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employers, and families
—of every kind—
have the time and support they need
to care for themselves and
their loved ones
during life's most important moments.

July
2024
Legislative
Report

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Executive Summary

The Oregon Legislature enacted Paid Leave Oregon in the 2019 Legislative Session.¹ As with many statewide programs and a new program this large, there is a lot of planning involved — from creating policies and rules to training staff and making sure the right technology is in place to support the program, including the requisite legislative and executive branch Stage Gate approvals. When enacted, the implementation timeline of Paid Leave Oregon was ambitious. Due to the pandemic in 2020, the Oregon Employment Department (OED) focused all its efforts on the historic task of administering Unemployment Insurance benefits at unprecedented levels and building brand new Unemployment Insurance programs to support hundreds of thousands of Oregonians in a time of need. This made the task of launching Paid Leave Oregon in January 2022 for contributions and January 2023 for benefits considerably more difficult. OED and Oregon legislators wanted to make sure Paid Leave Oregon was built right from the start; therefore, during the 2021 Legislative Session,² the Legislature changed the implementation timeline for Paid Leave Oregon. Instead, employers and employees began paying contributions on Jan. 1, 2023, (a year later than the original legislation), and

claimants began receiving benefits on Sept. 3, 2023 (eight months later than the original legislation). While still ambitious, this allowed OED time to successfully implement the programming of Paid Leave Oregon contributions and benefits in the same core technology system, Frances Online, that the department was using to modernize the Unemployment Insurance program, all while the agency was administering unprecedented levels of Unemployment Insurance benefits.

Both employees and employers pay contributions to fund the Paid Leave Oregon Trust Fund. Employees pay 60%, and large employers (employers with 25 or more employees) pay 40% of the total contribution rate³ up to the social security wage base index.⁴ Self-employed people and Tribal governments can choose to participate in Paid Leave Oregon. Self-employed people who choose to participate pay the employee contribution rate (60%).

Generally, the program allows for up to 12 weeks of paid leave for eligible Oregonians⁵ to care for themselves when they have a serious health condition (medical leave), to care for a family member with a serious health condition (family leave), to bond with




¹ House Bill (HB) 2005, codified as Oregon Revised Statute (ORS) chapter 657B.

² HB 3398.

³ Total contribution rate for 2023 and 2024 is 1%, which is the maximum statutory rate.

⁴ 2024 social security wage base index is \$168,600.

⁵ Work for an employer in Oregon, earned at least \$1,000 in their base year, and had a qualifying life event.



a new child (bonding leave), or to take leave as survivors of sexual assault, domestic violence, harassment, bias crimes, or stalking (safe leave). The parent who gave birth may qualify for two additional weeks of leave for limitations related to pregnancy, bringing the maximum leave to 14 weeks in a benefit year. The law requires job protections⁶ and continuation of health care benefits while the eligible individual is on paid leave. Eligible individuals can receive up to 100% of their average weekly wage in Paid Leave Oregon benefits.⁷ The percentage individuals receive is based on a comparison of their average weekly wage and the state average weekly wage. Lower-wage earners likely can receive 100% wage replacement, with this percentage dropping for higher-wage earners. There is a statutory minimum and maximum weekly benefit amount, with those amounts being indexed to overall average wage levels in Oregon.

As required by Oregon Laws 2019, chapter 700, section 51, OED is providing a report in the manner provided under ORS 192.245, on the data available for the state-administered portion of Paid Leave Oregon. This report provides a summary of data on Paid Leave Oregon contributions and

benefits through the first quarter of 2024 (Jan. 1, 2023 - March 31, 2024). The data used in this report comes from various sources including the Paid Leave Oregon benefit application processing system, Frances Online, the Unemployment Insurance program, the Office of Economic Analysis,⁸ the United States Census Bureau,⁹ and the local area employment statistics.¹⁰ This report includes information about Paid Leave Oregon benefit applications, contributions, equivalent plan applications, and assistance grants through the first quarter of 2024. The report does not include contributions and benefits collected and administered through employers that choose to offer their own paid leave program to their employees through an equivalent plan, which equates to about 16% of Oregon's workforce.

Key Insights for 2023:

- The Paid Leave Oregon website, forms, and instructions are available in eight languages.
- With the input and guidance from the Paid Leave Oregon Advisory Committee, Paid Leave Oregon adopted 119 administrative rules.

⁶ Must work for the employer for at least 90 consecutive days to qualify for job protection.

⁷ For July 2023-June 2024, the minimum weekly benefit amount is \$63.48, and the maximum weekly benefit amount is \$1,523.63.

⁸ <https://www.oregon.gov/das/oea/pages/index.aspx>

⁹ U.S. Census Bureau American Community Survey 2022 5-Year Estimates, table S2301 - <https://data.census.gov/table?>

¹⁰ <https://www.qualityinfo.org/-/race-and-ethnic-diversity-in-oregon-s-workforce>




- The Paid Leave Oregon team grew from a staff of 19 in January 2022 to 267 by Dec. 31, 2023, and 296 by March 31, 2024.
- Paid Leave Oregon contributions are part of the employer's single quarterly payroll report which also includes state income tax withholding, Unemployment Insurance, workers benefit fund, and some local transit tax filings. Oregon is the only state that offers one single filing, as the other states require employers to complete each filing separately.
- The OED successfully launched a modernized technology system, Frances Online, to process quarterly payroll reports and applications for Paid Leave Oregon benefits, equivalent plans, and small employer assistance grants.
- As required by law, Paid Leave Oregon calculates the total contribution rate by November 15 of each year. This rate is based on projections of the Paid Leave Oregon Trust Fund balance. The key projection is identifying if the trust fund will have less than six months' worth of projected expenditures. The total contribution rate has stayed at 1% since Paid Leave Oregon began in January 2023, as the Paid Leave Oregon Trust Fund is still growing and has not yet reached the six months' worth of projected expenditures.



- By June 30, 2023, Paid Leave Oregon repaid the General Fund loan in the amount of \$42,168,822.
- The Paid Leave Oregon Trust Fund balance fluctuates based on quarterly employer reporting and benefits payments. Paid Leave Oregon staff continue to watch the trust fund very closely until annual trend in revenue collections and benefit payments can be determined. As of now, Paid Leave Oregon has not completed a full year of benefits payments.
- Paid Leave Oregon asks claimants for information about their age, race, ethnicity, sexual orientation, gender identity, and language preference to better understand who is using the program and identify any gaps that the program may need to address. This information allows the program to adjust outreach, application processes, and operation efforts. The demographics of Paid Leave Oregon claimants generally match the demographics of Oregon's workforce.



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- Paid Leave Oregon continues to learn and grow in its first year of operation. Customer service levels are not yet at what is needed in the long term, and improving customer service is a big focus going forward. When looking at how new the program is, how broad and expansive its coverage, and how much it has already rapidly changed, the program is doing well.
 - Employers, employees, legislators, the Paid Leave Oregon Advisory Committee, and OED staff are constantly identifying changes to continue to refine the program and make it the best in the nation. Paid Leave Oregon will continue to actively seek feedback from the public and adjust the program based on this feedback.

Benefits

Most employees in Oregon are eligible for Paid Leave Oregon benefits if they have experienced a qualifying event, have earned at least \$1,000 in their base year¹¹ or alternate base year,¹² and are currently employed.¹³ A self-employed person can choose to participate if they have earned at least \$1,000 in Oregon net income from self-employment in the previous tax year. Paid Leave Oregon began accepting benefit applications on Aug. 14, 2023, three weeks before Paid Leave Oregon benefits began on Sept. 3, 2023, to allow time for application processing.

Paid Leave Oregon does not have a week-long waiting period like the Unemployment Insurance Program; instead, eligible individuals with approved benefits receive benefits for their first week of leave. Individuals must take Paid Leave Oregon in full-day increments (from all employers, if they have more than one). Individuals taking consecutive leave do not have to send a weekly claim.¹⁴ However, individuals taking intermittent leave¹⁵ must send a weekly claim (they can send up to four weeks at a time) to identify which days they worked, didn't work, or took Paid Leave Oregon during that time. This allows Paid Leave Oregon to correctly calculate their weekly benefit amount.

¹¹ Base year is the first four of the last five completed calendar quarters before the start date of the benefit year.

¹² Alternate base year is the last four completed calendar quarters before the start date of the benefit year. The alternate base year is only used if the individual does not have \$1,000 of wages in the base year.

¹³ Exemptions include a federal employee; a Tribal government employee if the Tribal government has not chosen to participate in the program; a participant in a work training program as part of a state or federal assistance program; a participant in a work-study program that provides students in secondary or postsecondary educational institutions with employment opportunities for financial assistance or vocational training; a railroad employee; a volunteer; a judge; a member of the Legislative Assembly; and a holder of public office.

¹⁴ Does not work between the start and end date of their leave for any employer.

¹⁵ Works between the start and end date of their leave for any employer and may have more than one type of leave.



Number of Applications Received

Gathering available data for Paid Leave Oregon Trust Fund projections is challenging, as there are not many paid leave programs nationally, most paid leave programs have not been operating very long, and there are major differences between each of the paid leave programs.

From Aug. 14, 2023, to March 31, 2024, Paid Leave Oregon received **79,884** identity-verified applications. This represents **20.7%** fewer applications received than originally anticipated (100,760 applications expected based on the number of Oregonians and comparison of other state's paid leave programs).

“Identity-verified” means benefit applications received by Paid Leave Oregon that have passed identity verification. If the potential claimant did not pass identity verification, their claim and benefits are not included in this report. Paid Leave Oregon has faced significant, coordinated fraud attacks. This report includes as much information as possible to show performance without putting the Paid Leave Oregon Trust Fund at risk. Disclosing information on how many applications were received that didn't pass identity verification could give those committing these attacks information about how quickly and when we are identifying

Figure 1.A. Paid Leave Oregon Benefit Applications Sent by Leave Type (Aug. 14, 2023 - March 31, 2024)
(Total Applications: 79,884)

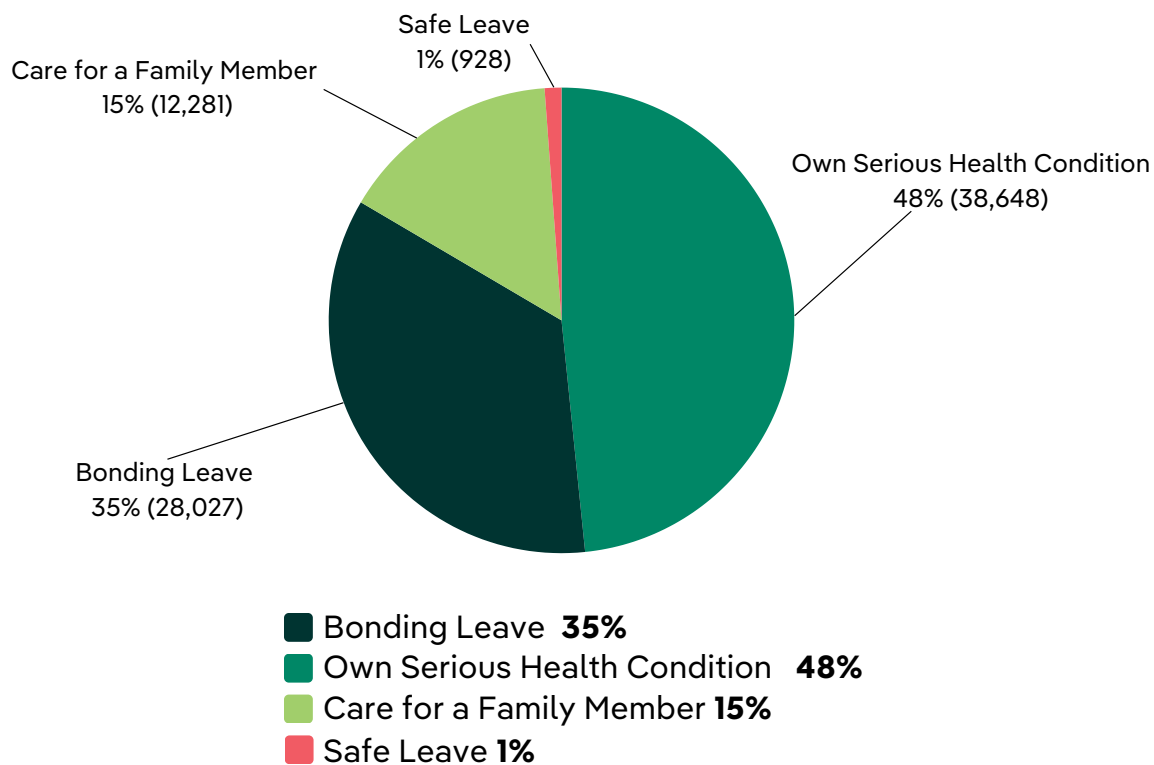


Figure 1.A. Source: Oregon Employment Department, Paid Leave Oregon

potential fraud. This may help them refine their fraud attacks. Using identity-verified applications provides a more accurate reflection of Paid Leave Oregon's use and performance. For instance, if Paid Leave Oregon received 1,000 identity-verified applications and 3,000 fraudulent applications, including the fraudulent applications would skew data on benefit payment percentages, types of leave requested, and other metrics.

Figure 1.A. shows identity-verified applications sent by leave type from when Paid Leave Oregon began accepting applications (Aug. 14, 2023) through the end of the first quarter of 2024 (March 31, 2024). "Own serious health condition" is medical leave to care for oneself when the individual has a serious health condition and can include two additional weeks for limitations related to pregnancy, childbirth, or a related condition. "Bonding leave" is family leave to bond with a child during the

first year following birth or placement through adoption or foster care. "Care of family member" is family leave to care for a family member with a serious health condition. "Safe leave" is leave for survivors of sexual assault, domestic violence, harassment, bias crimes, and stalking.

Table 1.B. shows identity-verified benefit applications sent by leave type broken out by month. As expected, Paid Leave Oregon received the most applications when it started. Children joining families within the last year qualified parents for bonding leave and people planned events for shortly after Paid Leave Oregon started paying benefits.

Approved Application Information

Aug. 14, 2023 - March 31, 2024:

- Paid Leave Oregon approved **61,016** applications, which is about **76%**¹⁶ of all applications that Paid Leave Oregon received and identity verified.

Table 1.B. Benefit Applications Sent by Type and Month, August 2023 - March 2024

	Aug	Sept	Oct	Nov	Dec	Jan	Feb	Mar	Total
Own Serious Health Condition	2,087	5,894	4,269	3,956	5,863	5,579	5,729	5,271	38,648
Bonding Leave	4,466	4,795	2,739	2,447	3,887	3,673	3,081	2,939	28,027
Care for Family Member	780	1,982	1,250	1,206	1,783	1,804	1,796	1,680	12,281
Safe Leave	65	182	127	85	126	142	116	85	928
Total	7,398	12,853	8,385	7,694	11,659	11,198	10,722	9,975	79,884

Table 1.B. Source: Oregon Employment Department, Paid Leave Oregon Division



¹⁶ 61,016 approved applications divided by 79,884 identity-verified applications received. About 8% of the applications were denied, over 2% were withdrawn by the applicant, and about 13% were still being processed.

- Medical leave for one's own serious health condition or the two additional weeks for limitations related to pregnancy accounted for about **47%** of approved applications (**28,724** approved applications).
- Family leave to bond with a child during the first year following birth, adoption, or foster care placement accounted for about **38%** of approved applications (**23,098** approved applications).
- Family leave to care for a family member with a serious health condition accounted for about **14%** of approved applications (**8,581** approved applications).
- Safe leave for survivors of sexual assault, domestic violence, harassment, bias crimes, and stalking accounted for about **1%** of approved applications (**613** approved applications).

