



A future Oregon where individuals,
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.

September
2026
Legislative
Report

Contents

Executive Summary.....	4
Background.....	6
Legislative Changes.....	7
2024 Legislative Session.....	7
Senate Bill (SB)1514.....	7
Senate Bill (SB) 1515.....	8
2025 Legislative Session.....	8
Senate Bill (SB) 69.....	8
Senate Bill (SB) 858.....	8
Senate Bill (SB) 859.....	9
House Bill (HB) 3022.....	9
2026 Legislative Session.....	9
Senate Bill (SB) 1520.....	9
Benefits.....	9
Number of Applications Received.....	10
Approved Application Information.....	12
Denied Application Information.....	14
Total Benefits Distributed.....	16
Leave Duration.....	20
Average Benefit Payment Time Frame.....	20
Contributions and Revenue.....	22
Contributions Collected.....	22
Equivalent Plans.....	23
Equivalent Plan Applications.....	23
Equivalent Plan Lost Contributions and Saved Benefits.....	25
Equivalent Plan Fees.....	26

Equivalent Plan Administrative Costs.....	26
Small Employer Assistance Grants	27
Small Employer Assistance Grant Applications	27
Paid Leave Oregon Trust Fund	28
Paid Leave Trust Fund Solvency Analysis	31
Advisory Committee Recommendations.....	32
Additional Information	32
Tribal Governments	32
Self-Employed Individuals.....	33
Self-Employed Applications for Coverage	33
Self-Employed Contributions	34
Communications & Outreach.....	35
Program Participant Demographics	37
Program Participant Employment Characteristics.....	43
Conclusion	46

Paid Leave Oregon Program Report to the Legislature September 2026

Executive Summary

As required by Oregon Laws 2019, chapter 700, section 51, the Oregon Employment Department (OED) is providing a report on the state-administered portion of Paid Leave Oregon. The report summarizes data on Paid Leave contributions, benefits, equivalent plan applications, and assistance grants, as well as descriptive information about Paid Leave customers. Benefits data cover the period from the third quarter of 2024 through the second quarter of 2026 (July 1, 2024 – June 30, 2026). Due to employer reporting timelines, contributions data cover the period from the third quarter of 2024 through the first quarter of 2026 (July 1, 2024 – March 31, 2026). Based on data limitations, some data points cover other timeframes; the report notes these where relevant. The report does not include contributions or benefits collected and administered by employers that choose to offer their own paid leave through an equivalent plan. As of March 31, 2026, equivalent plans cover almost 15% of Oregon's workforce.

Paid Leave launched in 2023, with employees and employers beginning contributions to the Paid Leave Oregon Trust Fund on Jan. 1, 2023. The program began paying benefits on Sept. 3, 2023. Generally, Paid Leave provides up to 12 weeks of paid leave for eligible Oregon workers to: care for themselves when they have a serious health condition (medical leave); care for a family member with a serious health condition (family leave); bond with a new child after birth or arrival through adoption or foster care (bonding leave); complete the legal process for adoption of a child or placement of a child in foster care (pre-placement leave); or take leave as survivors of sexual assault, domestic violence, harassment, bias crimes, or stalking (safe leave). A parent who gives birth may qualify for two additional weeks of leave for limitations related to pregnancy or childbirth, bringing the maximum amount of leave to 14 weeks in a benefit year.

From July 1, 2024, through March 31, 2026, Paid Leave collected over \$1.652 billion in contributions and other revenue and, from July 1, 2024, through June 30, 2026, paid over \$1.583 billion in benefits to 190,731 Oregon workers during a time of need. The contribution rate has remained at the maximum rate of 1% for each calendar year since the program began. As of June 30, 2026, the Paid Leave Oregon Trust Fund has a balance sufficient to cover approximately eight months of projected expenditures and is projected to remain stable through the end of 2026. To date, no solvency-related adjustments have been necessary, as the trust fund has maintained stable reserves.

Since the beginning of the program, Paid Leave has approved 4,364 equivalent plans for employers who have chosen to offer their own paid leave plan instead of participating in the state-administered plan. Equivalent plans resulted in an estimated net revenue loss of \$159,320,000 in 2024, a loss of \$161,985,000 in 2025, and \$43,401,000 in the first quarter of 2026. The estimated net loss reflects contributions that employers do not pay into the trust fund, partially offset by benefits that Paid Leave does not pay to employees covered by equivalent plans.

Self-employed individuals are not automatically covered under Paid Leave and are not required to participate. However, self-employed individuals can choose coverage if their work is in Oregon and they earned at least \$1,000 in Oregon net income from self-employment in the previous tax year. If a self-employed individual chooses coverage, they receive the same benefits as other employees covered by Paid Leave. Since the beginning of the program, Paid Leave has received 4,046 applications from self-employed individuals to participate in the program, with \$968,300 collected in self-employed contributions (\$761,100 collected from July 1, 2024, through June 30, 2026).

Since beginning to pay benefits in September 2023, Paid Leave has provided over \$2.08 billion to support hundreds of thousands of Oregon workers during times of need. The high demand for benefits, from workers across different employment characteristics and demographic backgrounds, illustrates the importance of the program in supporting Oregon workers and businesses. Employers, employees, legislators, the Paid Leave Oregon Advisory Committee, and OED staff continue to identify changes to refine and improve the program. One example of this is the Connector Program. Through this outreach program, Paid Leave staff are available in person to Oregon workers at select WorkSource centers across the state. Oregon workers can make appointments with Paid Leave staff to complete Paid Leave applications, ask questions, and address other needs. Through the Connector Program as well as through other initiatives, Paid Leave continues to seek feedback from the public and works to adjust the program to meet the needs of its customers.

The full report can be viewed on the Paid Leave website [here](#). To request a physical copy of the report, please email the Oregon Employment Department (OED) Legislative Affairs team at OED_Legislative_Affairs@employ.oregon.gov. Questions about the program may also be sent to the team at the same address.

Background

The Oregon Legislature enacted Paid Leave in the 2019 Legislative Session.¹ During the 2021 Legislative Session, the Legislature revised the implementation timeline for the program.² Based on the revised timeline, employers and employees began paying contributions on Jan. 1, 2023, and customers began to receive benefits on Sept. 3, 2023.

Both employees and employers pay contributions into the Paid Leave Oregon Trust Fund. Employees pay 60% and large employers (employers with 25 or more employees) pay 40% of the total contribution rate,³ up to the Social Security wage base limit.⁴ Self-employed individuals and Tribal governments can choose to participate in Paid Leave. Self-employed individuals who choose to participate pay the employee contribution rate (60%).

Generally, Paid Leave allows for up to 12 weeks of paid leave for eligible Oregon workers⁵ to:

- Care for themselves when they have a serious health condition (medical leave)
- Care for a family member with a serious health condition (family leave)
- Bond with a new child (bonding leave)
- Complete the legal process for adoption of a child or placement of a child in foster care (pre-placement leave)
- Take leave as survivors, or the parent of a child who is a survivor, of sexual assault, domestic violence, harassment, bias crimes, or stalking (safe leave).

A parent who gives birth may qualify for two additional weeks of leave for limitations related to pregnancy or childbirth, bringing the maximum leave amount 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 benefits. The amount individuals receive is based on a comparison of their average weekly wage to the state average weekly wage. Lower wage earners may receive 100% wage replacement, while the replacement percentage decreases for higher-wage

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

² [HB 3398](#).

³ Total contribution rate for 2024, 2025, and 2026 is 1%, which is the maximum statutory rate.

⁴ Social security wage base limit for 2024 was \$168,600, for 2025 it was \$176,100 and for 2026 it is \$184,500.

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

⁶ Eligible employees must work for the employer for at least 90 consecutive calendar days to qualify for job protection (ORS 657B.060).

earners. There are statutory minimum and maximum weekly benefit amounts, which are indexed to Oregon's state average weekly wage.⁷

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. This report summarizes data on Paid Leave contributions and benefits, as well as information on equivalent plan applications and assistance grants. Data on benefits cover quarter 3 2024 through quarter 2 2026 (July 1, 2024 – June 30, 2026), while data on contributions cover quarter 3 2024 through quarter 1 2026 (July 1, 2024 – March 31, 2026), due to employer reporting timelines. Based on data limitations, some data points cover other time frames; the report notes these where relevant.

The data used in this report come from various sources, including the Paid Leave benefit application processing system, Frances Online; the OED Quarterly Census of Employment and Wages (QCEW); the OED Quarterly Workforce Indicators (QWI), and the U.S. Census Bureau.⁸ The report does not include contributions and benefits collected and administered by employers who choose to offer their own paid leave plan to their employees through equivalent plans. As of March 31, 2026, these plans cover 14.6% of Oregon's workforce.

Legislative Changes

Since 2024, the Oregon Legislature has passed several bills that impact the administration of Paid Leave. The section below summarizes the key bills and the changes each bill made to the program.

2024 Legislative Session

Senate Bill (SB)1514

SB 1514 established new provisions to better ensure the solvency of the Paid Leave Oregon Trust Fund. It required Paid Leave to periodically evaluate the trust fund to determine its solvency and provided OED with the authority to take specific corrective action if the fund does not have at least six months of anticipated expenses. Finally, it required OED to include a summary of any periodic assessments used to determine solvency in the biannual legislative report on the program's status.

⁷ For July 2025 – June 2026, the minimum weekly benefit amount is \$68.19, and the maximum weekly benefit amount is \$1,636.56.

⁸ U.S. Census Bureau American Community Survey 2024 5-Year Estimates, tables S2301, S2401, and B20005, and Quarterly Workforce Indicators

Senate Bill (SB) 1515

SB 1515 made changes to Paid Leave administration, including:

Expanding the definition of Paid Leave family leave to include leave for the legal process for adoption of a child or placement of a child in foster care (pre-placement leave)

Clarifying the use of accrued paid time off while receiving Paid Leave benefits

Establishing that employees are disqualified from receipt of Paid Leave benefits while receiving workers' compensation *time loss* benefits, not all workers' compensation benefits.

SB 1515 also made changes to how the Oregon Family and Medical Leave Act (OFLA) and Paid Leave interact to address concerns about concurrent leave by removing bonding leave, family leave, and medical leave for a serious health condition from OFLA and confirming that the remaining OFLA leave types may not be taken concurrently with Paid Leave.

