- Family leave to bond with a child following birth, adoption or foster care placement accounted for 41.8% of applications (18,165 applications).
- There were no applications for leave to care for a family member in FY 2021, as that leave type was not available until July 1, 2021.
- Military exigency leave accounted for 0.03% of applications (18 applications).
- Leave to care for a service member accounted for 0.01% of applications (6 applications).
- Applicants for paid leave came from various industries; the top three sectors who received paid leave benefits were office employees and administrative support, management and healthcare practitioners.

Figure 9 shows the demographic data presented in the report regarding age and gender of applicants for PFML benefits. (Note: Data are incomplete and come from comparing paid leave benefits applications with data available from the Massachusetts Department of Unemployment Assistance and the Massachusetts Registry of Motor Vehicles.)

Figure 10: Age and Gender of Applicants for Massachusetts PFML Benefits

	Total Applicants	Total Applicants %
Age Range		
10-19	143	0.4%
20-29	7,147	20.6%
30-39	15,125	43.6%
40-49	4,509	13.0%
50-59	4,641	13.4%
60-69	2,807	8.1%
70+	315	0.9%
Total	34,687	100.0%

Figure 10: Age and Gender of Applicants for Massachusetts PFML Benefits (cont'd)

	Total Applicants	Total Applicants %
Gender		
Woman	15,855	56.9%
Man	7,798	28.0%
Gender not listed	4,159	14.9%
Prefer not to answer	49	0.2%
Non-binary	17	0.1%
Total	27,878	100.0%

As shown, the largest share of applicants were individuals in their 30's, with more twice as many as in any other age category, and more than twice as many women applied for benefits as men.

New Jersey

The [2019 Family Leave Insurance Workload in 2019 Summary Report](#), states that in 2019, there were 42,209 eligible claims filed for New Jersey's Family Leave Insurance (FLI) Program, a nearly 20% increase from the 35,214 eligible claims filed in 2018. The report also includes the following highlights from FLI claims data:

- Females represented 79.1% of all eligible FLI claimants; males represented 20.9% of all eligible FLI claimants.
- More than 83% 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.
- In regard to claims to care for a seriously ill family member, 23.6% of claims were to care for a child, 29.2% to care for a spouse and 47.1% to care for other family members.
- For FLI claimants taking leave to bond with a newborn or newly adopted child, females comprised 79.9% of eligible claimants, while males comprised 20.1%.
- Nearly all eligible bonding claimants were under age 45 (98.7%), with 61.7% between the ages of 25 and 34 and 31.3% 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% of family care claimants.
- In contrast to bonding claimants, 63.7 percent of eligible family care claimants were over the age of 45. More than one-half of eligible family care claimants were in the age ranges of 45 to 54 (26.4%) and 55 to 64 (29.2%).

New York

According to a [2018 report](#) from New York's Paid Family Leave (PFL) Program, within one year after the program's launch on January 1, 2018, more than 86,500 bonding leave claims, approximately 39,000 family care claims and more than 150 military claims were filed. The report also presents the following demographic information from PFL claims data:

- In regard to income level, the most claims were submitted from individuals in the \$20,000 to \$40,000 income bracket (32,900 claims) and \$40,000 to \$60,000 income bracket (32,000 claims).
- In regard to age of claimants, the most bonding claims were submitted by 34-year-olds (more than 7,000 claims), and the most family care claims were submitted by 56-year-olds (more than 1,100 claims).

Rhode Island

Data for CY 2020 regarding Rhode Island's Temporary Disability Insurance (TDI) and Temporary Caregiver Insurance (TCI) programs were compiled from weekly TDI/TCI reports downloaded from the Department of

Labor and Training's [Unemployment Insurance and Temporary Disability Insurance Statistics website](#). According to the weekly reports, there were a total of 15,824 TCI claims submitted in CY 2020, representing 26.1% of total TDI claims. Demographic data for TDI and TCI claims were not available.

Washington

According to the [2020 Annual Report](#) from Washington's Employment Security Department on the state's Paid Family and Medical Leave (PFML) Program, in the first year of the state's PFML program (from January to September 2020), a total of 125,594 claim applications were submitted. Approximately 38% of claims were for medical leave, 9% for medical leave due to complications with a pregnancy, 42% of claims for family bonding, 11% of claims for family care and 0.1% of claims for military exigencies.

In May 2021, the Employment Security Department published a [Program Utilization Study](#) of the PFML program that examined the demographic and employment characteristics of individuals who had submitted claims and received benefits from the PFML program and to what extent program participation was proportionate relative to the eligible worker population in Washington. The study highlights the following key findings:

- Claimants identified as female had the highest participation rates, compared to those who identified as male, nonbinary, or who preferred not to disclose their gender. Relative to their respective shares of the eligible worker population, female participation was higher while male participation was lower. The study concluded that claims related to pregnancy and childbirth likely contributed to this pattern.
- While the data shows that male participation was relatively low overall, male claimants represented just over half of family bonding claims.
- Female claimants accounted for almost two-thirds of family care claims.
- Individuals ages 30-39 made up much of the PFML customer base and appeared to have much higher participation rates, while all other ages appeared to have lower participation rates.
- The majority of claims 30-39-year-olds made were concentrated in family bonding and medical pregnancy complication leave, consistent with the assumption that their high participation rate is related to childbirth/placement and bonding.
- When looking at race or gender alone, it appeared that certain groups had high participation, but findings became more nuanced when looking at detailed demographic comparisons. Native Hawaiian/Other Pacific Islander women ages 50-59 and men ages 60 and up, Asian women ages 18-29 and 50-59 and men ages 18-29 and 50-59 were among some of the demographic subgroups with the lowest participation, relative to their respective shares of the eligible worker population.
- Similarly, a closer examination of gender and age among customers with Latinx ethnicity revealed that across both genders, all age groups except ages 30-39 had lower participation relative to the population of eligible workers.
- Overall, individuals working at large businesses had higher participation than those working at small business with fewer than 50 employees.
- Examining average hourly wage and employer size together revealed that lower participation rates persisted across both small and large employers for those making up to \$15 an hour, \$15- \$19 an hour, and more than \$50 an hour.