Figure 2.A. Paid Leave Oregon Approved Benefit Applications by Leave Type
(Total Applications: 61,016)

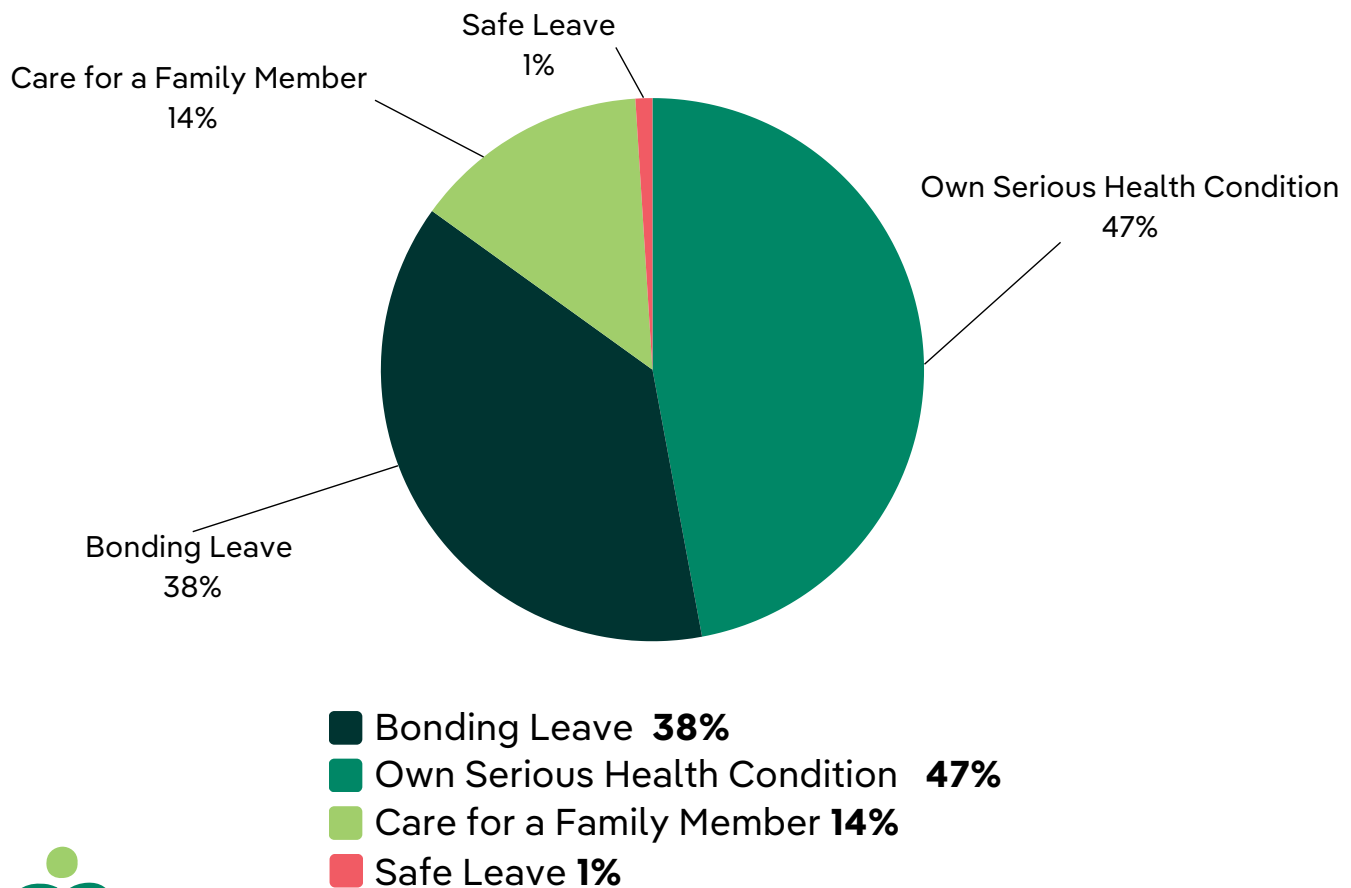


Figure 2.A. Source: Oregon Employment Department, Paid Leave Oregon



Figure 2.A. shows a breakdown of the number of identity-verified benefit applications approved by leave type from Sept. 3, 2023, through March 31, 2024. Applications for claimants' own serious health condition and bonding leave had the highest approval rate, but that is also because Paid Leave Oregon received the largest amount of benefit applications for those leave types. The approval rates align with the percentage of applications received by leave type.

Denied Application Information

As of March 31, 2024:

Paid Leave Oregon denied¹⁷ **6,745** applications, which is about **8%** of all applications that Paid Leave Oregon received and identity verified.

Table 3.A. shows how many benefit applications were denied per month. Before Paid Leave Oregon denies an application, staff gather any additional information from the applicant, which is likely why January and February have the most denied, as the program was trying to give applicants time to provide additional information.

Table 3.B. shows the category of denials, an explanation of each category, and the number of applications that were denied for that category between August 2023 and March 31, 2024. The largest number of

denials were due to claimants not being eligible for Paid Leave Oregon.

Withdrawn or Incomplete Application Information

Of the **79,884** applications that Paid Leave Oregon received, **1,854** applications were withdrawn. Either the claimant asked to have the application withdrawn or it was a duplicate application. This accounts for

Table 3.A. Paid Leave Oregon Benefit Applications Denied by Month August 2023 – March 2024

Month	Count
Aug	450
Sept	1,198
Oct	851
Nov	601
Dec	829
Jan	1,014
Feb	998
March	804
Total	6,745

Table 3.A. Source:
Oregon Employment Department,
Paid Leave Oregon



¹⁷ A "denied" application means Paid Leave Oregon did not approve the application and the claimant received a denial letter based on one of the categories listed in Table 3.B.

Table 3.B. Paid Leave Oregon Denied Applications by Category
August 2023 – March 2024

Category	Explanation of What Category Means	Number of Denied Applications	Percentage of Denied Applications (Rounded to Nearest Tenth)
Eligibility	Not eligible for Paid Leave Oregon benefits (i.e. not enough income, didn't provide proof of serious health condition, qualifies under an equivalent plan instead of the state plan)	4,669	69.2%
Qualifying Leave Type	Not an eligible qualifying reason for leave	1,578	23.4%
Leave has Ended	Qualifying event occurred before Paid Leave Oregon benefits began	181	2.7%
Documentation	Leave or schedule does not match the documentation provided	281	4.2%

Table 3.B. Source: Oregon Employment Department, Paid Leave Oregon

about **2.3%** of all applications Paid Leave Oregon received and identity verified.

As of March 31, 2024, about **13%** of the Paid Leave Oregon identity-verified applications (or about 10,269) still needed processing (either waiting for information from an employer, from the claimant, or waiting for staff to get to the application). Paid Leave Oregon continues to adjust and refine the internal and external application process with the goal of reducing the number of unprocessed applications over time.



Open or Completed Cases

As of March 31, 2024, there were **19,619** (or about 32%) Paid Leave Oregon applications still open where approved applicants were currently taking their requested paid leave. There were **41,397** (or about 68%) approved applicants who completed all their requested leave (i.e. asked for eight weeks of leave and took all eight weeks of leave by March 31, 2024).

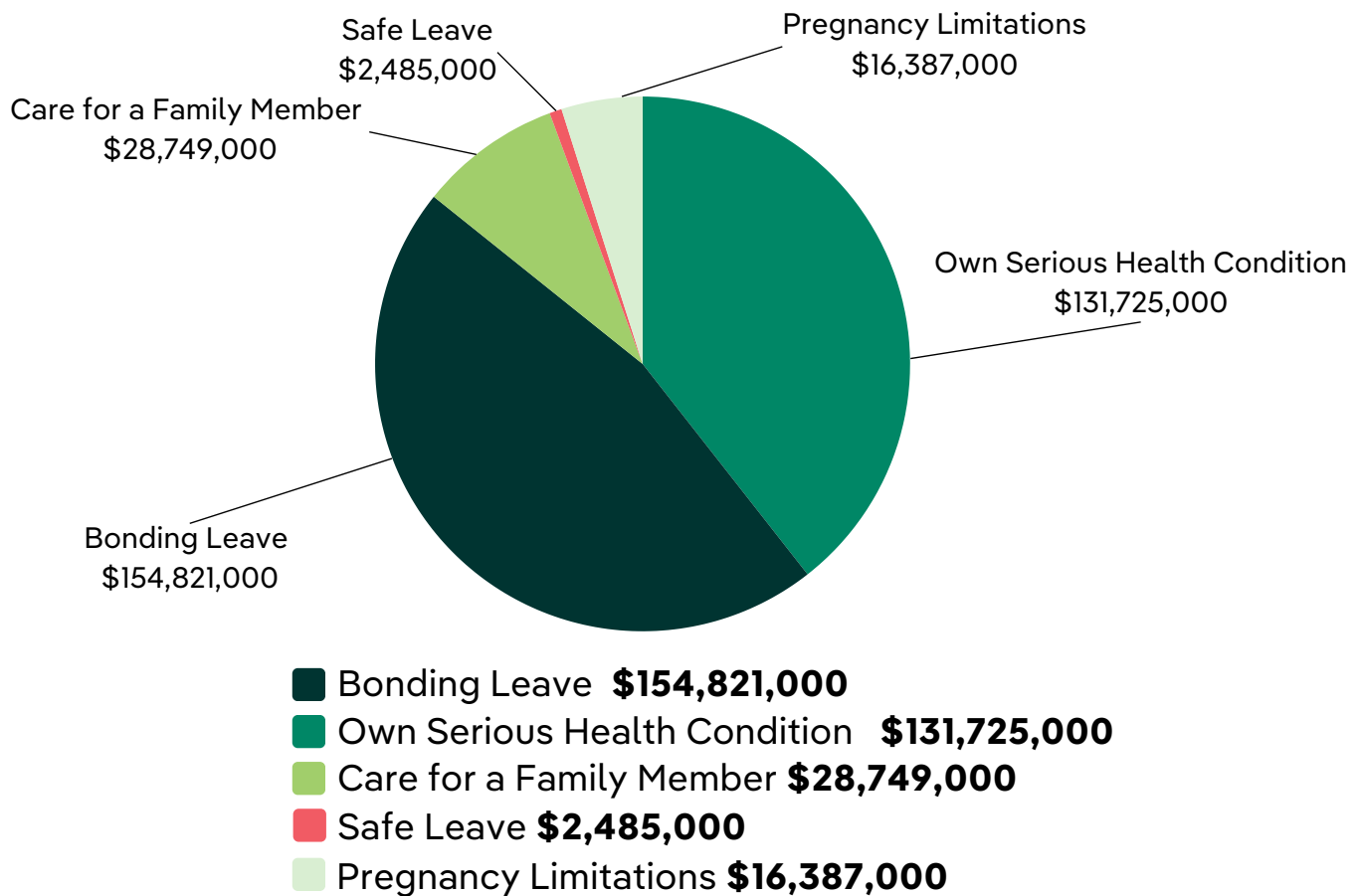
Total Benefits Distributed

From Sept. 3, 2023, to March 31, 2024, Paid Leave Oregon covered a total of 1,761,039 days of leave and paid out about

\$334,167,000 in benefits¹⁸ to **46,409** people in **437,045** individual payments!

- Bonding leave to bond with a child during the first year following birth, or adoption or foster care placement accounted for about **46%** of benefits paid (about \$154,821,000) with an average weekly benefit amount of **\$828**.
- Medical leave for one's own serious health condition accounted for about **39%** of benefits paid (about \$131,725,000) with an average weekly benefit amount of about **\$774**.
- Family leave to care for a family member with a serious health condition accounted for about **9%** of benefits paid (about \$28,749,000) with an average weekly benefit amount of **\$704**.

Figure 4.A. Paid Leave Oregon Benefits Paid by Leave Type From Sept. 3, 2023 - March 31, 2024
(Total Benefits Paid: \$334,167,000)



- Bonding Leave **\$154,821,000**
- Own Serious Health Condition **\$131,725,000**
- Care for a Family Member **\$28,749,000**
- Safe Leave **\$2,485,000**
- Pregnancy Limitations **\$16,387,000**

Figure 4.A. Source: Oregon Employment Department, Paid Leave Oregon



¹⁸ Rounded to the nearest \$1,000.

- Medical leave for leave associated with the two additional weeks for limitations related to pregnancy accounted for about **5%** of benefits paid (about \$16,387,000) with an average weekly benefit amount of about **\$712**.
- Safe leave for survivors of sexual assault, domestic violence, harassment, bias crimes, and stalking accounted for about **1%** of benefits paid (about \$2,485,000) with an average weekly benefit amount of **\$600**.

Figure 4.A. shows the benefits paid by leave type. Benefit payments for bonding leave and own serious health condition had the

highest dollar amounts, but that is also because Paid Leave Oregon received the largest amount of benefit applications for those leave types. Even though Paid Leave Oregon received a lot of applications for limitations related to pregnancy, a claimant can only receive up to two weeks of benefit payments for that amount, which is why the payment is one of the smallest.

Figure 4.B. shows the average weekly benefit amount by leave type. Paid Leave Oregon calculates a claimant's average weekly wage by adding together their total wages and net income from self-employment from their base year and dividing the total by 52 (the number of weeks in the base year). If the claimant's average weekly wage is equal to or less

Figure 4.B. Paid Leave Oregon Average Weekly Benefit Amount by Leave Type From Sept. 3, 2023 - March 31, 2024

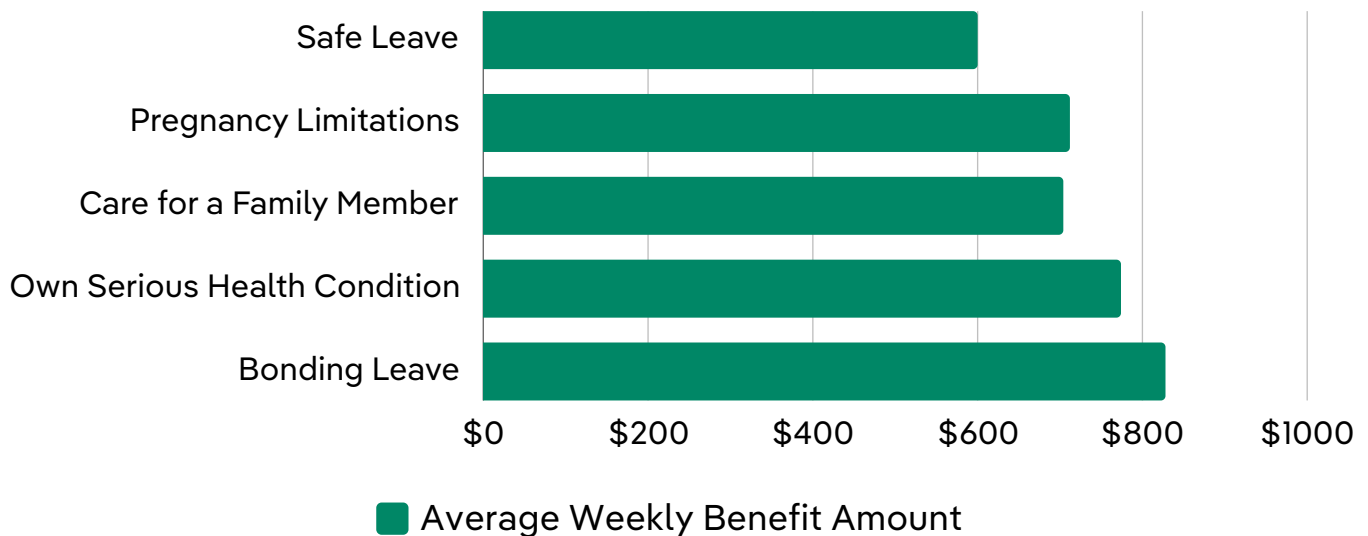


Figure 4.B. Source: Oregon Employment Department, Paid Leave Oregon



than 65% of the state average weekly wage,¹⁹ their weekly benefit is 100% of their average weekly wage. If their average weekly wage is higher than 65% of the state average weekly wage, then Paid Leave Oregon calculates their weekly benefit amount this way:

- Calculate 65% of the state average weekly wage
- Calculate the amount of the claimant's average weekly wage that is more than 65% of the state average wage
- Calculate half of the amount of the claimant's average weekly wage that is greater than 65% of the state average weekly wage
- Add the amounts from bullets one and three to find the claimant's weekly benefit amount
- Calculate 120% of the state average weekly wage²⁰

**Figure 4.C. Paid Leave Oregon Benefits Paid for Intermittent or Consecutive Leave From Sept. 3, 2023 - March 31, 2024
(Total Benefits Paid: \$334,167,000)**

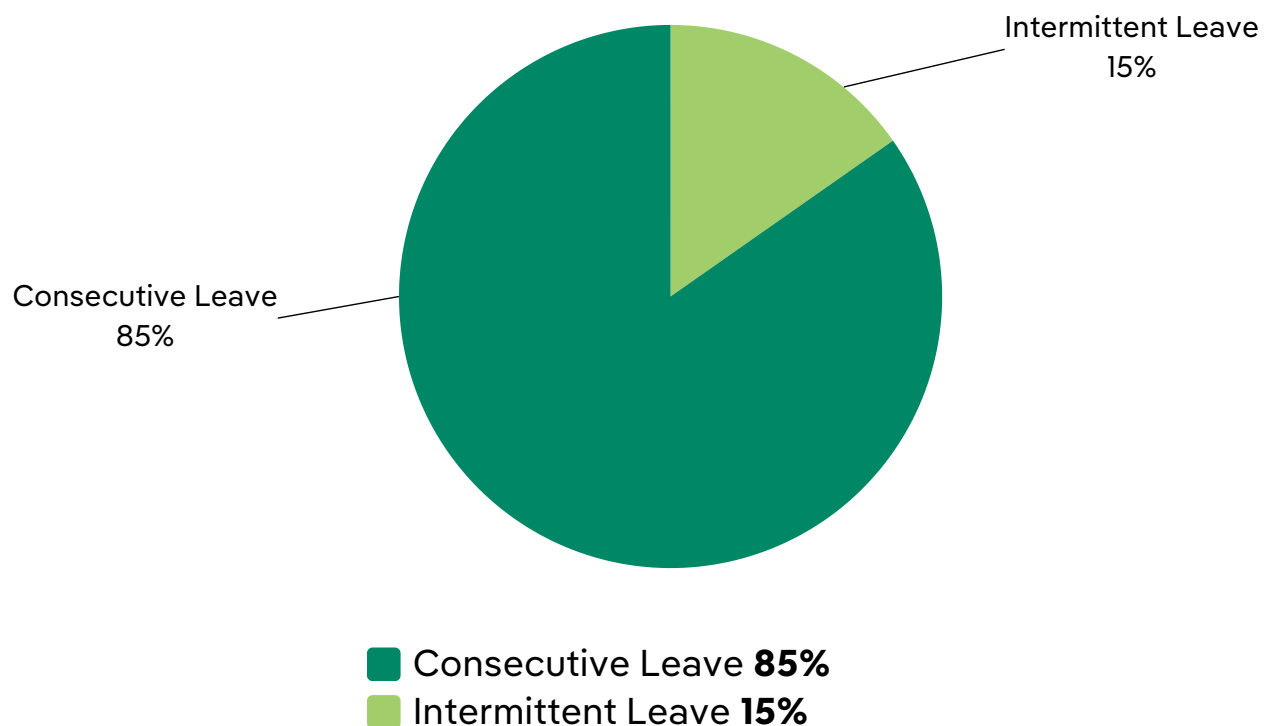


Figure 4.C. Source: Oregon Employment Department, Paid Leave Oregon



¹⁹ State average weekly wage from July 2023 to June 2024 is \$1,269.69. 65% of the state average weekly wage is \$825.30.

²⁰ 120% of the state average weekly wage from July 2023 to June 2024 is \$1,523.63.

- Compare the weekly benefit amount with 120% of the state average weekly wage. The lower of the two is the claimant's weekly benefit amount

Figure 4.C. shows about **15%** of all benefits paid were for intermittent leave and about **85%** were for consecutive leave. Benefit payments for consecutive leave are greater than payments for intermittent leave, as claimants are taking on average 4.3 days per week for consecutive leave and 2.8 days on average for intermittent leave.

Table 4.D. breaks down how many employees received at least one Paid Leave Oregon benefit payment within each month. It also includes the total number of days for which the employees received benefits. For example, if an employee took two days off a week for the month of November (eight days total), and they were paid for those eight days within November, all eight days are displayed in the November count.

**Table 4.D. Paid Leave Oregon Benefit Payments by Month
September 2023 - March 2024**

	Employees with at least one approved weekly payment during the month	Total number of days benefits were paid for during month	Benefits Paid (Rounded to Nearest \$1,000)
Sept	6,496	69,022	\$14,189,000
Oct	14,088	227,765	\$45,490,000
Nov	16,624	306,977	\$59,672,000
Dec	18,178	285,483	\$55,610,000
Jan	21,749	384,459	\$65,696,000
Feb	15,758	246,883	\$47,148,000
March	14,942	240,450	\$46,362,000
Total	107,835	1,761,039	\$334,167,000

Table 4.D. Source: Oregon Employment Department, Paid Leave Oregon

Leave Duration

The average duration of leave completed by March 31, 2024, was **eight** weeks.

- Medical leave for one's own serious health condition: The median duration of leave was **seven** weeks.
- Leave associated with the two additional weeks for limitations related to pregnancy: The median duration of leave was two weeks.
- Family leave to bond with a child during the first year following birth, or adoption or foster care placement: The median duration of leave was 12 weeks.
- Family leave to care for a family member with a serious health condition: The median duration of leave was five weeks.
- Safe leave for survivors of sexual assault, domestic violence, harassment, bias crimes, and stalking: The median duration of leave was nine weeks.

Average Benefit Payment Time Frame

Once Paid Leave Oregon receives an application, it goes through identity verification. After verifying the identity of the person applying for benefits, staff


consider the application finalized, but not yet processed. At this time, the program sends two letters, one to the employer to verify some information and one to the claimant letting them know the weekly benefit amount they are eligible for. The employer has 10 days to respond to their letter. Once the employer responds or the 10 days has passed, staff assess the documentation provided by the claimant to determine if the documentation meets the verification requirements for the type of

Table 5.A. Number of Days to Process Paid Leave Oregon Benefit Application from Finalized to First Payment Sept. 3, 2023 - March 31, 2024

Days from Finalized to First Payment	Percentage of Applications Processed (Rounded to the Nearest Tenth)
<10	3.8%
10 to 19	12.1%
20 to 29	30.1%
30 to 39	21.7%
40 to 49	11.5%
50 to 59	6.4%
60 +	14.5%

Table 5.A. Source:
Oregon Employment Department,
Paid Leave Oregon





leave requested or if staff needs additional information from the claimant. After staff receive enough information to complete their review and decide whether to approve or deny, they process the application.

Figure 5.A. shows the median number of days from finalized claim to first payment of benefits is **32** days from Sept. 3, 2023, to March 31, 2024. While the program's goal is to process applications within two weeks, as of March 31, 2024, most Paid Leave Oregon benefit applications took 20 to 39 days to process.

As of March 31, 2024, the program has only been processing applications for six months and continues to work on identifying the right staffing level to reduce the processing time. Paid Leave Oregon is improving on processing time frames since processing began in August 2023.

Contributions and Revenue

Both employees and employers pay contributions to fund Paid Leave Oregon. Employees pay 60% of the total contribution rate, and large employers (employers with 25 or more employees) pay 40% of the total contribution rate, up to the social security wage base index (\$132,900 for 2023 and \$168,600 for 2024) for each employer. Employers collect employees' contributions from their paycheck.

Paid Leave Oregon was added to the employer's single quarterly payroll report, which also includes state income tax withholding, Unemployment Insurance, workers benefit fund, and some local transit tax filings. Oregon is the only state that offers one single filing, as other states require employers to file each filing separately. Employers file a single quarterly payroll report, in which they report the employees' wages and send both employee and employer (if applicable) contributions to the department.

Self-employed people pay contributions at the employee rate of 60%. They pay their contributions quarterly based on their Oregon net income from self-employment (income after expenses) on their previous tax return, up to the maximum of \$168,600 in net income from self-employment for 2024 and divide the annual amount to be paid by four.

Contributions Collected

From quarter 1 2023 through quarter 1 2024 (Jan. 1, 2023, through April 31, 2024, as that is when the first quarter payroll reports are due), Paid Leave Oregon has collected about **\$1,033,171,000** in employee, employer, and self-employed contributions, which is about 97.9% of total revenue sources.

**Table 6.A. Paid Leave Oregon Original Forecast vs. Actual Contribution Revenue
As of June 6, 2024**

Quarter	May 2023 Forecasted Contributions	Received Contributions as of June 6, 2024 (Rounded to Nearest \$1,000)	Forecasted vs Actual Percentage Increase/(Decrease)
Q1 2023	\$217,000,000	\$226,759,000	4.5%
Q2 2023	\$200,000,000	\$209,254,000	4.6%
Q3 2023	\$196,000,000	\$198,791,000	1.4%
Q4 2023	\$185,000,000	\$178,890,000	(3.3%)
Q1 2024	\$236,000,000	\$219,477,000	(7%)
Total	\$1,034,000,000	\$1,033,171,000	(.08%)

Table 6.A. Source: Oregon Employment Department, Paid Leave Oregon

Table 6.A shows less than one-tenth of a percent decrease in total anticipated contributions compared to what Paid Leave Oregon received. As of June 6, 2024, Paid Leave Oregon was still processing the first quarter report of 2024, so that may partially account for why the actual contributions received show a decrease of about 7%. We anticipate the amount collected for that period to continue to increase and get closer to the projected amount.

Other Revenue

Besides contributions, Paid Leave Oregon receives funds from equivalent plan application fees (see equivalent plan

section below), penalties, and interest (if the employer didn't file a quarterly payroll report and pay contributions), and earned interest on the trust fund. Paid Leave Oregon has collected the following other revenue in the Paid Leave Oregon Trust Fund (rounded to nearest \$1,000):

- **\$916,000** in equivalent plan fees (about **0.09%** of the total revenue)
- **\$1,318,000** in penalties (about **0.12%** of the total revenue)
- **\$1,134,000** in interest (about **0.11%** of the total revenue)
- **\$18,844,000** in earned interest (about **1.8%** of total revenue)

Figure 7.A. Paid Leave Oregon Other Revenue Sources (Excluding Contributions) Jan. 1, 2023 - May 31, 2024
(Total Other Revenue: \$22,212,000)

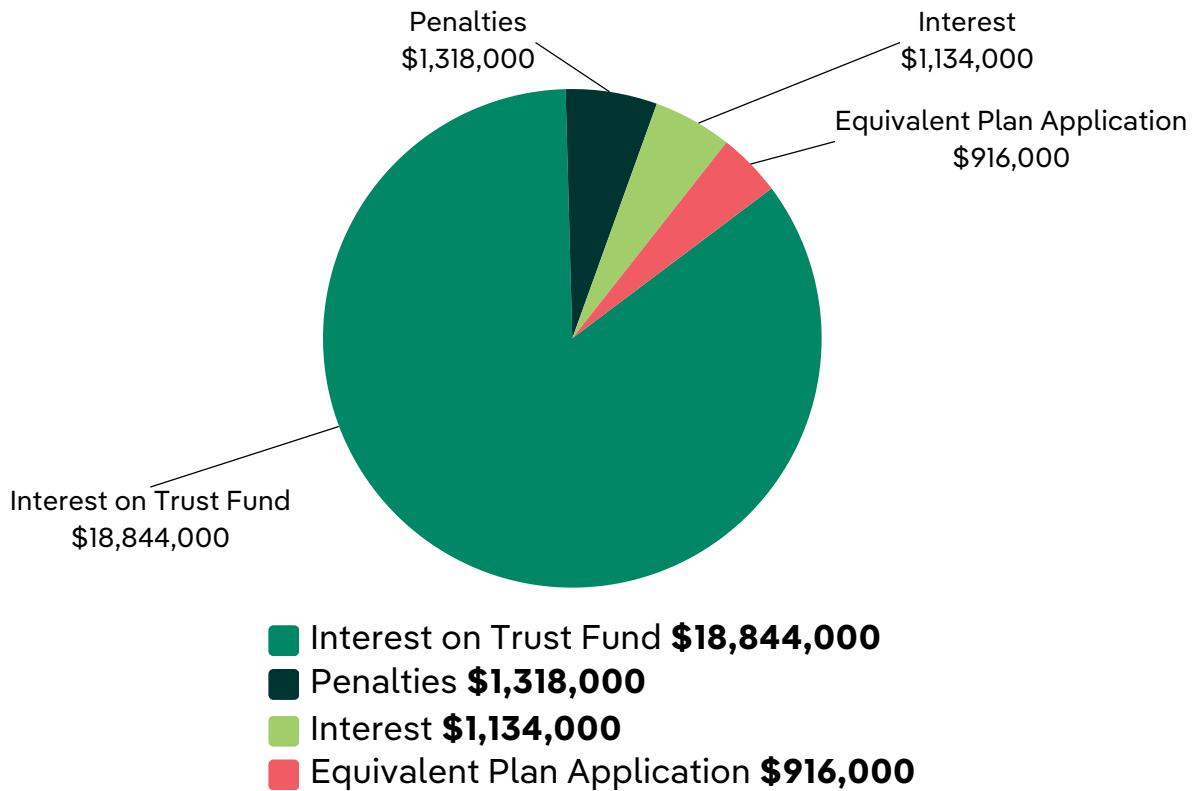


Figure 2.A. Source: Oregon Employment Department, Paid Leave Oregon


Figure 7.A. shows a breakdown of the additional other revenue received by the Paid Leave Oregon Trust Fund from Jan. 1, 2023, through May 31, 2024. The trust fund is earning at an average rate of 1.46% in 2022, 4.23% in 2023, and so far, 5.1% in 2024.

Equivalent Plans

Employers can choose at any time to offer their own paid leave program to their employees through an equivalent plan instead of participating in the state-

administered plan. Paid Leave Oregon will only approve employer plans if the proposed equivalent plan is equal to or better than the state plan.²¹ When employers have an approved equivalent plan, coverage under the plan starts at the beginning of the next quarter, and they do not pay quarterly contributions to the department. Equivalent plan employers must still send the single quarterly payroll report to the department and report Paid Leave Oregon wages for each employee, even though they do not need to pay the contribution amount.

²¹ An equivalent plan has the same or more benefits as the state-administered plan, covers all employees, and cannot withhold more in employee contributions than the state-administered plan.



There are two types of equivalent plans, employer-administered and fully insured. With an employer-administered equivalent plan, the employer is responsible for all financial risks, manages the benefits and administration of the equivalent plan (whether the plan is administered by the employer or by a third-party payroll administrator), and pays the employee benefits when the employee takes paid leave. In a fully insured equivalent plan, the employer purchases an insurance policy from an insurance company to cover their employee's benefits.

For an insurance company to be eligible to market their own Paid Leave Oregon insurance policies to employers, they must be approved through the Division of Financial Regulations at the Department of Consumer and Business Services (DCBS). DCBS was still in the process of approving insurance providers when Paid Leave Oregon began accepting equivalent plan applications, so Paid Leave Oregon offered a one-time declaration of intent option at the beginning of the program. A declaration of intent was a legally binding, signed agreement from an employer documenting their intent and commitment to provide an approved equivalent plan by May 31, 2023. The declaration of intent had to be filed no later than Nov. 30, 2022. If an equivalent plan was not sent by May 31, 2023, the employer owed contributions from Jan. 1, 2023, to May 31, 2023.