2025 Legislative Session

Senate Bill (SB) 69

SB 69 made several administrative and technical changes to Paid Leave and OFLA. The following changes are relevant to Paid Leave:

Specified that the Bureau of Labor and Industries (BOLI) is responsible for the administrative rules and oversight of job protection, retaliation, and discrimination provisions within Paid Leave.

Permitted Paid Leave to disclose an employee's benefit amount to the employer as necessary to calculate full wage replacement.

Allowed employers to require a certification from the employee's health care provider that the employee can resume work before the employee returns from medical leave.

Permitted the use of sick time for any qualifying purpose under Paid Leave.

Senate Bill (SB) 858

SB 858 made changes to Paid Leave administration in several different program areas. Specifically, it addressed the following topics:

Clarified that a covered individual does not qualify for Paid Leave benefits when receiving benefits under any state or federal law that provides wage-replacing unemployment compensation.

Established that if a covered and qualifying individual becomes incapacitated or dies before applying for Paid Leave benefits, their application or other necessary information can be

provided by another person. It also allows OED to provide information about a Paid Leave benefit claim, as necessary to pay benefits, to a representative of the customer when the customer is incapacitated or has died.

Aligned the Paid Leave and the Unemployment Insurance programs by clarifying that OED, employers, and employees can be represented by non-attorneys at the Office of Administrative Hearings when participating in appeals of Paid Leave decisions.

Senate Bill (SB) 859

SB 859 permitted OED to waive, reduce, or compromise any part or all the interest or penalty charged for delinquent debts for Paid Leave. This change aligned OED processes for waiving debt for Unemployment Insurance and Paid Leave.

House Bill (HB) 3022

HB 3022 authorized Oregon's Department of Revenue to share information related to the wages and income of individuals to assist OED with the administration of the Paid Leave and Unemployment Insurance programs.

2026 Legislative Session

Senate Bill (SB) 1520

SB 1520 was passed in response to IRS Revenue Ruling 2025-04 on the federal tax treatment of paid family and medical leave insurance benefits. The bill amended ORS 657B.430, which governs the Paid Leave Oregon Trust Fund, to comply with tax reporting and withholding requirements. Specifically, the bill gave OED authority to adopt rules establishing an accounting system for moneys in the fund to ensure that employer contributions do not fund medical leave benefits.

Benefits

Most employees in Oregon are eligible for Paid Leave benefits if they have experienced a qualifying event, have earned at least \$1,000 in their base year⁹ or alternate base year,¹⁰ and

⁹ Base year is the first four of the last five completed calendar quarters before the benefits begin.

¹⁰ Alternate base year is the last four completed calendar quarters before the benefits begin. The alternate base year is only used if the individual doesn't have \$1,000 of wages in the base year.

are currently employed.¹¹ A self-employed individual 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 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 in full-day increments (from all employers, if they have more than one). Individuals taking consecutive leave¹² do not have to submit a weekly claim. However, individuals taking intermittent leave¹³ must submit a weekly claim to identify the days they worked, didn't work, or took Paid Leave. This allows Paid Leave to correctly calculate their weekly benefit amount.

Number of Applications Received

From July 1, 2024, to June 30, 2026, Paid Leave received 326,197 finalized applications. "Finalized" means benefit applications received by Paid Leave that have passed identity verification. If a customer did not pass identity verification, their claim and benefits are not included in this report.¹⁴

¹¹ 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 (ORS 657B.010(14)(b)).

¹² Consecutive leave means an employee doesn't work between the start and end date of their leave for any employer.

¹³ Intermittent leave means an employee may work between the start and end date of their leave for any employer and may have more than one type of leave.

¹⁴ During its early implementation, Paid Leave Oregon faced significant, coordinated fraud attacks. Disclosing information on how many applications were received that didn't pass identity verification could provide those committing fraud attacks with information about how quickly and when the program is identifying potential fraud. Using identity-verified applications helps safeguard against fraud and provides a more accurate reflection of Paid Leave Oregon's use and performance.

Figure 1.A. Paid Leave Oregon Benefit Applications Sent By Leave Type
(July 1, 2024 - June 30, 2026)
(Total Applications: 326,197)

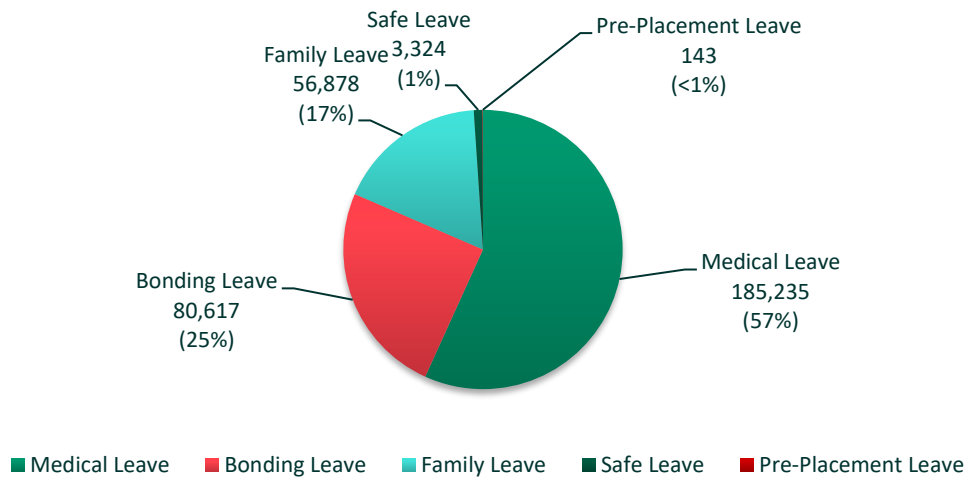


Figure 1.A. Source: Oregon Employment Department, Paid Leave Oregon

Figure 1.A. shows finalized applications sent by leave type from July 1, 2024, to June 30, 2026 and the percentage of total applications each leave type accounts for:

- Medical leave is leave to care for oneself when one has a serious health condition.
- Bonding leave is leave to bond with a child during the first year following birth, adoption, or foster care.
- Family leave is leave to care for a family member with a serious health condition.
- Safe leave is leave for survivors, or a parent of a survivor, of sexual assault, domestic violence, harassment, bias crimes, and stalking.
- Pre-placement leave is leave for the legal process for adoption of a child or placement of a child in foster care.

Table 1.B. Paid Leave Oregon Benefit Applications Sent by Leave Type and Quarter (Q3 2024 – Q2 2026)

	Medical	Bonding	Family	Safe	Pre-Placement	Total
Q3 2024	18,745	9,934	5,637	367	–	34,683

¹⁵ To qualify, a parent's child must be under 18 years old or a dependent adult if the child is over 18 years old.

Q4 2024	20,142	9,301	6,073	386	–	35,902
Q1 2025	21,654	9,669	6,670	395	24	38,412
Q2 2025	22,463	10,232	7,223	395	20	40,333
Q3 2025	23,676	10,582	7,214	450	23	41,945
Q4 2025	24,161	9,970	7,340	450	23	41,944
Q1 2026	26,622	10,397	8,197	435	25	45,676
Q2 2026	27,772	10,532	8,524	446	28	47,302

Table 2.B. Source: Oregon Employment Department, Paid Leave Oregon

Table 1.B. shows finalized benefit applications sent by leave type, broken out by year and quarter. Paid Leave applications have steadily increased across quarters, from July 2024 through June 2026. In January 2025, pre-placement leave (leave for the legal process for adoption of a child or placement of a child in foster care) was added as a leave type covered under Paid Leave.

Approved Application Information

From July 1, 2024, to June 30, 2026, Paid Leave approved **253,291** applications, about **78%**¹⁶ of all applications that Paid Leave received and identity verified.

¹⁶ 253,291 approved applications divided by 326,197 finalized applications received. About 12% of the applications were denied, about 2% were withdrawn by the applicant, and about 8% were still being processed as of August 2026.

Figure 2.A. Paid Leave Oregon Approved Benefit Applications by Leave Type
(July 1, 2024 - June 30, 2026)
(Total Applications: 253,291)

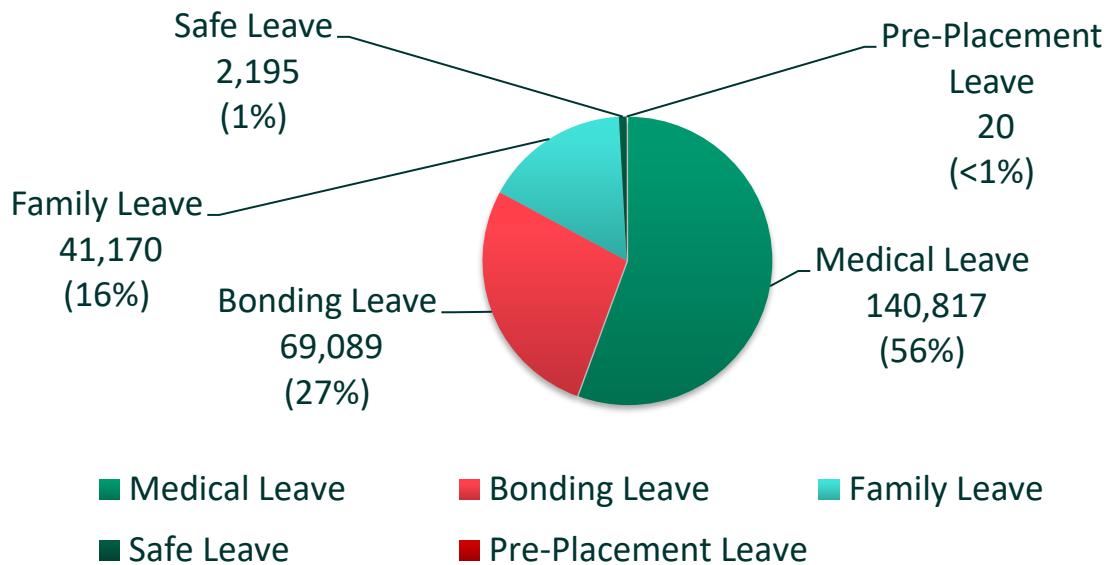


Figure 2.A. Source: Oregon Employment Department, Paid Leave Oregon

Figure 2.A. shows the count and percentage of approved applications by leave type among the total approved applications from July 1, 2024, through June 30, 2026. Put another way, the figure shows the percentage of the total approved applications each leave type accounts for. Medical leave and bonding leave applications made up the largest share of all approved applications (56% and 27%, respectively), which is consistent with the higher amounts of benefit applications for these leave types.