Employers must pay \$250 (nonrefundable) for a new application or a reapproval with substantive changes and \$150 for reapproval with no or only minor, non-substantive changes. The employer must reapply for an equivalent plan and pay the fee every year for the first three years and whenever their plan changes thereafter. Outside of the annual reapproval process, there are no fees when the employer has made only non-substantive changes or when the modifications are a direct result of changes to Oregon, local, or federal law.

Equivalent Plan Applications

To prepare to process equivalent plan applications, Paid Leave Oregon opened phone lines on Aug. 1, 2022, and the program began accepting equivalent plan applications and declarations of intent²² on Sept. 1, 2022. From Sept. 1, 2022, to Dec. 31, 2022, Paid Leave Oregon received 3,059 declarations of intent and 283 equivalent plan applications. For calendar year 2023, Paid Leave Oregon received 3,076 equivalent plan applications, and for the first quarter of 2024, it received 105 equivalent plan applications, for a total of **3,464** applications received. Paid Leave has approved about 99% (3,454 applications) of equivalent plan applications.



²² If an employer could not send an equivalent plan application, the department allowed a one-time interim solution where the employer could send a signed and certified declaration of intent no later than Nov. 30, 2022, acknowledging and agreeing they would provide an equivalent plan by May 31, 2023, or pay the contributions owed to the department.

Figure 8.A. Large vs Small Paid Leave Oregon Equivalent Plan Employers
Sept. 1, 2022 - March 31, 2024
(Total: 3,454 approved plans)

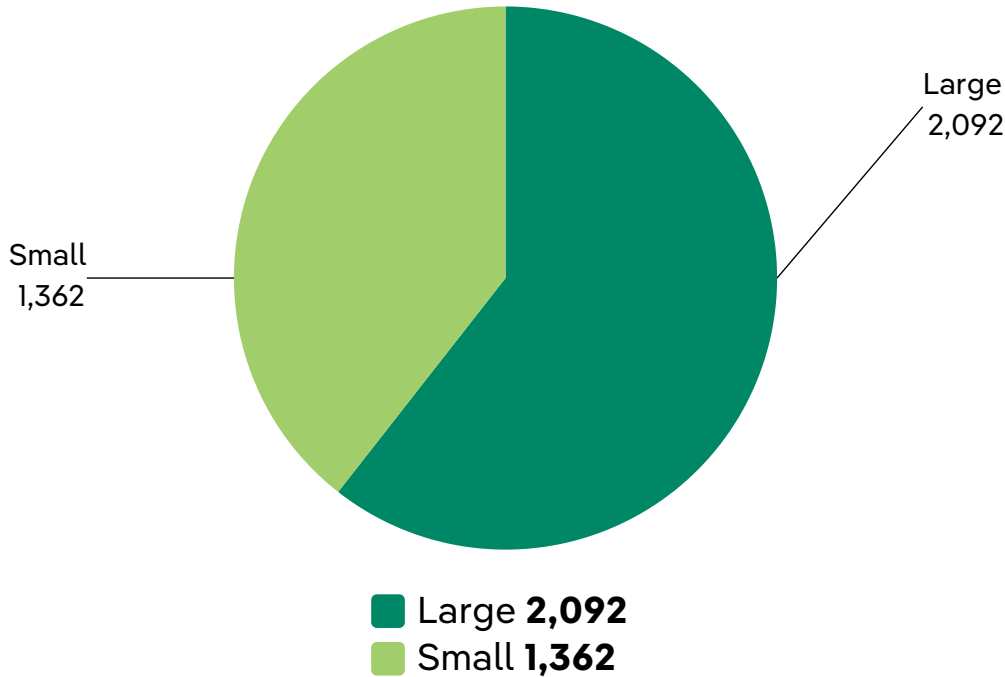


Figure 8.A. Source: Oregon Employment Department, Paid Leave Oregon

Figure 8.A. shows a breakdown of large versus small employers who have an approved equivalent plan. About **60%** of the approved equivalent plans are for large employers, and about **40%** are for small employers. **2,092** large employers (about 19% of total large employers that report quarterly payroll in Oregon) have an equivalent plan, and **1,362** small employers (about 1% of total small employers that report quarterly payroll reports in Oregon) have an equivalent plan.

As shown in table 8.B., large employers have most of the equivalent plans and have most of Paid Leave Oregon wages.²³ About **12.7%** of statewide employment²⁴ (about 392,100 employees) is covered by an equivalent plan and not the state plan. Those 392,100 employees have about **\$38,195,365,000** in Paid Leave Oregon wages (about **21.8%** of statewide Paid Leave Oregon wages²⁵). Therefore, many of the employers with equivalent plans have higher-wage employees.

²³ An eligible employee can work for multiple employers at the same time; therefore, the eligible employee could receive a portion of the allowed Paid Leave Oregon benefits from the state plan and an equivalent plan(s), which may create complexity and confusion for the eligible employee and equivalent plan employer.

²⁴ Statewide employment means the number of employers that have reported quarterly payroll reports to OED and the number of employees reported on those reports during calendar year 2023 through the first quarter of 2024.

²⁵ Statewide Paid Leave Oregon wages mean the Paid Leave Oregon subject wages reported on the quarterly payroll reports to OED during calendar year 2023 through the first quarter of 2024.

Table 8.B. Employment & Gross Wages of Paid Leave Oregon Equivalent Plans by Employer Size
Sept. 1, 2022 – March 31, 2024
(Rounded to Nearest 100)

	Equivalent Plan Employee Count	Share of Statewide Employment	Total Equivalent Plan Paid Leave Oregon Wages (through Quarter 1 2024)	Share of Statewide Paid Leave Oregon Wages
Small Employers (< 25 employees)	10,900	0.35%	\$5,299,749,000	3.02%
Large Employers (25+ Employees)	381,200	12.37%	\$32,895,616,000	18.76%
All Equivalent Plan Employers	392,100	12.72%	\$38,195,365,000	21.79%

Table 8.B. Source: Oregon Employment Department, Paid Leave Oregon

Figure 8.C. Paid Leave Oregon Equivalent Plan by Type
Sept. 1, 2022 - March 31, 2024

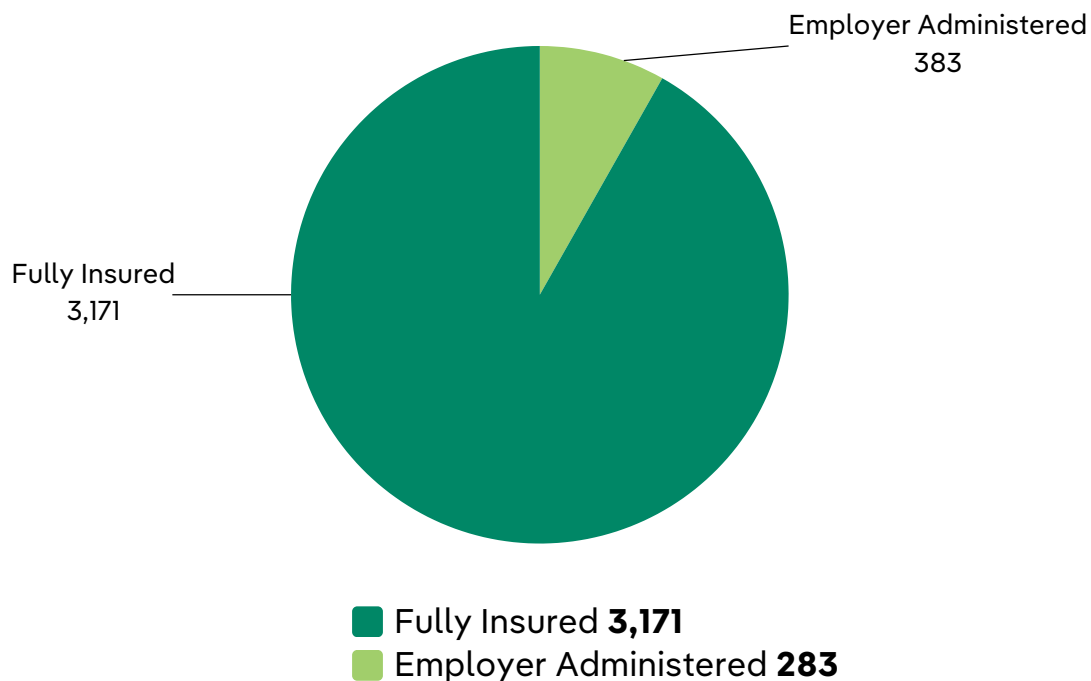


Figure 8.A. Source: Oregon Employment Department, Paid Leave Oregon

Figure 8.C. shows about **92%** of the approved equivalent plans are fully insured (3,171) and about 8% are employer-administered (283).

Equivalent Plan Lost Contributions and Saved Benefits

If Paid Leave Oregon approves an equivalent plan, the employer does not pay quarterly contributions; however, Paid Leave Oregon also does not pay benefits to that employer’s employees.²⁶

Table 9.A. shows the anticipated lost contributions from quarter 1 2023 through quarter 1 2024, based on actual quarterly payroll reports filed (at the time of this report) by approved equivalent plan employers.

Table 9.B. shows the anticipated benefit savings, estimating about 7% of equivalent plan employees take Paid Leave Oregon benefits during the year. The benefit amount is estimated by calculating the percentage of benefit applications OED receives for each leave type, the average weekly benefit amount, and average leave duration.

By allowing equivalent plans, the Paid Leave Oregon Trust Fund has an estimated **net loss in revenue of \$136,070,000** in 2023²⁷ and an estimated **loss of \$35,590,000** in the first quarter of 2024,²⁸ due to these employers not paying contributions to the trust fund.

**Table 9.A. Anticipated Lost Contributions from Paid Leave Oregon Equivalent Plans
(Rounded to nearest \$100,000)**

2023	1st Quarter 2024
\$204,000,000	\$81,600,000

Table 9.A. Source: Oregon Employment Department, Paid Leave Oregon

**Table 9.B. Anticipated Saved Benefits Due to Paid Leave Oregon Equivalent Plans
(Rounded to nearest \$1,000)**

2023	1st Quarter 2024
\$67,930,000	\$46,010,000

Table 9.B. Source: Oregon Employment Department, Paid Leave Oregon Division

²⁶ If the employee is currently employed by more than one employer and one employer participates in the state administered plan, then the benefit payment is prorated and shared between the employer’s equivalent plan and Paid Leave Oregon. If the employee works for multiple employers, all of whom have an equivalent plan, the benefits are prorated between the employers’ equivalent plans.

²⁷ 2023 estimated contributions loss of \$204,000,000 minus estimated benefits not paid of \$67,930,000

²⁸ 2024 estimated contributions loss for quarter 1 of 2024 of \$81,600,000 minus estimated benefits not paid of \$46,010,000

Equivalent Plan Fees

As of the first quarter of 2024, Paid Leave Oregon has collected about **\$916,000** in equivalent plan fees. The majority of the equivalent plan application fees are generated from new or substantive change equivalent plan applications, which costs employers \$250 for each application.

Equivalent Plan Administrative Costs

In 2021, Paid Leave Oregon policy staff worked with external partners to identify needs for equivalent plans, drafted administrative rules, worked with DCBS on insurance product standards, and met with insurance companies. In 2022, Paid Leave Oregon finalized the administrative rules, and with DCBS, finalized insurance product standards. Insurance carriers sent applications, and staff reviewed them. Paid Leave Oregon hired approximately 18 staff in the fall of 2022 to begin working with equivalent plan employers and applications. By the fall of 2023, staff had decreased to about eight due to the decrease in new applications. The equivalent plan staff continue to answer employer questions, work with DCBS reviewing insurance carriers plans, work with fully insured providers, process applications and appeals, draft external guidance and publications, and resolve equivalent plan disputes. From 2021

Table 10.A. Anticipated Saved Benefits Due to Paid Leave Oregon Equivalent Plans (Rounded to nearest \$1,000)

Year	Administrative Costs
2021	\$82,600
2022	\$388,500
2023	\$1,398,500
Through March 31, 2024	\$261,900
Total	\$2,131,500

Table 10.A. Source:
Oregon Employment Department, Paid Leave Oregon

to March 31, 2024, Paid Leave Oregon administrative costs for equivalent plans total \$2,131,500.

Table 10A. shows the administrative costs for equivalent plans broken down by year. The fees collected for processing equivalent plan applications, in the amount of \$916,000, do not cover the cost of administration. The difference is about **\$1,215,500**. As of March 31, 2024, Paid Leave Oregon has not received any equivalent plan disputes, so the administrative costs for disputes are not included.

If the equivalent plan administrative costs continue to average about \$270,000 a quarter for calendar year 2024 and Paid Leave Oregon receives about the same application fees (\$915,000), the anticipated



fees will not cover the anticipated administrative costs by about \$165,000.²⁹ The statutory maximum equivalent plan application fee of \$250 does not cover the cost of administration.

Small Employer Assistance Grants

Paid Leave Oregon includes provisions to support small businesses, which may be disproportionately affected when employees take leave. Small businesses, which have fewer than 25 employees on average, were eligible to apply for grants beginning Sept. 3, 2023, when benefits began. Small businesses can receive up to 10 assistance grants per year. If a small business receives a grant, they must pay the employer's portion of the total contribution rate (40%) for eight subsequent calendar quarters (two years). There are two types of grants: replacement employee and wage-related costs. A replacement employee grant is up to \$3,000 for small employers who hire a temporary replacement employee to replace an employee out on paid leave. A wage-related cost grant is up to \$1,000 and is available if a small business has additional wage-related costs (such as overtime or training costs) to cover work for an employee who is out on paid leave.

Table 11.A. Approved Paid Leave Oregon Small Employer Assistance Grants by Type Sept. 3, 2023 – March 31, 2024

Grant Type	Count
Replacement Employee	9
Wage-Related Costs	1
Total Approved Grants	10

Table 11.A. Source: Oregon Employment Department, Paid Leave Oregon

Small Employer Assistance Grant Applications

Paid Leave Oregon received 31 small employer assistance grant applications between Sept. 3, 2023, and March 31, 2024.

Table 11.A. details the type of grants Paid Leave Oregon approved (about **32%** of the grant applications were approved). Paid Leave Oregon may deny an assistance grant application if the employer is not considered a small employer, they didn't have an employee out on paid leave, they didn't provide sufficient proof of replacement work or wage-related costs, or they exceeded the number of grant applications per year. The main reason for the denials is that the employer was not considered a small employer, or they didn't have an employee out on paid leave. The number of assistance grant applications received to date is lower than Paid Leave Oregon anticipated (anticipated 100).



²⁹ \$1,080,000 of anticipated equivalent plan administrative costs for 2024 minus \$915,000 of anticipated equivalent plan application fees for 2024.

Paid Leave Oregon Trust Fund

Paid Leave Oregon employs an actuary who regularly analyzes the Paid Leave Oregon Trust Fund based on anticipated contributions, benefit applications, assistance grants, and equivalent plans, using several factors. A few of those factors include, but are not limited to:

- Unemployment Insurance wage data
- Percentage of benefits taken by eligible employees in other states with paid leave plans
- Equivalent plan applications received and anticipated number of employees included
- Self-employed people choosing to participate in Paid Leave Oregon
- Economic and revenue forecasted numbers

**Figure 12.A. Paid Leave Oregon Trust Fund Balance
September 2023-March 2024**

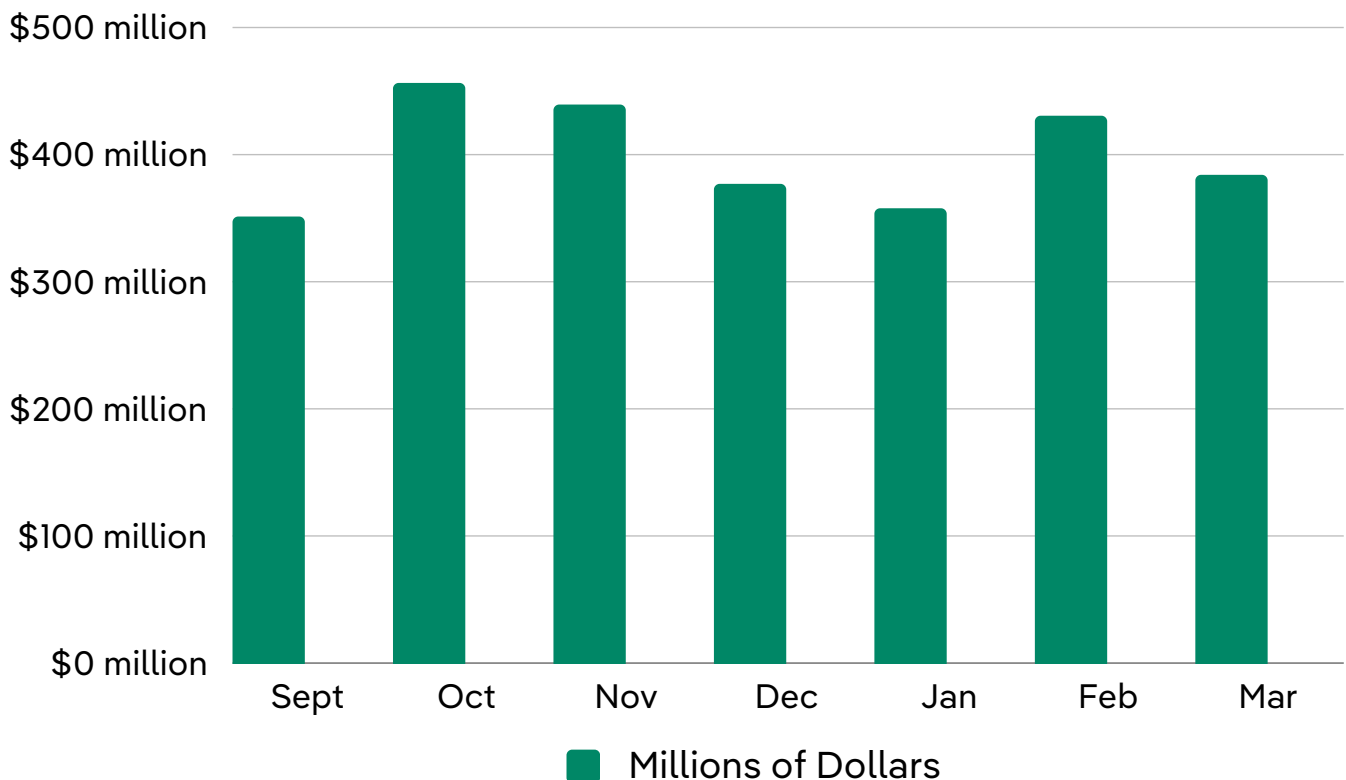


Figure 12.A. Source: Oregon Employment Department, Paid Leave Oregon

Gathering available data for Paid Leave Oregon Trust Fund projections is challenging, as there are not many paid leave programs nationally, most paid leave programs have not been operating very long, and there are major differences between each of the paid leave programs. As more data is collected from operating Paid Leave Oregon, the data will continue to refine the projections for Oregon.

Figure 12.A. and table 12.B. below show the Paid Leave Oregon Trust Fund balance for all months (through quarter 1 2024) since benefits began Sept. 3, 2023. The trust fund balance also includes the General Fund loan repayment that occurred June 30, 2023, in the amount of \$42,168,822.

Paid Leave Oregon is new and had only collected two quarters of contributions before benefits began. This means that the actuary constantly watches the trust fund,

and this is a top priority. The trust fund balance fluctuates depending on when employers file quarterly payroll reports and pay contributions.

In Table 12.B. “Revenue collected” means all revenue collected for Paid Leave Oregon which includes contributions, interest and penalties collected on contributions, earned interest on the Paid Leave Oregon Trust Fund, equivalent plan application fees, and benefit overpayments collected. “Benefits and grants paid” includes weekly consecutive and intermittent leave benefits paid and assistance grants paid. “Administrative expenses” include staffing costs, printing and mailing of letters, system programming of Frances Online, and the cost of phone lines.

Paid Leave Oregon has developed models to help predict future revenue collected and benefits paid to monitor the health of

**Table 12.B. Paid Leave Oregon Trust Fund Balance and Inputs/Outputs
(Rounded to Millions)**

	2023 Sept	Oct	Nov	Dec	2024 Jan	Feb	March
Revenue Collected	\$6.78	\$174.52	\$29.81	\$9.22	\$3.92	\$179.75	\$5.59
Benefits and Grants Paid	\$8.83	\$62.58	\$40.07	\$64.83	\$17.36	\$101.22	\$46.36
Administrative Expenses	\$8.65	\$6.79	\$6.79	\$6.79	\$5.74	\$5.74	\$5.74
Paid Leave Oregon Trust Fund Balance	\$351.29	\$456.44	\$439.40	\$376.99	\$357.82	\$430.60	\$384.08

Table 12.B. Source: Oregon Employment Department, Paid Leave Oregon

the trust fund. The models have been very close, being off by less than one-tenth of a percent in total anticipated contributions compared to what Paid Leave Oregon received. Paid Leave Oregon will continue to monitor and update these models as the program gains historical data to use for projections.

Table 12.C.³⁰ shows the current actuarial analysis of the Paid Leave Oregon Trust Fund, which determines if the trust fund contains close to six months of anticipated expenditures. However, Paid Leave Oregon is a new program with less than one year of data, so the number of applications expected may be more or less than what Paid Leave Oregon actually receives. The trust fund anticipated balance slightly grows, but the months reserve decreases

due to the anticipated increase in benefit applications received each year. Paid Leave Oregon anticipates receiving an average of 360 benefit applications a day in 2024 and an average of 390 a day in 2025.

Paid Leave Trust Fund Solvency Analysis

The statute³¹ requires that, when the Paid Leave Oregon total contribution rate is set for a calendar year, the Paid Leave Oregon Trust Fund should have at least six months reserve for projected expenditures at the end of the calendar year for which the rate is set. The actuary analysis of the trust fund projections is done in the fall each year before the next calendar year's contribution rate is finalized (by November 15). Because the program is so new, the actuary analyzes the trust fund weekly,


**Table 12.C. Paid Leave Oregon Trust Fund Health
(As of May 2024 – Rounded to Nearest \$1,000)**

Year	Revenue Collected (\$)	Benefit Payments (\$)	Admin Expenses (\$)	Trust Fund Balance (\$)	Months Reserve (for projected expenditures)
2023	636,688,000	176,264,000	41,951,000	374,897,000	5.6
2024	831,210,000	770,161,000	68,900,000	412,133,000	5.3
2025	922,928,000	869,410,000	73,754,000	412,835,000	5

Table 12.C. Source: Oregon Employment Department, Paid Leave Oregon

³⁰ Note: The table includes the main (not all) data points of the forecast. The table does not include revenue earned from equivalent plan application fees, interest and penalties, interest earned on the trust fund, and small employer assistance grants in expenditures. Data used to figure the forecast: 46,726 applications from 2023, 131,000 applications from 2024, 142,000 applications from 2025.

³¹ [ORS 657B.150\(8\)](#)



monthly, and quarterly, changing actual and forecasted projections based on the following information:

- Number of benefit applications received
- Amount of benefits paid
- Average weekly benefit payments
- Average weeks claimed per leave type
- Number of employers and employees covered by equivalent plans instead of the state plan
- Number of small employer assistance grants applied for and approved
- Number of self-employed people that choose Paid Leave Oregon and the contribution amount paid
- Amount of revenue received

The Paid Leave Oregon Trust Fund balance, at any point in time, is the difference between actual revenue and actual expenditures and includes projected revenue and expenditures. Actual and projected revenue includes employer and employee contributions, self-employed contributions, equivalent plan application fees, penalties and interest, and interest earned on the trust fund. Actual and projected expenditures include benefit payments, small employer assistance grants paid, and administrative costs. The projected benefit payments are based

on the number of claim applications, average weekly benefit amount, and average leave duration for each leave type (bonding, family, medical, and safe). The projected revenue and projected expenditures are also updated each quarter based on the Office of Economic Analysis Economic and Revenue Forecast.

Senate Bill 1514 (2024 legislation³²) gave the department authority to adjust certain items within the eligibility of Paid Leave Oregon benefits and payments if the trust fund anticipates having less than six months' worth of projected expenditures. Even though the trust fund is currently showing less than six months of projected expenditures, to date, the program has not made any adjustments for solvency, as the trust fund ending balance is slightly increasing. Paid Leave Oregon still does not have a year's worth of benefit applications to determine if the amount estimated for applications and benefit payments is over or understated. Other states with paid leave programs report an increase in benefit applications after a few years of the program operating. While the actuary has increased the number of anticipated benefit applications each year based on other states, it is not known how Oregonians will behave compared to other states. If Paid Leave Oregon benefit applications increase by a greater rate than anticipated, there may need to be additional statutory adjustments to maintain solvency of the trust fund.



³² Senate Bill [1514](#) (2024 Legislation)



Advisory Committee Recommendations

The Paid Leave Oregon Advisory Committee represents communities in Oregon and provides input to the Paid Leave Oregon program. Pursuant to ORS 657B.380, the committee is made up of nine people who offer important advice about program policies, rules, administration, and more. Four members represent the interest of employees, four represent employers' interests (including at least one representing small employers with fewer than 25 employees), and one represents OED. The advisory committee meets monthly on the first Wednesday of each month. While it is not required, at the request of the advisory committee, Paid Leave Oregon has opened the meetings to the public to promote transparency and public oversight. These transparency efforts give Oregonians immediate access to the committee's deliberations and inform important decisions about the program's administration.

The advisory committee also serves as Paid Leave Oregon's Rulemaking Advisory Committee. With their help, Paid Leave Oregon has created 119 permanent administrative rules to make the program more accessible, equitable, efficient, and effective. Paid Leave Oregon has held 19 public hearings with over 2,000 attendees and received written comments from over 150 people. This feedback through the formal rulemaking process followed extensive engagement with the public, with support of the advisory committee, even before proposed administrative rule language was formally introduced. With a new program, staff anticipate that adopting new, and amending existing, administrative rules will be an ongoing activity for several years to come.

The advisory committee has given advice on a variety of topics, including whether the program should be administered by OED or through a third-party vendor; whether to include Paid Leave Oregon in Frances Online or another platform; and what the contribution rate should be set at for both 2023 and 2024. The advisory committee also helped Paid Leave Oregon create workgroups to discuss initial policy and rules before they were drafted or made available in the rulemaking process.



Additional Information

Providing the following information in this report is not required by statute. However, Paid Leave Oregon has included the following sections to share additional information about the program's use.

Tribal Governments

Tribal governments³³ are not automatically covered under Paid Leave Oregon and do not have to participate. They can choose coverage for their employees for each Tribal-owned business. Choosing coverage happens through an intergovernmental agreement between the Tribal government and the State of Oregon. If Tribal governments choose to participate in the program, their contributions and benefits are generally the same as public and private employers and employees, but the coverage is in effect for at least three years. To date, Paid Leave Oregon does not have any Tribal governments that have chosen to participate.

Self-Employed

A self-employed person is not automatically covered under Paid Leave Oregon and does not have to participate. They can choose coverage if their work is in Oregon, and they earned at least

\$1,000 in net income in Oregon from self-employment³⁴ in the previous tax year. If a self-employed person chooses coverage they receive the same benefits as other employees. The self-employed person applies for coverage and sends a copy of their prior year's Oregon personal income tax return to show the net income from self-employment. Their Paid Leave Oregon contribution rate is the employee contribution rate, which is 60% of the total contribution rate, up to a maximum of \$132,900 in net income for 2023 and \$168,600 for 2024. The contribution payment is due quarterly. If they choose to apply and Paid Leave Oregon accepts their application, they stay in the program and agree to pay contributions for at least three years.

Self-Employed Applications

According to the Oregon Department of Revenue Oregon Personal Income Tax Statistics Report,³⁵ there were about 233,300 self-employed people in Oregon in calendar year 2022. Paid Leave Oregon received 1,302 new self-employed applications to participate in the program for calendar year 2023 and 424 new self-employed applications between January-March 2024.



³³ A federally recognized sovereign Tribal government whose borders lie within Oregon, or an intertribal organization formed by two or more of those governments. (*ORS 181A.940*) Beginning July 1, 2024, the statute expands to include all federally recognized sovereign Tribal governments.

³⁴ Gross income minus expenses

³⁵ Oregon Personal Income Tax Statistics Report - <https://www.oregon.gov/dor/gov-research/pages/default.aspx>

Table 13.A. above details the self-employed applications received for Paid Leave Oregon coverage by calendar year thus far. January 2023 was the first month that self-employed people could choose to participate in Paid Leave Oregon. About **0.7%**³⁶ of self-employed people have chosen to participate in Paid Leave Oregon, which is more than staff estimated (anticipated 725 applications). If a self-employed person applied and accepted, they participate in the program for at least three years.

As of March 31, 2024, Paid Leave Oregon:

- Denied³⁷ **413** self-employed applications, which is about **24%** of all applications received.
- Approved **1,286** self-employed applications, which is about **74.5%** of all applications received.
- **27** self-employed applications were still waiting to be processed, which is about **1.6%** of all applications received.

Self-Employed Contributions and Benefits

From quarter 1 2023 through quarter 1 2024 (Jan. 1, 2023, through April 30, 2024, as that is when the first quarter payroll

Table 13.A. Paid Leave Oregon Self-Employed Applications Received (January 2023 – March 2024)

Year	Count
2023	1,302
2024	424
Total	1,726

Table 13.A. Source: Oregon Employment Department, Paid Leave Oregon

**Table 14.A. Paid Leave Oregon Self-Employed Contributions Received by Quarter
Jan. 1, 2023 – March 31, 2024
(Rounded to Nearest \$100)**

Quarter	Contributions Collected
Q1 2023	\$10,700
Q2 2023	\$21,500
Q3 2023	\$31,000
Q4 2023	\$43,000
Q1 2024	\$48,600
Total	\$154,800

Table 14.A. Source: Oregon Employment Department, Paid Leave Oregon

reports are due), Paid Leave Oregon has collected about **\$154,800** in self-employed contributions and paid about **\$355,800** in benefits.

³⁶ 1,726 self-employed applications received from January 2023 through March 2024 divided by 233,300 self-employed individuals.

³⁷ A “denied” application means Paid Leave Oregon did not approve the self-employed application and the person received a denial letter. A reason for denial may be that the person does not have at least \$1,000 in net income from selfemployment from the prior tax year, didn’t provide a copy of the prior year’s tax return, or is not self-employed in Oregon.

Table 14.A. shows contributions received by self-employed people are continuing to grow each quarter as more self-employed people choose to participate in Paid Leave Oregon.

From Sept. 3, 2023, through March 31, 2024, Paid Leave Oregon paid **142** self-employed people (or about 11%³⁸ of the self-employed people who were approved to participate in the program) a total of **980** payments for about **\$355,800** in benefits.

Table 14.B. shows that the total amount of benefits paid to self-employed people is growing each month. By allowing self-employed people to participate, the Paid Leave Oregon Trust Fund had a **net loss in revenue of about \$25,900** in 2023³⁹ and a **net loss of about \$175,100** in the first quarter of 2024⁴⁰ due to Paid Leave Oregon paying more benefits than the program received in contributions.

Communications & Outreach

Our communication strategies aim to increase accessibility, help employers and employees understand Paid Leave Oregon, and tell claimants how to get benefits quickly and easily.

Table 14.B. Paid Leave Oregon Self-Employed Benefits Paid by Month (September 2023 – March 2024)
(Rounded to Nearest \$100)

Month	Benefits Paid (\$)
Sept	\$4,600
Oct	\$26,700
Nov	\$46,600
Dec	\$54,200
Jan	\$67,500
Feb	\$61,100
March	\$95,100
Total	\$355,800

Table 14.B. Source:
Oregon Employment Department,
Paid Leave Oregon

In Paid Leave Oregon's work leading up to and around the program's launch, it emphasized education. Paid Leave Oregon's comprehensive website⁴¹ is available in eight languages. Bilingual Paid Leave Oregon staff translate this information to make sure the information



³⁸ 142 unique individuals divided by 1,286 approved self-employed applications to participate in the program.