Table 2.B. Paid Leave Oregon Benefit Applications Approved by Leave Type and Quarter
(Q3 2024 – Q2 2026)
(Rounded to nearest 10)*

	Medical	Bonding	Family	Safe	Pre-Placement	Total
Q3 2024	14,800	8,830	4,210	250	–	28,090
Q4 2024	14,840	7,900	4,280	240	–	27,260
Q1 2025	17,130	8,420	4,950	270	10 or less	30,780
Q2 2025	16,790	8,830	5,210	270	10 or less	31,100
Q3 2025	18,090	9,150	5,300	310	10 or less	32,850
Q4 2025	18,220	8,410	5,240	270	10 or less	32,140
Q1 2026	21,140	9,050	6,140	290	10 or less	36,630
Q2 2026	19,810	8,500	5,840	290	10 or less	34,440

Table 2.B. Source: Oregon Employment Department, Paid Leave Oregon

Note: *Counts rounded to nearest 10 to account for low numbers of pre-placement approved applications and to protect customer confidentiality.

Table 2.B. shows approved benefit applications by leave type, broken out by year and quarter. Approved applications have steadily increased across quarters, from July 2024 through March 2026, and decreased slightly in quarter 2 2026, overall mirroring the increase in applications sent during this time frame.

Denied Application Information

From July 1, 2024, to June 30, 2026, Paid Leave denied¹⁷ 38,804 applications, about 12% of all applications that Paid Leave received and identity verified.

¹⁷ A “denied” application means Paid Leave Oregon didn’t approve the application and the customer received a denial letter.

Table 3.A. Paid Leave Oregon Denied Applications by Leave Type
(July 1, 2024 – June 30, 2026)

Category	Count of Received Applications	Count of Denied Applications	Percentage of Applications Denied (Rounded to Nearest Tenth)
Medical Leave	185,235	24,324	13.1%
Bonding Leave	80,617	4,364	5.4%
Family Leave	56,878	9,479	16.7%
Safe Leave	3,324	514	15.5%
Pre-placement Leave	143	50	35.0%

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

Table 3.A. shows the count and percentage of denied applications by leave type, from July 1, 2024, through June 30, 2026. Applications for pre-placement leave had the highest application denial rate (**35%**), followed by family leave (about 16.7%) and safe leave (15.5%). However, because the total number of pre-placement leave applications is small, that value should be interpreted cautiously. Bonding leave had the lowest application denial rate, at 5.4%. These denial rates may identify opportunities to improve guidance about leave type requirements and required documentation.

Where possible, staff will attempt to resolve any issues with an application before denying it. Applications may be denied due to monetary ineligibility (the employee didn't earn at least \$1,000 in the base year or alternate base year) or non-monetary eligibility (such as not having a qualifying event, not providing sufficient verification documentation, or not being employed).

Table 3.B. Paid Leave Oregon Benefit Applications Denied by Leave Type and Quarter
(Q3 2024 – Q2 2026)
(Rounded to nearest 10) *

	Medical	Bonding	Family	Safe	Pre-Placement	Total*
Q3 2024	2,260	420	870	40	–	3,590
Q4 2024	2,500	380	970	60	–	3,920
Q1 2025	2,760	480	1,130	60	10 or less	4,400
Q2 2025	2,890	490	1,140	70	10 or less	4,560
Q3 2025	3,040	530	1,150	60	10 or less	4,780
Q4 2025	2,910	490	1,130	80	10 or less	4,630
Q1 2026	3,360	550	1,330	70	10 or less	5,310
Q2 2026	4,590	1,030	1,760	80	10 or less	7,470

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

*Note: *Counts rounded to nearest 10 to account for low numbers of pre-placement denied applications and to protect customer confidentiality.*

Table 3.B. shows how many benefit applications were denied by leave type per quarter. The number of denied applications per quarter has increased since quarter 3 2024, with roughly 7,470 applications denied in quarter 2 2026. While the number of applications sent to Paid Leave has also increased per quarter from quarter 3 2024 through quarter 2 2026 (see Table 1.B.), the increase in denied applications has outpaced the increase of applications sent, suggesting the rate of application denials has increased over time.

Total Benefits Distributed

Since the start of the program,¹⁸ Paid Leave has paid a total of over \$2.08 billion in benefits to 229,098 people in 1,904,883 individual payments. For the period covered in this report (July 1,

¹⁸ From Sept. 3, 2023, through June 30, 2026.

2024, to June 30, 2026) Paid Leave paid a total of over \$1.58 billion in benefits to 190,731 people in 1,489,005 individual payments.

**Figure 4.A. Paid Leave Oregon Benefits Paid by Leave Type
(July 1, 2024 - June 30, 2026)
(Total Benefits Paid: \$1.58 billion)**

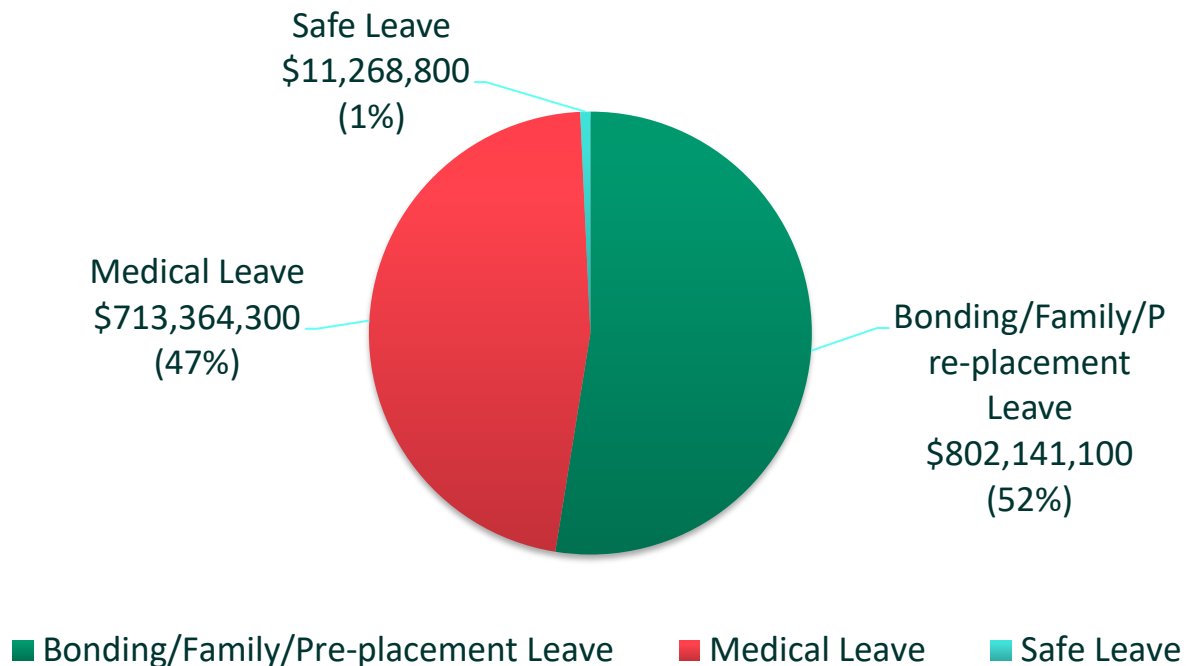


Figure 4.A. Source: Oregon Employment Department, Paid Leave Oregon

Figure 4.A. shows a pie chart of the benefits paid by leave type, rounded to the nearest hundred. Due to data limitations,¹⁹ bonding leave, family leave, and pre-placement leave are presented together. Benefit payments for bonding leave, family leave, and pre-placement leave make up the slight majority — just over half — of all benefits paid.

¹⁹ Prior to Aug. 1, 2025, the data report detailing total benefits paid by leave type combines bonding, family, and pre-placement leave. Data from Aug. 1, 2025, through June 30, 2026, show that total benefits paid for bonding leave was \$303,660,200; \$92,737,600 for family leave; and \$36,400 for pre-placement leave.

**Figure 4.B. Paid Leave Oregon Average Weekly Benefit Amount by Leave Type
(July 1, 2024 - June 30, 2026)**

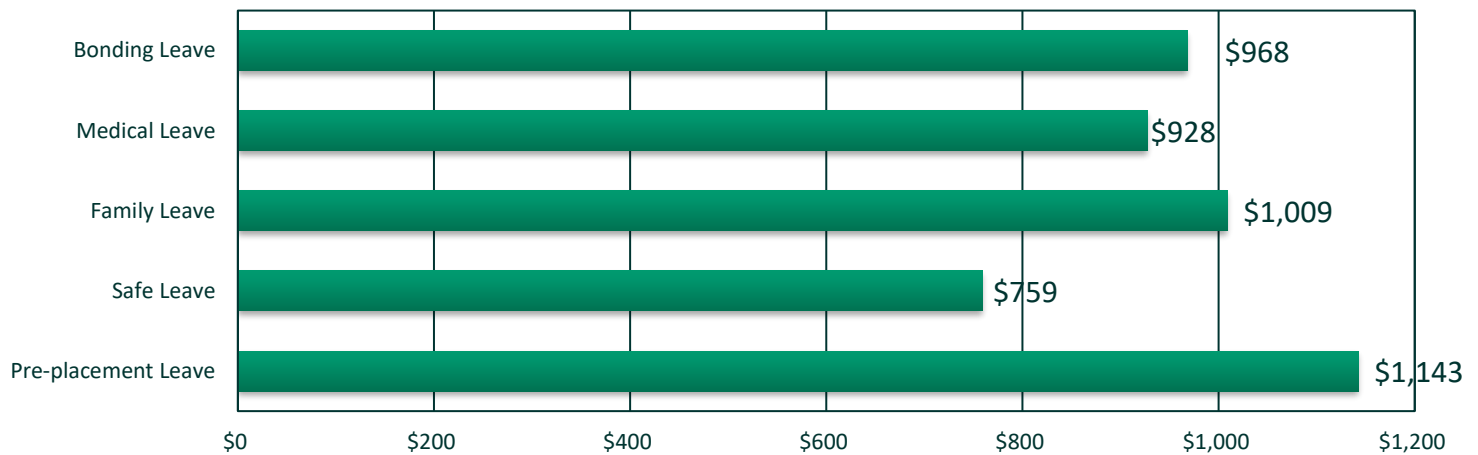


Figure 4.B. Source: Oregon Employment Department, Paid Leave Oregon

Figure 4.B. shows the average weekly benefit amount by leave type for approved claims during the specified time period.²⁰