³⁹ 2023 self-employed contributions received of \$106,200 (First quarter 2023: \$10,700, second quarter 2023: \$21,500, third quarter 2023: \$31,000, and fourth quarter 2023: \$43,000) minus benefits paid of \$132,100 (September 2023: \$4,600, October 2023: \$26,700, November 2023: 46,600, and December 2023: \$54,200)

⁴⁰ 2024 self-employed contributions received of \$48,600 minus benefits paid of \$233,700 (January 2024: \$67,500, February 2024: \$61,100, and March 2024: \$95,100)

⁴¹ <https://paidleave.oregon.gov/>

on each page is true and correct. The website is Paid Leave Oregon’s main resource for sharing information with the public. The program collaborates with community partners and other state agencies to provide joint information and resources.

A commitment to transparency remains central to Paid Leave Oregon’s communications and outreach strategy. Staff work closely with members of the media to make important program data readily available to journalists and the public. OED also holds regular media briefings to report on Paid Leave Oregon’s operations and respond to questions from news outlets.

Paid Leave Oregon also continues to lead webinars and in-person events and send information to employers and employees through an email distribution list for a monthly bulletin. Staff created and continues to update employer, employee, self-employed, and equivalent plan guidebooks, fact sheets, checklists, and model notice posters in eight⁴² (and sometimes 12⁴³) different languages that are available on the Paid Leave Oregon [website](#).

Paid Leave Oregon worked with an external company to help create the Paid Leave Oregon branding (colors, images, etc.)

**Table 15.A. Paid Leave Oregon In-Person Outreach
July 2023 – March 2024**

Data	Count
Total Number of Events	895
Number of Individual’s Reached	22,458
Number of Employer’s Reached	6,286
Number of Self-Employed Reached	907
Advocacy Groups Reached	1,978

Table 15.A. Source: Oregon Employment Department, Paid Leave Oregon

as well as create media including radio and television ads, billboards, and bus advertisements.

As Paid Leave Oregon evolves and implements new legislation to meet changing needs, the program’s communication efforts are pivoting. They will also evolve as Paid Leave Oregon learns more about who may need more information or support to understand and access the Paid Leave Oregon program. Paid Leave Oregon continues to reach employers and employees across Oregon by partnering with employer and nonprofit organizations to increase awareness and answer questions. Paid Leave Oregon also continues to expand education within the health care practitioner community.



⁴² Eight languages are: English, Spanish, Russian, Simplified Chinese, Traditional Chinese, Vietnamese, Korean, and Arabic. Most employee documents are also in Somali, Farsi, Laotian, and Amharic. Employer documents may only be in English, Spanish, Russian, Simplified Chinese, Traditional Chinese, and Vietnamese.

⁴³ Model notice poster is in 12 languages: English, Spanish, Russian, Vietnamese, Simplified Chinese, Traditional Chinese, Somali, Korean, Arabic, Farsi, Amharic, and Laotian.

Table 15.A. shows the in-person outreach conducted by staff during the nine-month period from July 1, 2023, to March 31, 2024, across Oregon.

Program Participant Benefit Data and Leave-Taking Behaviors

The following analysis focuses on **67,234** claimants from Sept. 3, 2023, to March 31, 2024, that have sent identity-verified applications. A claimant can send more than one application, so while Paid Leave Oregon has received 79,884 identity-verified applications, only 67,234 individual claimants have applied; this means 12,650 applications were sent by a claimant who had already sent at least one application.

Figure 16.A. shows over **46%** of the claimants sent applications for their own serious health condition (which can include two additional weeks for limitations related to pregnancy), while bonding leave is next with over **36%** of claimants. Safe leave is about **1%**, which aligns with the Paid Leave Oregon applications received by leave type.

Almost all Paid Leave Oregon identity-verified benefit applications were sent electronically through Frances Online, which was about **95%**. Just about **4%** were filed over the phone, and less than **1%** were filed by paper.⁴⁴ Of all Paid Leave Oregon identity-verified benefit applications that were approved, Paid Leave Oregon

Figure 16.A. Paid Leave Oregon Claimants by Leave Type
Aug. 14, 2023 - March 31, 2024

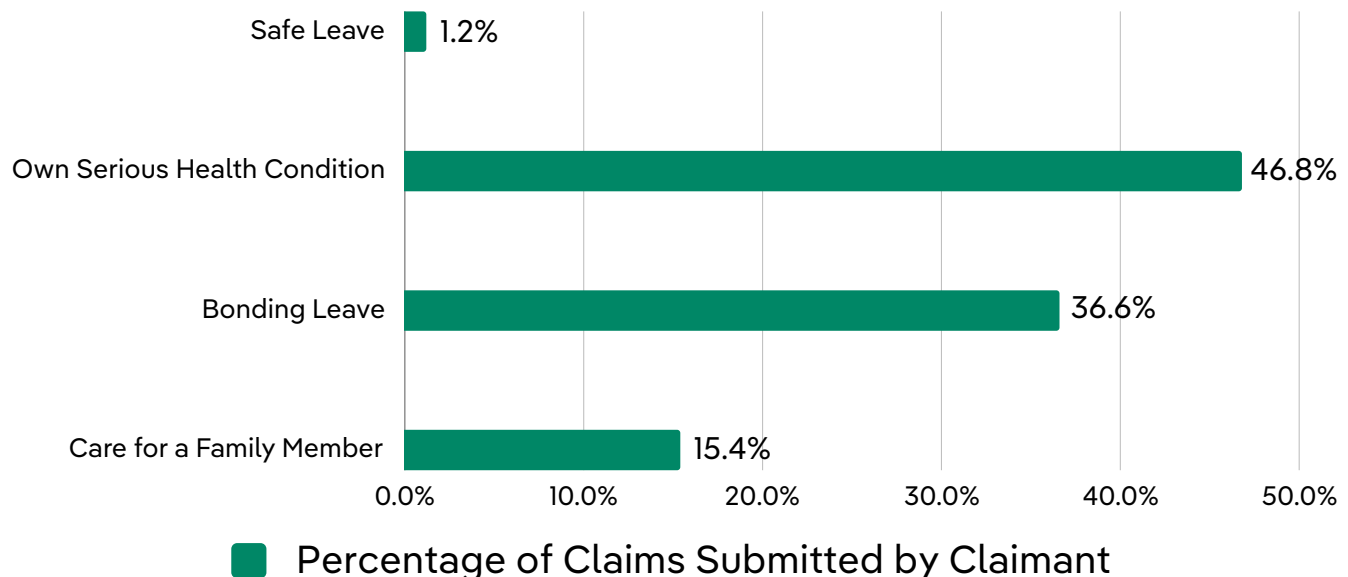


Figure 16.A. Source: Oregon Employment Department, Paid Leave Oregon



⁴⁴ 76,190 benefit applications were sent electronically through Frances Online, 3,432 were filed over the phone, and 262 were filed by paper for a total of 79,884 identity-verified benefit applications received.

**Table 16.B. Paid Leave Oregon Statistics on Leave Use by Leave Type
(Aug. 14, 2023 – March 31, 2024)**

	Percent of Benefit Applications Submitted by Paper (262)	Percent of Benefit Applications with Intermittent Leave	Average Weekly Benefit Amount (Rounded to Nearest \$10)	Average Weekly Payment Amount (Rounded to Nearest \$10)	Average Leave Days Per Week Taken (Rounded to Nearest Tenth)
Care for a Family Member	18.7%	25.9%	\$940	\$680	4.3
Bonding Leave	18.3%	36.7%	\$1,320	\$810	4.2
Own Serious Health Condition	61.5%	35.6%	\$900	\$740	4.2
Safe Leave	1.5%	1.7%	\$700	\$570	4.4

Table 16.B. Source: Oregon Employment Department, Paid Leave Oregon

approved **8,307** (or about 14%) for the maximum weekly benefit amount.⁴⁵ Approximately **24%** of identity-verified benefit applications were for intermittent leave and about **76%** were for consecutive leave. Claimants took a median of **five** days of leave per week and received a median of **\$781** in benefits per week.

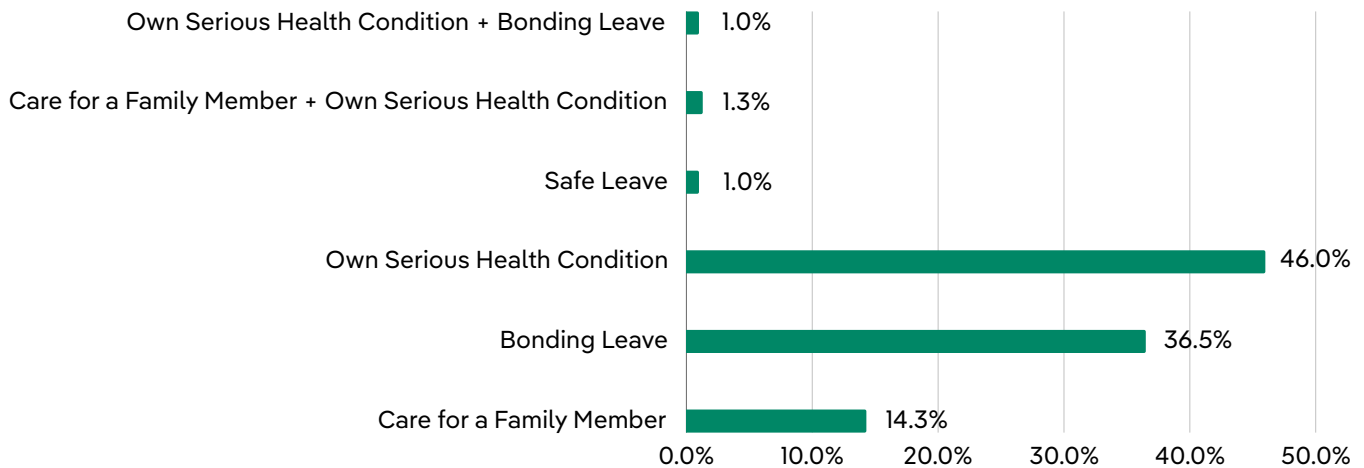
Table 16.B.⁴⁶ shows how the figures differ by leave type. Own serious health condition is the leave that is most often claimed if

a paper application is sent. Bonding and own serious health condition leaves have the highest percentage of leave taken intermittently. Bonding leave also has the highest income earners taking the leave. This is shown by the highest average weekly benefit amount, but their actual average weekly payment is less as they are taking intermittent leave and, on average, do not take a full week off. All leave types have about four days a week taken on average.

⁴⁵ The maximum weekly benefit amount from September 2023 to June 2024 is \$1,523.63.

⁴⁶ Percentage of Benefit Applications Submitted by Paper was 262 applications out of 79,884. Of the 262, this column shows the percentage of paper applications for each leave type. Percentage of Benefit Applications with Intermittent Leave is looking at about 19,150 benefit applications that asked for intermittent leave and breaks out request by leave type. Average Weekly Benefit Amount is calculated on 79,884 identity-verified applications received and the average full weekly benefit amount by leave type. The Average Weekly Payment Amount is calculated on actual benefits paid for consecutive and intermittent leave by leave type. Average Leave Days Per Week Taken is calculated on benefits paid from Sept. 3, 2023, through March 31, 2024, by leave type for intermittent and consecutive leave.

**Figure 16.C. Paid Leave Oregon Percentage of Claimants by Leave Type
(Aug. 14, 2023 - March 31, 2024)**



Percentage of Claims Submitted by Claimant

Figure 16.C. Source: Oregon Employment Department, Paid Leave Oregon

Claimants may have multiple leave types within a year; for example, a claimant who took medical leave due to their own serious health condition related to having a child may also have a bonding leave application in the year following the child's birth.

Figure 16.C. characterizes approved Paid Leave Oregon claims by leave type taken within the same year by the same person. The most common leave type for approved claimants as of March 31, 2024, is for the claimant's own serious health condition, which could include two additional weeks for limitations related to pregnancy. Almost **15%** of approved claimants had more than one application for benefits and the most common combination of multiple leave types is care for a family member

in addition to taking leave for their own serious health condition.

Paid Leave Oregon examined the average length of leave at the benefit application level and the claimant level.⁴⁷ Lengths of leave are not calculated in terms of calendar weeks, but rather workweeks as determined by each claimant's typical workweek. Claimants do not have to file a weekly claim for benefits unless they are taking intermittent leave. The weekly claim can be filed one week at a time or up to 30 days after the ending week date. If the claimant takes intermittent leave, the weekly payment amount is prorated based on the days they worked versus the days they used paid leave for that week.



⁴⁷ Only included leave that was fully complete by March 31, 2024.

Figure 16.D. Average Length of Paid Leave by Leave Type (Application Level, Weeks)
(Aug. 14, 2023 - March 31, 2024)



Figure 16.D. Source: Oregon Employment Department, Paid Leave Oregon

Figure 16.D. shows the average length of leave (in weeks) for each claim type, compared to the overall average length of **seven** weeks⁴⁸ for all claims. If a claimant had more than one benefit application during their benefit year, each of their applications is included in the data.

Figure 16.E. shows the average length (in weeks) of Paid Leave Oregon per leave type. For each claimant, Paid Leave Oregon calculated the average length of leave by dividing the sum of all leave used across all benefit applications by the claimant in the benefit year. The average length of leave per claimant for all leave types taken was **6.7** weeks.

Figure 16.F. illustrates the average length of time people claimed Paid Leave Oregon benefits across various age groups for consecutive leave only, compared to the average overall length of **6.2** weeks, denoted by the red line. Age 55 and above average more weeks taken than the overall average.

Figure 16.G. illustrates the average length of Paid Leave Oregon across race and ethnicity. The overall average weeks of leave is **six** weeks, denoted by the red line. Compared to the overall average, claimants who are Black and American Indian show the highest average for weeks claimed while claimants who are Asian show the lowest average for weeks claimed.



⁴⁸ The median was seven weeks as described in the leave duration section.