Paid Leave calculates a customer's average weekly wage by adding together their total wages and net income from self-employment, if applicable, from their base year or alternate base year and dividing the total by 52 (the number of weeks in the base year or alternate base year). If the customer's average weekly wage is equal to or less than 65% of the state average weekly wage,²¹ their weekly benefit is 100% of their average weekly wage. If the customer's average weekly wage is higher than 65% of the state average weekly wage, then Paid Leave calculates the weekly benefit amount as follows:

- Calculate 65% of the state average weekly wage.
- Calculate the amount of the customer's average weekly wage that exceeds 65% of the state average weekly wage.
- Calculate half of the amount of the customer's average weekly wage that is greater than 65% of the state average weekly wage.
- Add the amounts from steps one and three to determine the customer's weekly benefit amount

²⁰ Pre-placement leave average weekly benefit amount is based on five approved claims during the time period; due to the low number of claims, cautious interpretation of this average weekly benefit amount is encouraged.

²¹ State average weekly wage from July 2025 to June 2026 is \$1,363.80. 65% of the state average weekly wage is \$886.47.

- Calculate 120% of the state average weekly wage.²²
- Compare the calculated weekly benefit amount to 120% of the state average weekly wage. The lower of the two is the customer's weekly benefit amount.

Table 4.C. Paid Leave Oregon Benefit Payments by Quarter
(Q3 2024 - Q2 2026)

	Employees With At Least One Approved Weekly Payment During the Quarter	Total Number of Benefit Days Paid During the Quarter (Rounded to Nearest Whole Day)	Benefits Paid (Rounded to Nearest \$1,000)
Q3 2024	58,038	825,073	\$181,552,000
Q4 2024	62,950	872,146	\$177,445,000
Q1 2025	66,821	950,346	\$182,851,000
Q2 2025	69,253	784,483	\$182,968,000
Q3 2025	74,080	906,068	\$204,311,000
Q4 2025	78,175	1,101,816	\$213,857,000
Q1 2026	78,755	1,012,663	\$209,166,000
Q2 2026	86,420	1,026,181	\$231,044,000
Total	574,492	7,478,775	\$1,583,193,000

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

Table 4.C. breaks down how many employees received at least one Paid Leave benefit payment during each quarter. It also includes the total number of days for which the employees received benefits. For example, if an employee took two days off per week for the

²² 120% of the state average weekly wage from July 2025 to June 2026 is \$1,636.56.

month of November 2025 (eight days total), and was paid for those eight days within November 2025, all eight days are displayed in the quarter 4 2025 count.

Leave Duration

The average duration of leave completed from July 1, 2024, through June 30, 2026, was 27 days.²³

- Medical leave average duration was 33 days.
- Additional pregnancy leave average duration was 9 days.
- Bonding leave average duration was 44 days.
- Family leave average duration was 25 days.
- Safe leave average duration was 36 days.
- Pre-placement leave average duration was 12 days.²⁴

Average Benefit Payment Time Frame

Once Paid Leave receives an application, it goes through identity verification. After verifying the identity of the person applying for benefits, staff consider the application submitted but not yet processed. At this time, the program sends two letters: one to the employer to verify some information and one to the customer letting them know the weekly benefit amount they are potentially eligible for. The employer has five calendar days to respond to their letter and the customer has 10 days to complete the leave questionnaire associated with their application. Staff assess the documentation provided to determine if verification requirements for the type of leave requested are met, or if staff need additional information. After staff receive enough information to determine whether to approve or deny, the application is processed. The customer and employer both receive a decision notice and the employer also receives a letter informing them about the employee’s potential weekly benefit amount.

Table 5.A. Number of Days to Process Paid Leave Oregon Benefit Application from Application Received to Decision
(July 1, 2024 – June 30, 2026)

Type of Leave	Average Days from Application Received to Decision
---------------	--

²³ Rounded to the nearest whole day. This includes both consecutive and intermittent leave. Note that trust fund projections are typically based on the average consecutive leave duration which tends to be longer.

²⁴ Pre-placement leave may only be taken as intermittent leave.

Bonding Leave	25 days
Family Leave	26 days
Medical Leave	26 days
Safe Leave	26 days
Pre-Placement Leave	20 days

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

Table 5.A. shows the average number of days from finalized claim to first payment of benefits, by leave type, from July 1, 2024, to June 30, 2026. The program’s goal is to process 80% of applications within 21 days. As of June 30, 2026, the average number of days from finalized claim to first payment across all leave types is 26 days.

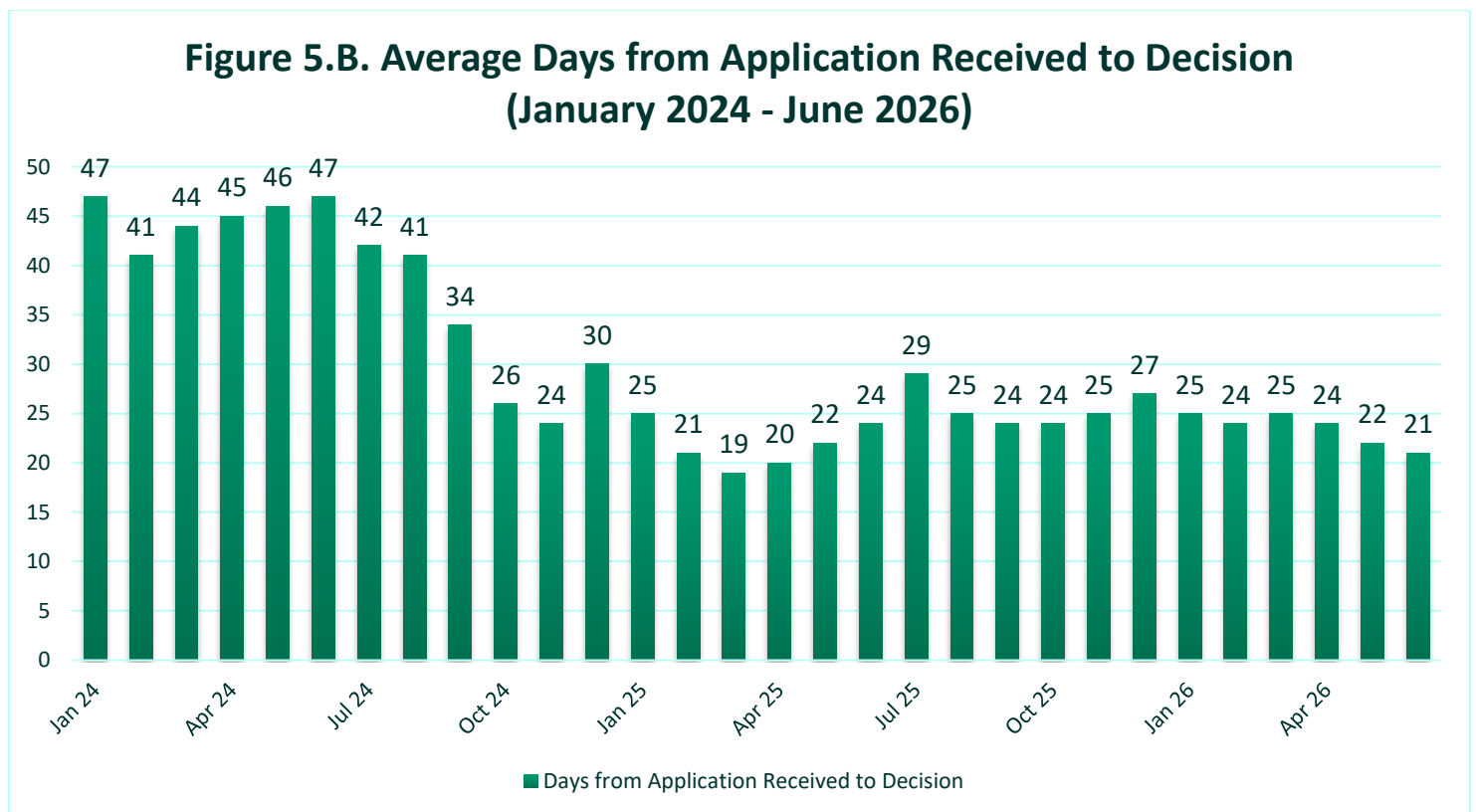


Figure 5.B. Source: Oregon Employment Department, Paid Leave Oregon

Figure 5.B. shows the average days from application received to decision, for all leave types, each month from January 2024 to June 2026. As shown in the figure, the length of time from when a customer applies for Paid Leave benefits to when the customer receives a determination has steadily decreased over the past two years. In quarter 2 of 2026, 62.6% of

all applications received a decision within 21 days. The program continues to focus on claim processing times, with the goal of reaching 21 days from application received to decision across at least 80% of claims.

Contributions and Revenue

Both employees and employers pay contributions to fund Paid Leave. 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 (\$176,100 for 2025 and \$184,500 for 2026) for each employee. Employers collect employees' contributions from their paycheck.

Paid Leave is part of the employer's quarterly payroll report, which also includes state income tax withholding, Unemployment Insurance, Workers Benefit Fund, and some local transit tax filings. Employers file a quarterly payroll report, in which they report the employees' wages and send both employee and employer (if applicable) contributions to OED.

Self-employed people who choose coverage 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 based on the Social Security wage base limit.²⁵

Contributions Collected

From quarter 3 2024 through quarter 1 2026,²⁶ Paid Leave collected about \$1,593,661,000 in employee and employer contributions, which is about 95.7% of the program's total revenue sources.

Besides employer and employee contributions, Paid Leave receives funds from self-employed individual contributions, equivalent plan application fees (see equivalent plan section below), penalties and interest assessed when employers don't file timely quarterly payroll reports or pay contributions, and interest earned on the trust fund. Paid Leave has collected the following other revenue in the Paid Leave Oregon Trust Fund from payroll quarter 3 2024 to quarter 1 2026 (rounded to nearest \$1,000):

- \$652,000 in self-employed contributions (about 0.04% of the total revenue)
- \$1,211,000 in equivalent plan fees (about 0.07% of the total revenue)

²⁵ For self-employed individual contributions, the Social Security wage base limit was \$176,100 for the second through fourth quarter of 2025 and the first quarter of 2026; and \$184,500 for the second through fourth quarter of 2026 and the first quarter of 2027.

²⁶ July 1, 2024, through April 31, 2026, as that is when the first quarter payroll reports are due.

- \$12,824,000 in penalties (about 0.77% of the total revenue)
- \$56,234,000 in earned interest (about 3.38% of total revenue)

The Paid Leave Oregon Trust Fund accrued interest at an average rate of 5.08% in 2024, 4.55% in 2025, and is earning at an average rate of 4.18% in 2026, so far.

Equivalent Plans

Employers can choose to offer their own paid leave plan to their employees through an equivalent plan instead of participating in the state-administered plan. Paid Leave only approves employer plans if the proposed equivalent plan is equal to or better than the state plan.²⁷ When employers have an approved equivalent plan, coverage under the plan generally starts at the beginning of the next quarter, and they don't pay quarterly contributions to OED. Equivalent plan employers must still send their quarterly payroll report to OED and report Paid Leave wages for each employee, even though they don't need to pay the contribution amount.

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 administered by the employer or 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 employees' benefits.

For an insurance company to be eligible to market its own Paid Leave insurance policies to employers, they must be approved through the Division of Financial Regulations at the Department of Consumer and Business Services (DCBS). Employers must pay a nonrefundable fee of \$250 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. Outside of the annual reapproval process, employers must also apply for reapproval of their plan and pay \$250 when they make substantive changes. There are no fees if 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

From July 1, 2024, to June 30, 2026, Paid Leave received 836 new equivalent plan applications. During this time frame, Paid Leave approved 855 equivalent applications. The count of equivalent plan applications that were approved during this time frame is higher than the

²⁷ An equivalent plan has the same or more benefits as the state-administered plan, covers all employees, and can't withhold more in employee contributions than the state-administered plan.

count of new equivalent plan applications received, as some approved applications were received before July 1, 2024. Of the 836 new equivalent plan applications received from July 1, 2024, to June 30, 2026, 822 (98%) were approved during this time frame.

Overall, since the program began, Paid Leave has approved 4,364 equivalent plans, with about 93% (4,040) fully insured plans and 7% (324) employer-administered plans.

As of March 31, 2026,²⁸ 1,699 large employers (about 10.3% of total large employers that report quarterly payroll in Oregon) have an equivalent plan, and 1,293 small employers (about 1.0% of total small employers that report quarterly payroll reports in Oregon) have an equivalent plan.²⁹

Table 6.A. Employment of Paid Leave Oregon Equivalent Plans by Employer Size
(As of March 31, 2026)
(Rounded to Nearest 100)

	Equivalent Plan Employee Count	Share of Statewide Employment
Small Employers (< 25 employees)	9,800	1.3%
Large Employers (25+ Employees)	318,700	21.5%
All Equivalent Plan Employers	328,500	14.6%

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

²⁸ Due to data limitations, data on equivalent plans from quarter 2 2026 isn’t available at the time of this report.

²⁹ When comparing current data to a year ago, 1,878 large employers and 1,204 small employers had equivalent plans. This represents a decrease of 179 for large employers, and an increase of 89 for small employers.

As shown in Table 6.A., large employers offer most equivalent plans.³⁰ About 14.6% of statewide employment³¹ (about 328,500 employees) is covered by an equivalent plan and not the state plan. More than one-fifth of employees at large employers are subject to an approved equivalent plan, while fewer than one in 70 employees at small employers are covered by equivalent plans.

Equivalent Plan Lost Contributions and Saved Benefits

If Paid Leave approves an equivalent plan, the employer doesn’t pay quarterly contributions. However, Paid Leave also doesn’t pay benefits to that employer’s employees.³²

Table 7.A. Anticipated Lost Contributions from Paid Leave Oregon Equivalent Plans (Rounded to nearest \$100,000)

2024	2025	Quarter 1 2026
\$ 309,000,000	\$300,000,000	\$ 80,000,000

Table 7.A. Source: Oregon Employment Department, Paid Leave Oregon

Table 7.A. shows the anticipated lost contributions for 2024, 2025, and quarter 1 2026, based on actual quarterly payroll reports filed (as of the time of this report) by approved equivalent plan employers.

Table 7.B. Anticipated Saved Benefits Due to Paid Leave Oregon Equivalent Plans (Rounded to nearest \$1,000)

2024	2025	Quarter 1 2026
\$ 159,320,000	\$161,985,000	\$ 43,401,000

Table 7.B. Source: Oregon Employment Department, Paid Leave Oregon Division

³⁰ 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.

³¹ 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 2025 through the first quarter of 2026.

³² 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.

Table 7.B. shows the anticipated benefit savings, estimating about 7% of equivalent plan employees take Paid Leave benefits in 2024 and 8% in 2025 and 2026. The benefit amount is estimated by computing the percentage of benefit applications OED received for each leave type, the average weekly benefit amount, and average leave duration.³³

By allowing equivalent plans, the Paid Leave Oregon Trust Fund has an estimated net loss in revenue of \$150,545,000 in 2024,³⁴ an estimated loss of \$138,950,000 in 2025,³⁵ and an estimated loss of \$36,810,000 in the first quarter of 2026,³⁶ due to these employers not paying contributions to the trust fund.

Equivalent Plan Fees

Between quarter 3 2024 and quarter 1 2026, Paid Leave has collected about \$1,211,000 in equivalent plan fees, and about \$2,095,000 in total since 2022. The majority of the equivalent plan application fees are generated from new or substantive change equivalent plan applications, which cost employers \$250 for each application.

Equivalent Plan Administrative Costs

In 2021, Paid Leave 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 finalized the administrative rules and finalized insurance product standards with DCBS. Equivalent plan staff continue to answer employer questions, work with DCBS to review insurance carriers plans, work with fully insured providers, process applications and appeals, draft external guidance and publications, and resolve equivalent plan disputes. From 2021 to May 31, 2026, Paid Leave administrative costs for equivalent plans totaled \$4,822,300.

Table 8.A. Paid Leave Oregon Equivalent Plan Administrative Costs
(Rounded to Nearest \$100)

Year	Administrative Costs
2021 ³⁷	\$82,600

³³ The data used to estimate the benefit amount for these calculations is the latest data available to the Paid Leave actuary and isn't the same as the data provided in this report.

³⁴ 2024 estimated contributions loss of \$309,000,000 minus estimated benefits not paid of \$159,320,000.

³⁵ 2025 estimated contributions loss of \$300,000,000 minus estimated benefits not paid of \$161,985,000.

³⁶ 2026 estimated contributions loss for quarter 1 of 2026 of \$80,000,000 minus estimated benefits not paid of \$43,401,000.

³⁷ July through December. Tracking of time spent administering equivalent plans began in July 2021.

2022	\$388,500
2023	\$1,398,500
2024	\$1,220,000
2025	\$1,184,000
2026 (through May 31)	\$ 548,700
Total	\$ 4,822,300

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

Table 8.A. shows the administrative costs for equivalent plans by year. The fees collected for processing equivalent plan applications, \$2,095,000 to date, don't cover the cost of administration. The difference between the fees collected and administrative costs to date is about \$2,727,300, meaning that the statutory maximum equivalent plan application fee of \$250 doesn't cover administrative costs.

Small Employer Assistance Grants

Paid Leave 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, can apply for assistance grants if an eligible employee has taken leave for seven or more working days. Employers can receive up to 10 assistance grants per calendar year, and not more than once for each eligible employee approved for leave. 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: Grants for a replacement employee and grants for wage-related costs. A replacement employee grant is up to \$3,000, for small employers who hire a temporary 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.

Small Employer Assistance Grant Applications

Paid Leave received 100 small employer assistance grant applications between July 1, 2024, and June 30, 2026.

Table 9.A. Approved Paid Leave Oregon Small Employer Assistance Grants by Type (July 1, 2024 – June 30, 2026)

Grant Type	Count	Total Amount (\$)
Replacement Employee	39	\$119,000
Wage-Related Costs	9	\$7,000
Total Approved Grants	48	\$126,000

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

Table 9.A. details the count and type of grants Paid Leave approved. Overall, 48% (48) of the grant applications were approved, for a total amount of \$126,000 in grants. Most of the approved grants were replacement employee grants.

Paid Leave may deny an assistance grant application if the employer isn't considered a small employer, didn't have an employee out on paid leave, didn't provide sufficient proof of replacement work or wage-related costs, or exceeded the number of grant applications per year.