**Figure 16.E. Average Length of Paid Leave
(Claimant Level, Weeks)
(Aug. 14, 2023 - March 31, 2024)**

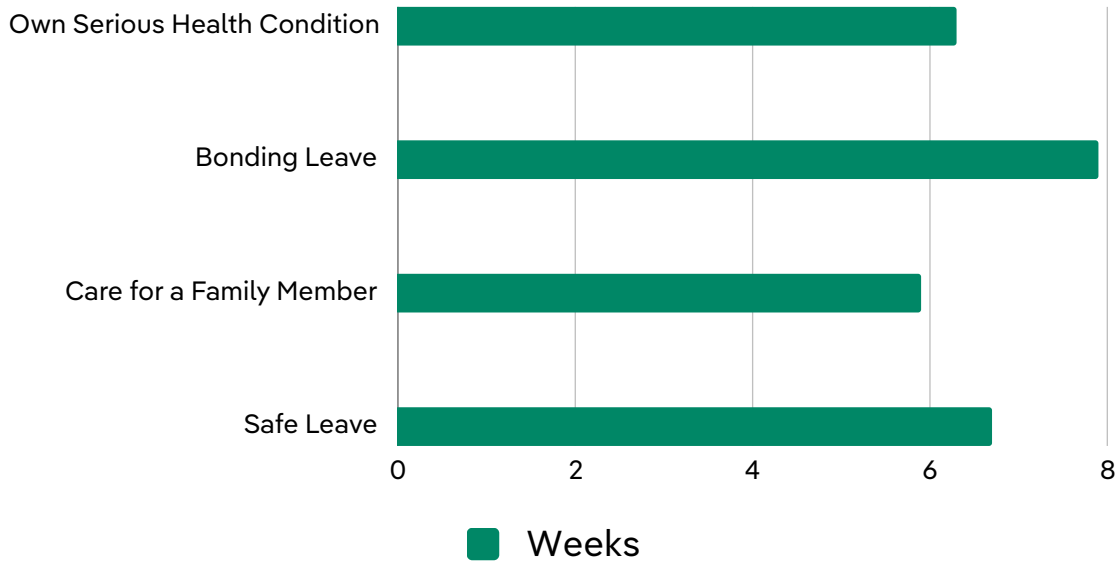


Figure 16.E. Source: Oregon Employment Department, Paid Leave Oregon

**Figure 16.F. Average Weeks of Paid Leave Oregon by Age Group
(Aug. 14, 2023 - March 31, 2024)**

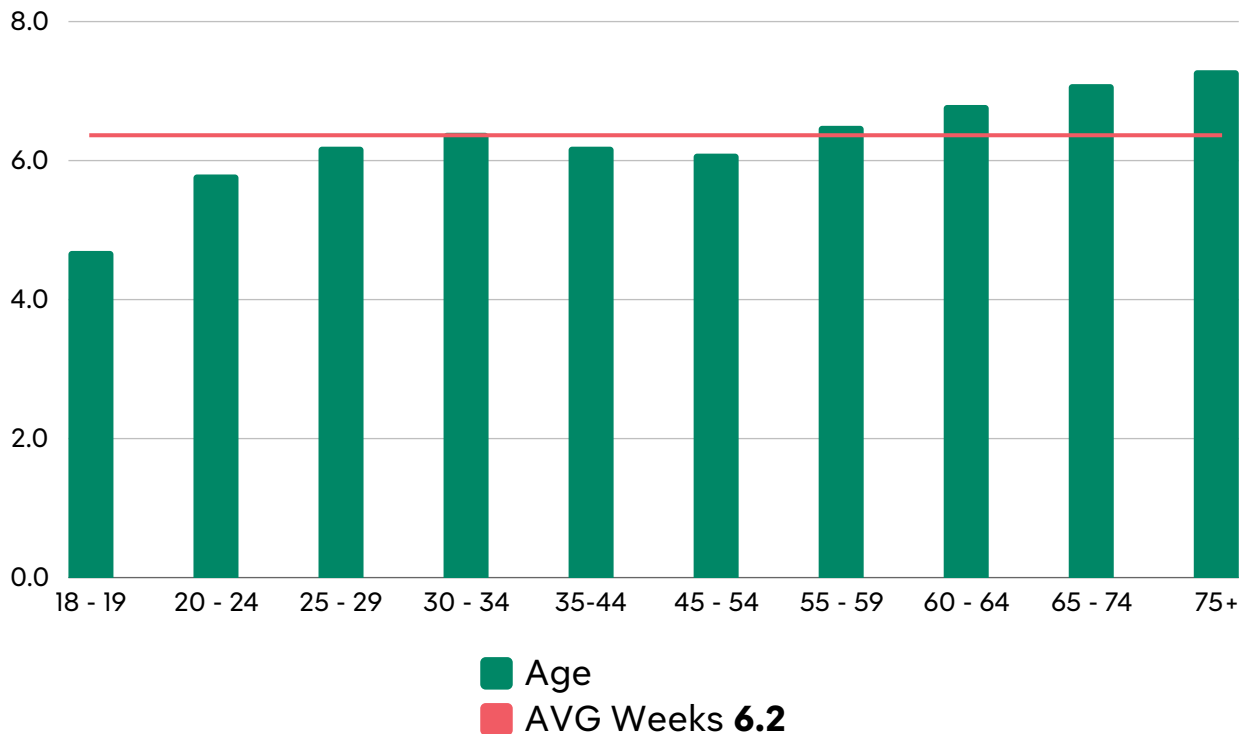


Figure 16.F. Source: Oregon Employment Department, Paid Leave Oregon

**Figure 16.G. Average Weeks of Paid Leave Oregon by Race/Ethnicity
(Aug. 14, 2023 - March 31, 2024)**

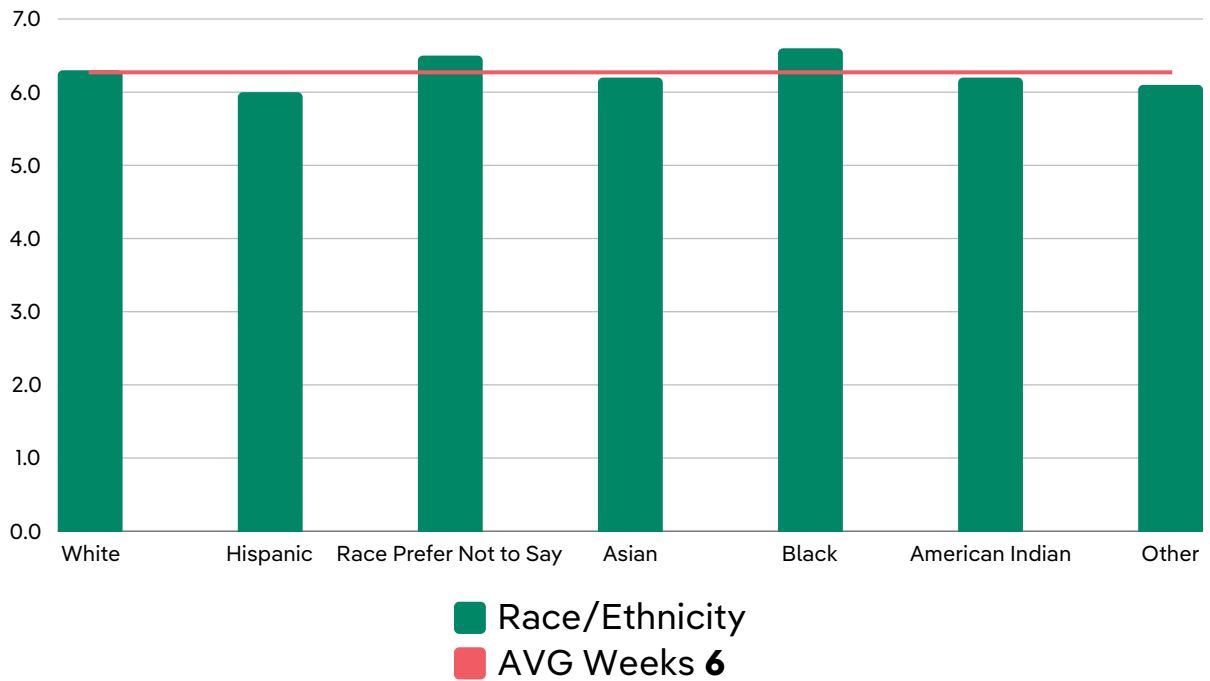


Figure 16.G. Source: Oregon Employment Department, Paid Leave Oregon

**Figure 16.H. Average Weeks of Paid Leave Oregon by Gender
(Aug. 14, 2023 - March 31, 2024)**

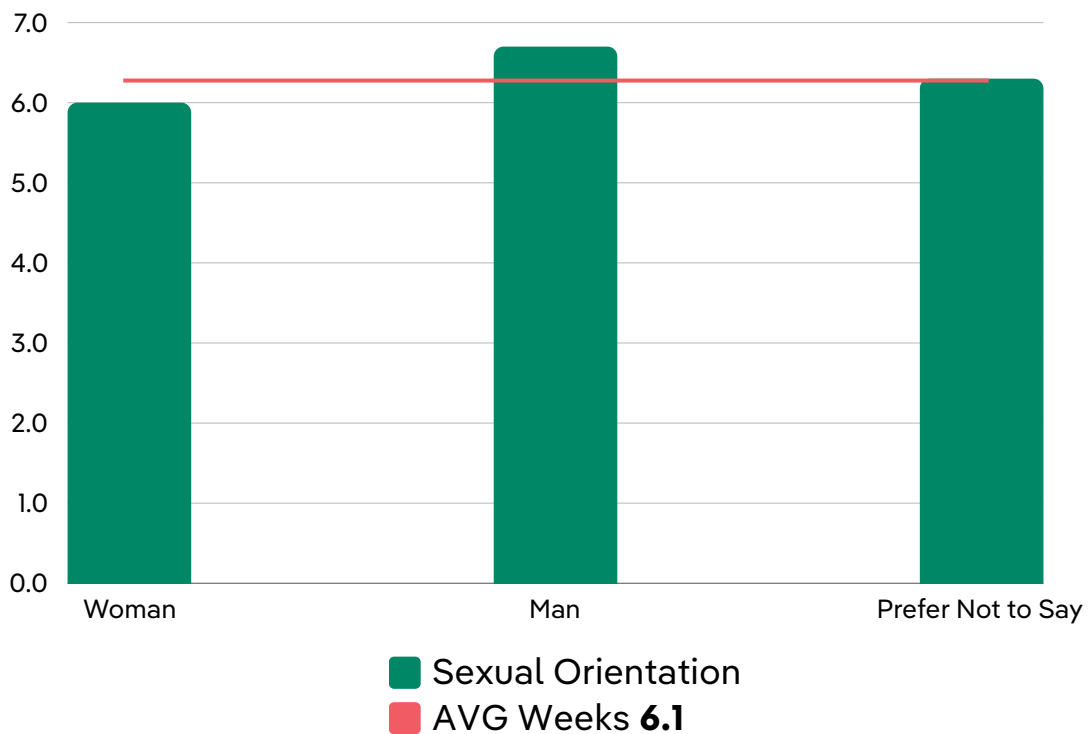


Figure 16.H. Source: Oregon Employment Department, Paid Leave Oregon

Figure 16.H. illustrates the average length of Paid Leave Oregon by gender compared to the average overall length of **6.1** weeks, denoted by the red line. Male claimants have the highest average for weeks requested, while women claimants have the lower average for weeks requested. However, women claimants have about two-thirds of the applications.

Figure 16.I shows that lower-income individuals have a lower number of weeks claimed on average.

Figure 16.J. shows that English speakers have a higher average of leave taken than Spanish speakers. However, the information is gathered by the claimant when they file their application, therefore, a claimant could choose more than one language option.

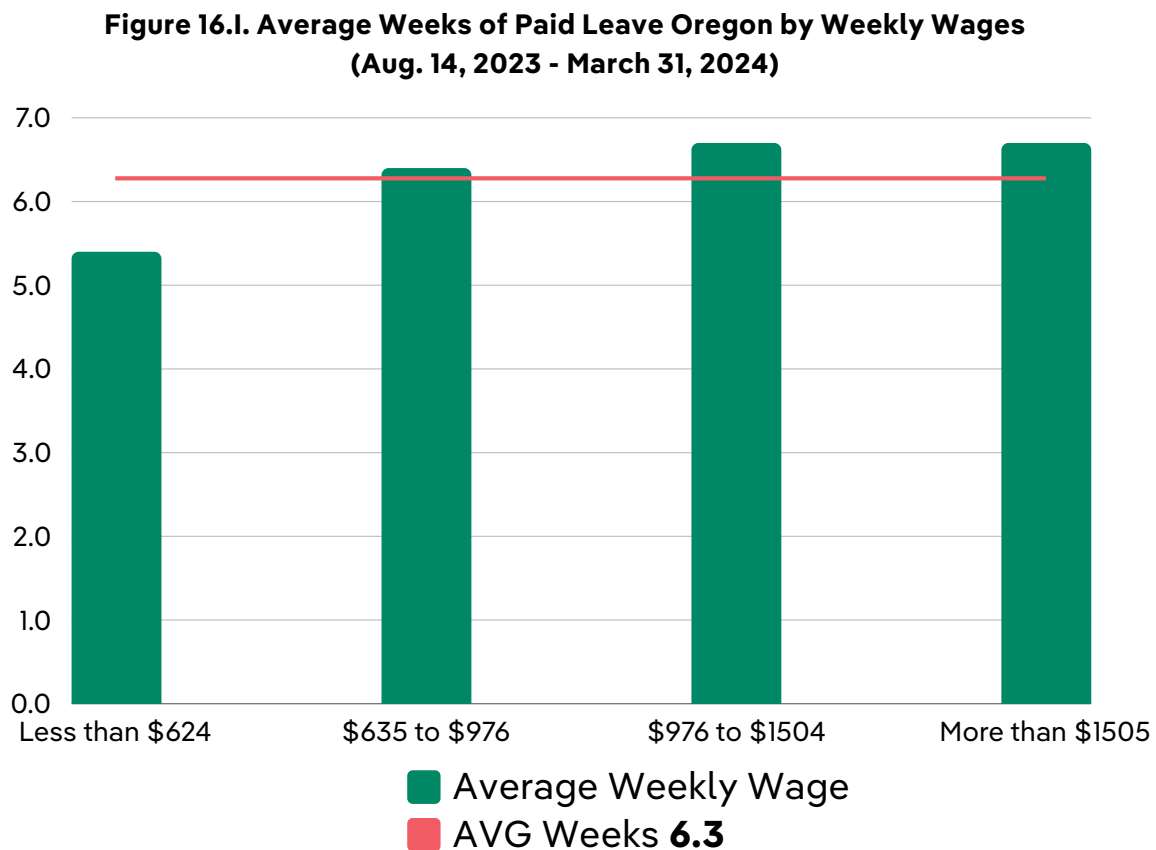


Figure 16.I. Source: Oregon Employment Department, Paid Leave Oregon



**Figure 16.J. Average Weeks of Paid Leave Oregon by Language
(Aug. 14, 2023 - March 31, 2024)**

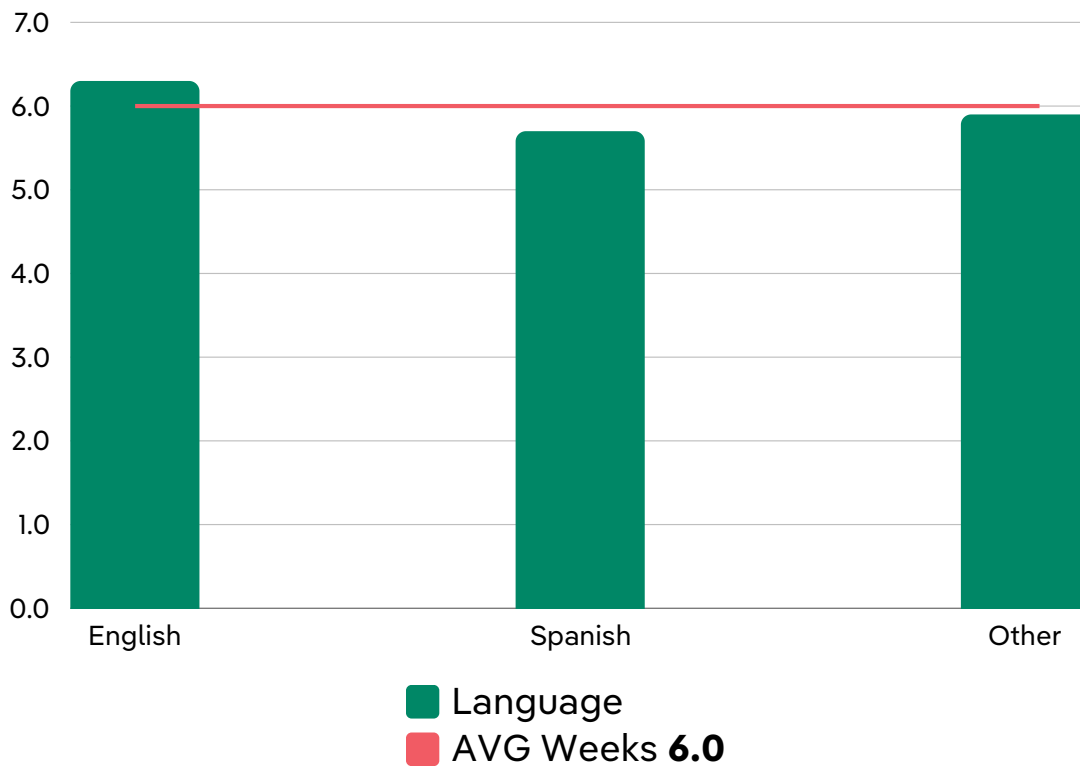


Figure 16.J. Source: Oregon Employment Department, Paid Leave Oregon

Program Participant Demographics

As part of the application process, Paid Leave Oregon asks claimants for information about their age, race, ethnicity, sexual orientation, gender identity, and language preference to better understand who is using the program and the gaps that the program may potentially need to address. This information allows the program to address improvements to outreach, address certain groups of claimants that need additional education, make changes to the application process

to increase accessibility, and enhance operational efforts.

The following section focuses on the characteristics of approximately 67,234 claimants who sent Paid Leave Oregon benefit applications that passed identity verification between August 2023 and March 31, 2024. Paid Leave Oregon compared the patterns using Paid Leave Oregon claimant applications with information from OED and the U.S. Census Bureau American Community Survey⁴⁹ for Oregon employees.



⁴⁹ OED - <https://www.qualityinfo.org/-/race-and-ethnic-diversity-in-oregon-s-workforce> and <https://www.qualityinfo.org/uesti?lfAreacode=4101000000&lfAdjusted=y&lfMeasure=laborforce&lfYear=2000&lfRpt=statistic&lfYear=2024> and U.S. Census Bureau American Community Survey 2022 5-Year Estimates, table S2301 - <https://data.census.gov/table?q=Oregon>

Table 17.A. shows the percentage breakdown of claimants by age and how it compares to Oregon employees⁵⁰ (rounded to the nearest tenth of a percent). The age brackets are broken out by the Oregon Labor Force data, which has the age brackets of 35-44 and age 45-54 set with 10-year time span, compared to the rest of

the age brackets which have a five-year time span. Claimants ages 30 to 44 make up most of the Paid Leave Oregon claimant base and have much higher participation rates. Claimants ages 16 to 19 and over 75 have the lowest Paid Leave Oregon participation rate but also have the lowest workforce.

Table 17.A. Paid Leave Oregon Claimant Comparison to Oregon Employees by Age (Aug. 14, 2023 – March 31, 2024)
(Rounded to nearest tenth of a percent)

Claimant's Age	Percent of Paid Leave Oregon Claimant Applications	Percent of Oregon Employees
16 - 19	0.3%	3.9%
20 - 24	4.8%	9.7%
25 - 29	12.6%	11.2%
30 - 34	19.0%	11.7%
35 - 44	28.5%	22.4%
45 - 54	16.8%	19.4%
55 - 59	7.4%	8.5%
60 - 64	6.5%	7.1%
65 - 74	3.6%	5.2%
75+	0.4%	0.9%

Table 17.A. Source: Oregon Employment Department, Paid Leave Oregon



⁵⁰ Oregon employee mean an employee that works in Oregon whose age falls within the given age group.

Table 17.B. shows the percentage breakdown of the claimants' population by gender identity, compared to the estimate of Oregon employees (rounded to the nearest tenth of a percent). Those who identified as female had the highest Paid Leave Oregon participation rate, compared to those who identified as male or who

preferred not to disclose their gender. Paid Leave Oregon only collects male, female, or "prefer not to say." The Oregon Census only collects male, female, or "other." As addressed previously, the high numbers of claims related to childbirth and pregnancy likely contributed to the comparatively high participation rates of female claimants.

Table 17.B. Paid Leave Oregon Claimant Comparison to Oregon Employees by Gender (Aug. 14, 2023 – March 31, 2024)
(Rounded to nearest tenth of a percent)

Gender	Percent of Paid Leave Oregon Claimants	Percent of Oregon Employees
Male	37.0%	47.9%
Female	57.8%	42.2%
Other	N/A	10.0%
Prefer not to Say/Other	5.3%	10.0%

Table 17.B. Source: Oregon Employment Department, Paid Leave Oregon



Table 17.C. shows the percentage breakdown of Paid Leave Oregon claimants by racial and ethnic identity, compared to the corresponding estimate of eligible employees in Oregon. The Paid Leave Oregon racial ethnic data aligns closely with Oregon employees.

Figure 17.D. shows Paid Leave Oregon benefit applications sent per county.⁵¹ The counties that are darker in color have more benefit applications sent per 1,000 residents while the counties that are lighter in color have fewer sent. Program participation and population size vary drastically per county, so benefit

Table 17.C. Paid Leave Oregon Claimant Comparison to Oregon Employees by Racial-Ethnic Identity (Aug. 14, 2023 – March 31, 2024)
(Rounded to nearest tenth of a percent)

Race/Ethnic	Percent of Paid Leave Oregon Claimants	Percent of Oregon Employees
American Indian	2.8%	2.7%
Asian	5.2%	5.3%
Black	3.3%	3.3%
Hispanic	12.2%	11.7%
Other	2.5%	2.3%
Prefer not to say/Other	10.5%	10.3%
White	63.6%	64.4%

Table 17.C. Source: Oregon Employment Department, Paid Leave Oregon Division



⁵¹ Counties are approximated using zip codes from applications. Benefit applications sent means applications received that were identity verified.

applications sent are presented on a scale of 1,000 residents in each county for comparability. For example, Paid Leave Oregon received 14 applications per 1,000 residents in Lane County. Most counties had similar application received rates, ranging from 10.5 to 17.3 applications. The map does not include, due to software limitations, the rates for Multnomah County, which had roughly 17 applications per 1,000 residents. The only county with a much

lower uptake rate was Wheeler County at 6.12 applications per 1,000 residents.

The five counties with the most Paid Leave Oregon benefit applications sent per 1,000 residents are Morrow, Linn, Polk, Marion, and Clackamas counties. The five counties with the fewest benefit applications sent per 1,000 residents are Malheur, Sherman, Lincoln, Lake, and Wheeler counties.

Figure 17.D. Relative Paid Leave Oregon Application Rates per County Per 1,000 Residents (Aug. 14, 2023 – March 31, 2024) (Rounded to the nearest whole number)

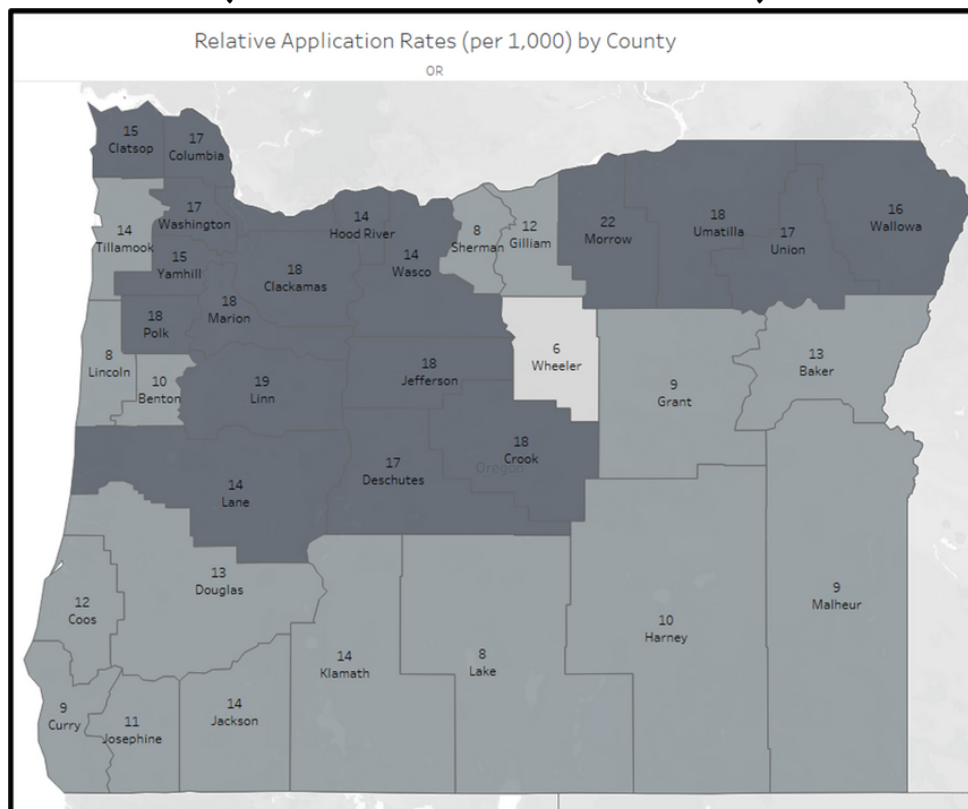


Figure 17.D. Source: Oregon Employment Department, Paid Leave Oregon



Program Participant Employment Characteristics

During the application and eligibility verification process, Paid Leave Oregon links benefit applications to the employee's wage and net income from self-employment if the person is self-employed, chose to participate, and paid contributions. This allows Paid Leave Oregon to determine the amount of

wages and income from self-employment available to them and their weekly benefit amount. This information allows the program to address improvements to outreach, address certain groups of claimants that need additional education, make changes to our application process to increase accessibility, and enhance our operational efforts.

Table 18.A. Paid Leave Oregon Claimant Comparison to Oregon Employees by Annual Earning (Aug. 14, 2023 – March 31, 2024) (Rounded to nearest tenth of a percent)

Annual Earnings	Percent of Paid Leave Oregon Claimants	Percent of Oregon Employees
\$1 to \$9,999	3.2%	14.6%
\$10,000 to \$19,999	5.7%	10.9%
\$20,000 to \$29,999	9.0%	12.0%
\$30,000 to \$39,999	12.8%	10.9%
\$40,000 to \$49,999	14.3%	10.0%
\$50,000 to \$64,999	17.2%	11.3%
\$65,000 to \$74,999	8.5%	5.6%
\$75,000 to \$99,999	13.6%	9.9%
\$100,000 +	15.7%	15.0%
\$100,000 to \$109,999	3.6%	N/A
\$110,000 to \$119,999	2.6%	N/A
\$120,000 to \$129,999	2.0%	N/A
\$130,000 to \$139,999	1.6%	N/A
\$140,000 +	5.9%	N/A

Table 18.A. Source: Oregon Employment Department, Paid Leave Oregon



Table 18.A. above compares the annual earnings based on claimants who sent a Paid Leave Oregon application to the annual income for the claimant from all earnings, for all jobs and net income from self-employment in Oregon, in the base year. The percentage of Paid Leave Oregon claimants compared to Oregon employees is close except for the lower income brackets are less represented compared to the middle-income brackets. The Oregon employee data cannot be broken down past \$100,000.

Table 18.B. shows the percent breakdown of claimants who had Paid Leave Oregon approved benefits and received at least one benefit payment compared to the estimate of employees in Oregon by employer size.

Table 18.C. shows the percent breakdown of claimants who had Paid Leave Oregon approved benefits and received at least one benefit payment by industry type compared to Oregon employees. The health care and social assistance industry

Table 18.B. Paid Leave Oregon Customer Comparison to Oregon Employees by Employer Size (Aug. 14, 2023 – March 31, 2024)
(Rounded to nearest tenth of a percent)

	Percent of Approved Paid Leave Oregon Claimants	Percent of Oregon Employees
<u>1 to 49</u>	<u>90.41%</u>	<u>95.90%</u>
1 to 4	62.94%	61.40%
5 to 9	12.44%	16.80%
10 to 19	8.83%	10.80%
20 to 49	6.19%	6.80%
<u>50 and more</u>	<u>9.59%</u>	<u>4.10%</u>
50 to 99	2.78%	2.20%
100 to 249	2.57%	1.30%
250 to 499	1.48%	0.40%
<u>500 +</u>	<u>2.76%</u>	<u>0.30%</u>

Table 18.B. Source: Oregon Employment Department, Paid Leave Oregon Division



**Table 18.C. Paid Leave Oregon Customers by Industry
(Aug. 14, 2023 – March 31, 2024)
(Rounded to the nearest tenth of a percent)**

Industry Type	Percent of Paid Leave Oregon Claimants	Percent of Oregon Employees
Accommodation and Food Services	6.7%	8.9%
Administrative and Support and Waste Management and Remediation Services	7.6%	5.3%
Agriculture, Forestry, Fishing and Hunting	1.3%	N/A
Arts, Entertainment, and Recreation	1.1%	1.4%
Construction	5.1%	5.8%
Educational Services	4.7%	1.9%
Finance and Insurance	4.5%	2.7%
Health Care and Social Assistance	24.0%	14.9%
Information	1.3%	1.8%
Management of Companies and Enterprises	1.4%	2.5%
Manufacturing	7.6%	9.4%
Mining, Quarrying, and Oil and Gas Extraction	0.1%	0.3%
Other Services (except Public Administration)	2.7%	3.2%
Professional, Scientific, and Technical Services	4.3%	5.5%
Public Administration	6.5%	15.7%
Real Estate and Rental and Leasing	1.4%	2.4%
Retail Trade	11.1%	10.4%
Transportation, Warehousing and Utilities	4.5%	3.9%
Unknown	1.1%	N/A
Wholesale Trade	3.2%	3.9%

Table 18.C. Source: Oregon Employment Department, Paid Leave Oregon

had the highest percentage of claimants compared to the number of Oregon employees working in that industry, while

public administrative had the lowest participation compared to the Oregon workforce.





Conclusion

As of March 31, 2024, Paid Leave Oregon has collected over \$1.033 billion in contributions and other revenue and paid \$334,167,000 in benefits to 46,409 Oregonians during a time of need. The maximum contribution rate is 1%, which is the current rate for calendar year 2023 and 2024. Even at the maximum contribution rate, due to the anticipated growth in benefit applications, the Paid Leave Oregon Trust Fund is currently showing less than six months of projected expenditures. However, to date, the program has not made any adjustments for solvency, as the trust fund ending balance is slightly increasing.

Paid Leave Oregon has approved 3,454 equivalent plans for employers who have chosen to offer their own paid leave program to their employees instead of participating in the state-administered plan. By allowing equivalent plans, the Paid Leave Oregon Trust Fund has a net loss in revenue of \$136,070,000 in 2023 and a loss of \$35,590,000 in the first quarter of 2024 due to contributions these companies do not pay to the trust fund and benefits that Paid Leave Oregon does not have to pay out of the trust fund. The first annual renewal for employers with equivalent plans is due in August 2024. At that time, Paid Leave Oregon will know if equivalent plan employers will keep their equivalent plan or change to the state plan.

A self-employed person is not automatically covered under Paid Leave Oregon and does not have to participate. They can choose coverage if their work is in Oregon,

and they earned at least \$1,000 in net income in Oregon from self-employment in the previous tax year. If a self-employed person chooses coverage, they are in the program for at least three years and receive the same benefits as other employees. Paid Leave Oregon has received 1,726 self-employed applications to participate in the program. By allowing self-employed people to participate, the Paid Leave Oregon Trust Fund has a net loss in revenue of about \$25,900 in 2023 and a loss of about \$175,100 in the first quarter of 2024, due to paying more benefits than collecting contributions.

Paid Leave Oregon is a new and evolving program, and employers, employees, legislators, and OED staff are constantly identifying changes to continue to refine and make it the best program in the nation. Paid Leave Oregon still does not have a year's worth of benefit applications to determine if the amount estimated for applications and benefit payments is over or understated and will continue to closely monitor the Trust Fund. The time it takes to accept or deny Paid Leave Oregon benefit applications has decreased from when the program initially went live. While Paid Leave Oregon is not yet providing the ultimately desired levels of customer service, the program continues to improve, and given how new, and rapidly changing, the program is, Paid Leave Oregon is seeing good progress.

For more information about Paid Leave Oregon, please visit the [Paid Leave Oregon website](https://www.paidleaveoregon.gov).



Need help?

The Oregon Employment Department (OED) is an equal opportunity agency. OED provides free help so you can use our services. Some examples are sign language and spoken-language interpreters, written materials in other languages, large print, audio, and other formats. To get help, please call 833-854-0166 (toll-free). TTY users call 711. You can also send an email to paidleave@oregon.gov.

¿Necesita ayuda?

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