Paid Leave Oregon Trust Fund

Paid Leave 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:

- Unemployment Insurance wage data and two years of Paid Leave wage data
- Percentage of benefits taken by eligible employees in other states with paid leave plans, as well as actual benefits data for Paid Leave
- Equivalent plan applications received and anticipated number of employees included
- Self-employed people choosing to participate in Paid Leave
- Small employer assistance grants applied for and approved

- Office of Economic Analysis quarterly economic and revenue forecast numbers

**Figure 10.A. Paid Leave Oregon Trust Fund Balance
(Q3 2024 - Q1 2026)
(in millions)**

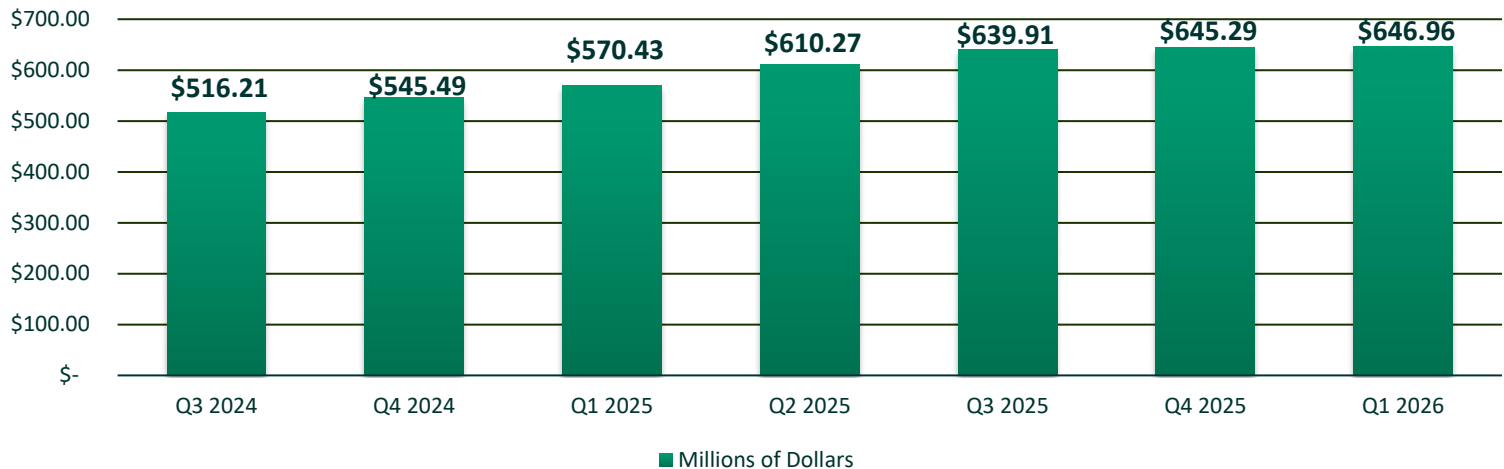


Figure 10.A. Source: Oregon Employment Department, Paid Leave Oregon

Shown in Figure 10.A. and Table 10.B. are the Paid Leave Oregon Trust Fund balance for calendar quarter 3 2024 to quarter 1 2026.

Table 10.B. Paid Leave Oregon Trust Fund Balance and Inputs/Outputs (in Millions)

	Contributions Collected	Other Revenue	Benefits and Grants Paid	Administrative Expenses	Trust Fund Balance
Q3³⁸ 2024	\$ 220.43	\$24.39	\$188.58	\$17.76	\$516.21
Q4 2024	\$ 215.91	\$8.84	\$177.47	\$18.00	\$545.49
Q1 2025	\$ 206.96	\$8.30	\$172.32	\$18.00	\$570.43
Q2 2025	\$ 242.69	\$8.68	\$193.52	\$18.00	\$610.27
Q3 2025	\$ 233.01	\$18.95	\$204.32	\$18.00	\$639.91

³⁸ These are calendar quarters.

Q4 2025	\$ 227.88	\$9.27	\$213.76	\$18.00	\$645.29
Q1 2026	\$ 218.56	\$8.75	\$207.65	\$18.00	\$646.96

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

In Table 10.B., “Other Revenue” means all revenue collected for Paid Leave other than employer and employee contributions, which includes self-employed 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 costs associated with staffing, printing and mailing of letters, system programming for Frances Online, and phone lines.

Paid Leave has developed models to help predict future revenue collected and benefits paid to monitor the health of the trust fund. To date, the models have been fairly accurate, with overall projections from quarter 3 2024 to quarter 1 2026 falling within 10% of actual amounts. Paid Leave will continue to monitor and update these models as the program gains more historical data to use for projections.

Table 10.C. Paid Leave Oregon Trust Fund Health

(As of June 2026)

(Rounded to Nearest \$1,000)

Year	Contributions Collected (\$)	Benefit Payments (\$)	Admin Expenses (\$)	Trust Fund Balance (\$)	Months Reserve (for projected expenditures)
2023	643,466,000	176,264,000	41,951,000	411,916,000	6.9
2024	847,281,000	685,705,000	72,486,000	545,296,000	8.1
2025	911,432,000	783,892,000	72,000,000	642,803,000	8.1
2026	929,136,000	882,323,000	72,000,000	651,085,000	7.8
2027	956,240,000	928,683,000	72,000,000	643,137,000	7.4

Table 10.C. above shows the current actuarial analysis of the Paid Leave Oregon Trust Fund, which determines whether the trust fund contains close to six months of anticipated expenditures. As of June 2026, the Trust Fund had about eight months of reserve for projected expenditures.

Paid Leave Trust Fund Solvency Analysis

In accordance with [ORS 657B.150\(8\)](#), the OED Director sets the Paid Leave contribution rate on an annual basis. The statute requires that, when the Paid Leave total contribution rate is set for a calendar year, the Paid Leave Oregon Trust Fund must have at least six months of reserve for projected expenditures at the end of the calendar year for which the rate is set. The actuarial analysis of the trust fund projections is done in the fall each year before the OED director finalizes the next calendar year's contribution rate by November 15. Because the program is still fairly new, the actuary analyzes the trust fund quarterly, changing actual and forecasted projections.

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, safe, and pre-placement). The projected revenue and projected expenditures are also updated each quarter based on the Office of Economic Analysis's Economic and Revenue Forecast.

As mentioned previously in this report, [SB 1514](#) (2024) gave OED authority to make certain adjustments to Paid Leave eligibility and benefit payments if the trust fund is projected to fall below six months of expenditures. No adjustments have been necessary to date because the trust fund remains above that threshold. OED will continue to closely monitor claims, benefit payments, and other factors affecting the fund. If future projections indicate reserves could fall below six months of projected expenditures, SB 1514 provides statutory tools to maintain trust fund solvency.

³⁹ Note: The table includes the main (not all) data points of the forecast. The table doesn't 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.

Advisory Committee Recommendations

The [Paid Leave Oregon Advisory Committee](#) represents communities in Oregon and provides input to Paid Leave. 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 employee interests, four represent employer interests (including at least one representing small employers with fewer than 25 employees), and one represents OED. The advisory committee meets quarterly on the first Thursday of the month. While not required, meetings are open to the public at the request of the advisory committee to promote transparency and public oversight. These transparency efforts give Oregonians access to the committee's deliberations to better understand important decisions about the program's administration.

The advisory committee also serves as Paid Leave Oregon's Rulemaking Advisory Committee. With their help, since the beginning of the program, Paid Leave has created 122 permanent administrative rules across 14 batches to make the program more accessible, equitable, efficient, and effective. Across these rule batches, Paid Leave has held 25 public hearings with over 2,350 attendees and received written comments from over 160 people. With Paid Leave still being a relatively 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 if the program should be administered by OED or through a third-party vendor, to include Paid Leave in Frances Online or another platform, and what the contribution rate should be for 2023 through 2026. Other, more recent examples include the approach OED should take to address the IRS 2025 ruling on benefit taxability and feedback on planned improvements to the Frances system.

Additional Information

Providing the following information in this report isn't required by statute. However, Paid Leave continues to include the following sections to share additional information about the program's use.

Tribal Governments

Tribal governments⁴⁰ aren't automatically covered under Paid Leave and don't have to participate. Tribal governments can choose coverage for their employees for each Tribal-owned business. Choosing coverage occurs through an intergovernmental agreement between the Tribal government and the State of Oregon. If Tribal governments choose to participate in

⁴⁰ A federally recognized sovereign Tribal government whose borders lie within this state, or an intertribal organization formed by two or more of those governments (ORS [181A.940](#)).

the program, the contributions and benefits are generally the same as public and private employers and employees, but the coverage is effective for at least three years. To date, no Tribal government has chosen to participate in Paid Leave.

Self-Employed Individuals

Self-employed individuals aren’t automatically covered under Paid Leave and don’t 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-employment⁴¹ in the previous tax year. If a self-employed individual chooses coverage, they receive the same benefits as other employees covered by Paid Leave. To apply for coverage, the self-employed individual submits an application and a copy of their prior year’s Oregon personal income tax return to show their net income from self-employment. Their Paid Leave contribution rate is the employee contribution rate, which is 60% of the total contribution rate, up to a maximum of \$176,100 in net income for 2025 and \$184,500 for 2026. The contribution payment is due quarterly. If a self-employed individual chooses to apply and Paid Leave accepts their application, the individual agrees to stay in the program and pay contributions for at least three years.

Self-Employed Applications for Coverage

According to the Oregon Department of Revenue Oregon Personal Income Tax Statistics Report,⁴² there were about 235,640 self-employed people in Oregon in calendar year 2024. Paid Leave received 4,046 new self-employed applications to participate in the program from January 2023 to June 2026. Based on self-employed statistics, about 1.7%⁴³ of self-employed people have chosen to participate in Paid Leave.

Table 11.A. Paid Leave Oregon Self-Employed Applications Received (Q3 2024 – Q2 2026)

Year	Count
Q3 2024	297
Q4 2024	269
Q1 2025	291

⁴¹ Gross income minus expenses

⁴² [Oregon Personal Income Tax Statistics Report: 2026 edition, Tax year 2024](#) (exhibit 2025)

⁴³ 4,046 applications for self-employed coverage received from January 2023 through June 2026 divided by 235,640 self-employed individuals.

Q2 2025	294
Q3 2025	260
Q4 2025	286
Q1 2026	289
Q2 2026	315
Total	2,327

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

Table 11.A. details the self-employed applications received for Paid Leave coverage from quarter 3 2024 through quarter 2 2026.

From July 1, 2024, to June 30, 2026, Paid Leave:

Denied 1,263 self-employed applications, about 55% of applications received.

Approved 1,038 self-employed applications, about 45% of applications received.

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

Self-Employed Contributions

Since the program began, Paid Leave has collected about \$968,300 in self-employed contributions. From quarter 3 2024 through quarter 2 2026 (July 1, 2024, through June 30, 2026), Paid Leave collected about \$761,100 in self-employed contributions.

Table 12.A. Paid Leave Oregon Self-Employed Contributions Received by Quarter (Q3 2024– Q2 2026)
(Rounded to Nearest \$100)

Quarter	Contributions Collected
Q3 2024	\$ 77,100

Q4 2024	\$ 74,200
Q1 2025	\$ 84,800
Q2 2025	\$ 86,000
Q3 2025	\$ 96,800
Q4 2025	\$ 119,200
Q1 2026	\$ 115,600
Q2 2026	\$ 107,400
TOTAL	\$ 761,100

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

Table 12.A shows that contributions received by self-employed individuals have grown slowly as more self-employed people choose to participate in Paid Leave, with a small decrease in contributions occurring in quarter 2 2026.⁴⁴

Communications & Outreach

Paid Leave communication strategies aim to increase accessibility, help employers and employees understand the program, and explain how to get benefits quickly and easily. Paid Leave’s comprehensive website⁴⁵ is available in eight languages. Bilingual Paid Leave staff, and vendors, as needed, translate this information to make sure the information on each page is accurate. The website is Paid Leave’s main resource for sharing information with the public.

A commitment to transparency remains central to Paid Leave’s communications and outreach strategy. The program collaborates with community partners and other state agencies to provide joint information and resources. 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’s operations and respond to questions from news outlets.

⁴⁴ At the time of writing this report, data on the benefits paid to self-employed individuals wasn’t available. Future reports hope to include this information to provide a fuller picture of how self-employed individuals engage with the program.

⁴⁵ <https://paidleave.oregon.gov/>

Table 13.A. Paid Leave Oregon In-Person Outreach
(July 1, 2024 – June 30, 2026)

Data	Count
Number of Events	1,238
Number of Individuals Reached	37,374
Number of Employers Reached	17,374
Number of Self-Employed Individuals Reached	2,242
Number of Advocacy Groups Reached	5,232

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

Table 13.A. shows the in-person outreach conducted by staff during the two-year time frame from July 1, 2024, to June 30, 2026. For example, the Outreach team conducted public webinars outlining program benefits and the application process, as well as a specialized webinar for medical providers on completing Paid Leave documentation. Program staff also maintain and update unique guidebooks, fact sheets, checklists, and model notice posters for employers, employees, self-employed individuals, and equivalent plan participants. These materials are available on the Paid Leave website; documents are provided in multiple languages,⁴⁶ with availability differing based on the specific material.

In March 2025, Paid Leave created the Connector Program as a key outreach strategy to improve equitable access. The Connector Program provides in-person, one-on-one support to individuals struggling to access Paid Leave benefits. Paid Leave recognized the need for dedicated in-person support when staff members began informally assisting walk-in customers in the OED Central Office lobby. Many of these customers were experiencing technology difficulties, language needs, or challenges navigating the application process on their own. Paid Leave staff working in the Connector Program, known as “connectors,” offer hands-on assistance with Frances Online registration, document uploads, claim support, and understanding notifications, using trauma-informed and culturally responsive approaches. To date, the program has served over 1,500 customers across multiple locations, including Salem,

⁴⁶ Many documents are available in eight languages: English, Spanish, Russian, Simplified and Traditional Chinese, Korean, Vietnamese, and Arabic. Some documents are also available in: Somali, Farsi, Laotian, and Amharic.

Woodburn, Beaverton, Grants Pass, Gresham, and The Dalles, with additional sites planned later in 2026 and into 2027.

Paid Leave refines communication and outreach strategies as the program evolves, as illustrated with the Connector Program, and in response to new legislative changes. With increased insight into program utilization, outreach efforts are shifting toward targeted social media engagement to better reach communities that may require additional support in accessing benefits. Paid Leave also continues to collaborate with employers and nonprofit organizations statewide to expand awareness and respond to inquiries. Additionally, the program is further strengthening its educational outreach within the health care practitioner community.

Program Participant Demographics

As part of the application process, Paid Leave asks customers for demographic information, including age, race, ethnicity, and gender identity, 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 customers 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 218,230 customers who sent Paid Leave benefit applications that passed identity verification between July 1, 2024, and June 30, 2026. Paid Leave compared the characteristics of Paid Leave customers sending applications with information from OED and the U.S. Census Bureau for Oregon employees.

Table 14.A. Paid Leave Oregon Customer Comparison to Oregon Workers by Age
(July 1, 2024 – June 30, 2026)
(Rounded to nearest tenth of a percent)

Customer’s Age (in years)	Percent of Paid Leave Oregon Customer Applications	Percent of Oregon Workers
16 - 19	0.2%	3.4%
20 - 24	2.8%	8.9%
25 - 29	9.0%	10.9%
30 - 34	17.9%	12.0%

35 - 44	30.7%	23.0%
45 - 54	18.0%	19.9%
55 - 59	8.1%	8.3%
60 - 64	7.1%	7.1%
65 - 74	5.6%	5.5%
75 +	0.7%	0.9%

*Table 14.A. Source: Oregon Employment Department and U.S. Census Bureau, American Community Survey 2024 5-Year Estimates, Table S2301
Note: Employment in age categories don't sum to total due to rounding.*

Table 14.A. shows the percentage breakdown of customers by age and how it compares to Oregon employees⁴⁷ (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 45-54 set with a 10-year time span, compared to the rest of the age brackets, which have a five-year time span. Customers aged 30 to 54 make up most of the Paid Leave customer base and have much higher participation rates. Customers ages 16 to 19 and over 75 have the lowest Paid Leave participation rate but also represent the lowest share of the Oregon workforce. These trends may also be influenced by the ages at which workers are most likely to experience qualifying events, such as the birth of a child or a serious medical event.

⁴⁷ Oregon employees mean an employee that works in Oregon whose age falls within the given age group.

Table 14.B. Paid Leave Oregon Customers by Gender Identity and Covered Oregon Employment by Sex
 (July 1, 2024 – June 30, 2026)
 (Rounded to nearest tenth of a percent)

Paid Leave Oregon Customers		QWI Data	
Gender Identity	Percent of Paid Leave Oregon Customers	Sex	Percent of Oregon Covered Employment
Man	49.9%	Male	50.9%
Woman	38.1%	Female	49.1%
Nonbinary or another identity	2.8%	n/a	
Prefer not to say	11.6%	n/a	

*Table 14.B. Source: Oregon Employment Department, Quarterly Workforce Indicators
 Note: Quarterly Workforce Indicators are calculated for 3Q 2024 - 4Q 2025*

Table 14.B. shows the breakdown of self-reported gender identity of Paid Leave customers during the specified time period. The table also provides the estimated breakdown of Oregon covered employment by sex, based on OED Quarterly Workforce Indicators (QWI). QWI are data from Oregon covered jobs (meaning, jobs in Oregon that are covered by Paid Leave) and does not include self-employed or federal workers.

Those who identified as men had the highest Paid Leave participation rate, compared to those who identified as woman, nonbinary or another identity, or who preferred not to disclose their gender. Paid Leave collects a range of gender identities. In contrast, the QWI collects binary sex categories. This makes comparison between Paid Leave customers to all Oregon employees difficult. As such, QWI data is provided for the benefit of information but isn’t encouraged to be used as a direct comparison.

Table 14.C. Paid Leave Oregon Customers by Race/Ethnicity and Racial/Ethnic Breakdown
Oregon Covered Employment
(July 1, 2024 – June 30, 2026)
(Rounded to nearest tenth of a percent)

Paid Leave Oregon Customers		QWI Data	
Race/Ethnicity	Percent of Paid Leave Oregon Customers	Race/Ethnicity	Percent of Oregon Covered Employment
American Indian or Alaskan Native	4.0%	American Indian or Alaskan Native	1.6%
Asian	4.4%	Asian	5.8%
Black	4.9%	Black	3.4%
Hispanic	14.3%	Hispanic	14.9%
Middle Eastern	0.6%	–	–
Native Hawaiian or other Pacific Islander	1.5%	Native Hawaiian or other Pacific Islander	0.5%
White	67.9%	White	84.8%
Self-Described	0.5%	Other	–
Prefer not to say	11.1%	Two or more	3.8%

Table 14.C. Source: Oregon Employment Department, Quarterly Workforce Indicators

Note: Employment in race and ethnicity categories don't sum to total due to rounding and ability for Paid Leave Oregon customers to select more than one category. Quarterly Workforce Indicators are calculated for 3Q 2024 - 4Q 2025

Table 14.C. shows the percentage breakdown of Paid Leave customers by racial and ethnic identity compared to the estimate of the racial/ethnic breakdown of Oregon covered employment. As previously mentioned, the estimates for Oregon covered employment come

from OED Quarterly Workforce Indicators (QWI) and do not include self-employed or federal workers.

The Paid Leave racial ethnic data shows that Paid Leave customers are more likely to identify as American Indian, Black, or Native Hawaiian or Pacific Islander compared to the overall population of workers within Oregon covered employment. As with gender identity, there are substantial differences between how Paid Leave collects information on customer race/ethnicity and how the Census collects this data. As such, direct comparisons between the groups should be made cautiously.

Table 14.D. Relative Paid Leave Oregon Application Rates per County
(Calendar Year 2025)
(Rounded to the nearest whole number)

County	Applications per 1,000 Residents		County	Applications per 1,000 Residents
Baker	16		Lake	14
Benton	16		Lane	19
Clackamas	23		Lincoln	15
Clatsop	22		Linn	30
Columbia	24		Malheur	14
Coos	18		Marion	28
Crook	22		Morrow	25
Curry	14		Multnomah	24
Deschutes	24		Polk	27
Douglas	19		Sherman	14
Gilliam	25		Tillamook	19

Grant	11		Umatilla	25
Harney	14		Union	24
Hood River	21		Wallowa	22
Jackson	22		Wasco	23
Jefferson	21		Washington	23
Josephine	20		Wheeler	13
Klamath	20		Yamhill	21

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

Table 14.D. shows Paid Leave benefit applications sent per county in 2025.⁴⁸ Program participation and population size vary drastically per county, so benefit applications sent are presented on a scale of 1,000 residents in each county for comparability. For example, in 2025, Paid Leave received 19 applications per 1,000 residents in Lane County. Overall, statewide, counties received an average of 20 applications per 1,000 residents, with county rates ranging from 11 to 30 applications.

⁴⁸ Counties are approximated using zip codes from applications. Benefit applications sent means applications received in 2025 that were identity-verified.

Figure 14.D. Relative Paid Leave Oregon Application Rates per County
(Calendar Year 2025)
(Rounded to the nearest whole number)

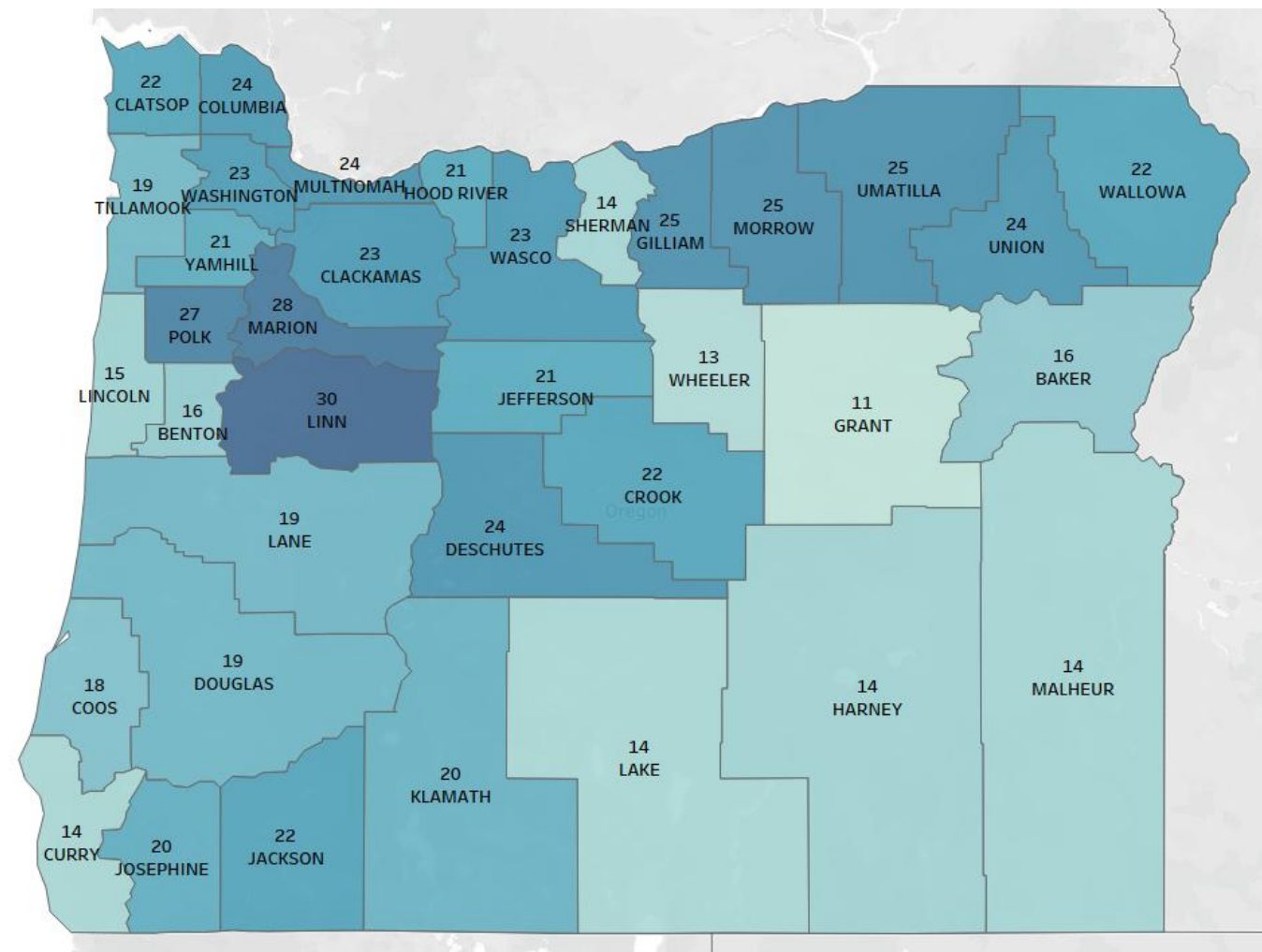


Figure 14.D. Source: Oregon Employment Department, Paid Leave Oregon

Figure 14.D. shows the relative application rates from Table 15.D. in a map format. The map illustrates how relative application rates differ across the state. Counties with higher relative application rates are shown in darker blues, while counties with lower relative application rates are shown in lighter blues.

The counties with the most Paid Leave benefit applications sent per 1,000 residents are Linn (30), Marion (28), Polk (27), Morrow (25), Gilliam (25), and Umatilla (25) counties. The five counties with the fewest benefit applications sent per 1,000 residents are Harney (14), Malheur (14), Sherman (14), Lake (14), Curry (14), Wheeler (13), and Grant (11) counties.

Program Participant Employment Characteristics

During the application and eligibility verification process, Paid Leave links benefit applications to the employee's wages and net income from self-employment, if the person is self-

employed, chose to participate, and paid contributions. This allows Paid Leave to determine their weekly benefit amount. This information allows the program to address improvements to outreach, address certain groups of customers that need additional education, make changes to the application process to increase accessibility, and enhance operational efforts.

Table 15.A. Paid Leave Oregon Customer Comparison to Oregon Covered Employment by Annual earnings
(Claims filed in 2025, Wages reported in 2025)
(Rounded to nearest tenth of a percent)

Annual Earnings	Percent of Paid Leave Oregon Customers	Percent of Oregon Covered Employment
\$ 1 to \$ 9,999	5.0%	17.4%
\$ 10,000 to \$ 19,999	7.9%	10.3%
\$ 20,000 to \$ 29,999	10.1%	9.3%
\$ 30,000 to \$ 39,999	12.3%	9.6%
\$ 40,000 to \$ 49,999	12.7%	9.5%
\$ 50,000 to \$ 64,999	15.3%	11.7%
\$ 65,000 to \$ 74,999	7.6%	5.9%
\$ 75,000 to \$ 99,999	12.4%	10.2%
\$ 100,000 +	16.4%	16.1%

Table 15.A. Source: Oregon Employment Department, Unemployment Insurance Wage Records

Table 15.A. compares the annual earnings of customers who sent a Paid Leave application (based on all earnings, for all jobs, and net income from self-employment in Oregon, in the base year) to the annual earnings breakdown of Oregon covered employment.⁴⁹ Paid Leave

⁴⁹ Oregon employees include full-time, part-time employees, non-year-round workers.

customers are more likely to have annual earnings between \$30,000 to \$99,999, compared to the earnings breakdown of Oregon covered employment. Put another way, employees in Oregon who make less than \$20,000 are underrepresented as Paid Leave customers. This suggests that Oregon employees making less than \$20,000 may be experiencing structural difficulties accessing the program and may benefit from increased program outreach. It may also be that some workers in the lowest earnings brackets are not making enough to qualify for the program.

Table 15.B. Paid Leave Oregon Customer-Industry Associations and Industry Breakdown of Oregon Covered Employment
(Q3 2024 – Q2 2026)
(Rounded to the Nearest tenth of a percent)

Industry Type	Percent of Paid Leave Oregon Customer-Industry Associations	Percent of Oregon Covered Employment
Health Care and Social Assistance	23.7%	17.1%
Retail Trade	11.6%	10.3%
Manufacturing	8.1%	9.2%
Public Administration	7.2%	4.2%
Administrative and Support and Waste Management and Remediation Services	6.9%	5.2%
Accommodation and Food Services	5.8%	9.1%
Construction	5.1%	6.2%
Transportation, Warehousing, and Utilities	5.1%	4.4%
Educational Services	5.0%	7.7%
Professional, Scientific, and Technical Services	4.3%	5.7%

Finance and Insurance	4.0%	2.7%
Wholesale Trade	3.3%	3.9%
Other Services (except Public Administration)	3.0%	3.6%
Real Estate and Rental and Leasing	1.5%	1.5%
Information	1.3%	2.0%
Management of Companies and Enterprises	1.3%	2.6%
Agriculture, Forestry, Fishing and Hunting	1.3%	2.8%
Arts, Entertainment, and Recreation	1.1%	1.9%
Unknown	0.3%	—
Mining, Quarrying, and Oil and Gas Extraction	0.1%	0.1%

Table 15.B. Source: Oregon Employment Department, Quarterly Workforce Indicators

Note: Paid Leave Oregon customers may have more than one job, in more than one industry. Quarterly Workforce Indicators are calculated for 3Q 2024 - 4Q 2025

Table 15.B. shows the percent breakdown of customer-industry associations among Paid Leave customers who had approved benefits and received at least one benefit payment, compared to the breakdown of industries in Oregon covered employment. Because Paid Leave customers may have more than one job, in more than one industry, distinct customers may be represented in more than one industry category. However, the percentages show the industries with the highest percentage of Paid Leave customer-industry associations. Based on the data available, the health care and social assistance industry had the highest participation of Paid Leave customers compared to the number of Oregon employees working in that industry, while accommodation and food services had among the lowest participation.

Conclusion

Since the program began, Paid Leave has steadily expanded, collecting over \$1.652 billion in contributions and other revenue and, from July 1, 2024, through June 30, 2026, paying over \$1.583 billion in benefits to 190,731 Oregon workers. During this time, the Paid Leave Oregon

Trust Fund has maintained stable health, currently at eight months of projected expenditures in reserve.

Paid Leave continues to grow into a more mature statewide program. Since launch, the program has served more than 220,000 Oregonians and delivered more than \$2 billion in benefits, while continuing to improve how quickly and effectively it serves customers.

The impact of Paid Leave extends beyond the numbers presented in this report. Total benefit payment amounts represent hundreds of thousands of individuals receiving paid leave from work during times when they need it most. The stories of these individuals, and the impact the program has on their lives, aren't fully captured by aggregated numbers. Paid Leave continues to place customers at the center of its work, as staff use a trauma-informed approach in program operations and implementation.

Paid Leave looks forward to continuing to ensure the financial health of the program alongside providing excellent customer service to Oregon employees. For more information about Paid Leave, please visit the Paid Leave [website](#).