



EY Payroll NewsFlash Workforce Tax Services

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2024 state disability, paid family and medical leave and long-term care insurance wage base and rates

Six jurisdictions (California, Hawaii, New Jersey, New York, Puerto Rico and Rhode Island) operate state disability insurance (SDI) programs. Another 17 jurisdictions (California, Connecticut, Colorado, Delaware, District of Columbia, Maine, Maryland, Massachusetts, Minnesota, New Hampshire, New Jersey, New York, Oregon, Rhode Island, Vermont and Washington) now have, or soon will have, paid family and medical leave (PFML) insurance programs. Washington is currently the only jurisdiction with a long-term care (LTC) insurance program.

Depending on the jurisdiction, the employee may pay all contributions to the SDI, PFML or LTC program through wage withholding, or the employer and the employee may share the cost of the insurance coverage. Most states allow employers to use a private insurance company or self-insured plan in lieu of paying into the state insurance fund(s).

The following chart shows the state SDI, PFML and LTC rates and taxable wage limits for 2024 based on information currently available.

Updates to this chart will be available in our 2024 Employment tax rates and limits report, anticipated to be available in January 2024, and updated throughout the year. You can find the report, once available, [here](#).

State disability and paid family medical leave insurance
Tax year 2024 (as of December 18, 2023)

State/jurisdiction	Employee contribution as a % of taxable wages	Employer contribution as a % of taxable wages	Taxable wage limit*
California			
Disability	1.1%	None	None (new for 2024)
Paid family medical leave insurance	Included in disability contribution	N/A	Included in disability contribution
Connecticut			
Paid family medical leave insurance	0.5%	None	\$168,600 (2024 Social Security wage limit)
Colorado			
Paid family medical leave insurance	50% of 0.9% (if employer has 10 or more employees; if fewer than 10 employees, employees pay 100%)	50% of 0.9% if employer has 10 or more employees; if fewer than 10 employees, employers pay 0%	\$168,600 (2024 Social Security wage limit)
Delaware			
Paid family medical leave insurance	Employers may deduct 50% of employee contribution	Medical: 0.4%; family leave: 0.8%; parental leave: 0.32% (employers with 10 to 24 employees are subject only to parental leave and employers with nine or fewer employees are completely exempt)	Up to the Social Security wage limit
Contributions start in 2025			

State disability and paid family medical leave insurance Tax year 2024 (as of December 18, 2023)

State/jurisdiction	Employee contribution as a % of taxable wages	Employer contribution as a % of taxable wages	Taxable wage limit*
District of Columbia			
Paid family medical leave insurance	None	0.26% through June 30, 2023	None, payroll tax is on total wages
Hawaii			
Disability	50% of cost but not more than 0.5% of covered weekly wages up to a maximum weekly contribution of \$6.59	Difference between cost and employee's contribution	\$1,374.78 (weekly)
Maine			
Paid family medical leave insurance Contributions start January 1, 2025	50% of 1.0% (100% if employer has fewer than 15 employees)	50% of 1.0% (0% contribution if employer has fewer than 15 employees)	Social Security wage base
Maryland			
Paid family medical leave insurance Contributions start October 1, 2024	50% of 0.9%	50% of 0.9%	\$168,600 (2024 Social Security wage limit)
Massachusetts			
Paid family medical leave insurance	0.88% if employer has 25 or more employees; otherwise, 0.46% (employees pay 100% of family leave portion); if employer has 25 or more employees, 40% of medical insurance portion; otherwise, 100% of medical insurance portion	60% of medical insurance portion for employers of 25 or more employees; otherwise, 100% of medical insurance portion	\$168,600 (2024 Social Security wage limit)

State disability and paid family medical leave insurance
Tax year 2024 (as of December 18, 2023)

State/jurisdiction	Employee contribution as a % of taxable wages	Employer contribution as a % of taxable wages	Taxable wage limit*
Minnesota			
Paid family medical leave insurance Contributions start January 1, 2026	0.7% for both family and medical leave benefits, 0.4% for medical leave benefits only and 0.3% for family leave benefits only paid 50% by employees	0.7% for both family and medical leave benefits, 0.4% for medical leave benefits only and 0.3% for family leave benefits only paid 50% by employees	Social Security wage limit (a lower wage base applies to employers with less than 30 employees with the lowest premium available to those with one to 9 employees)
New Hampshire			
Paid family medical leave insurance	Employees may opt into the state's Granite State Paid Family Leave Fund	Employers that choose to participate in the program will be entitled to a tax credit, allowed against premiums due, of 50% of the premium that the employer paid for coverage for the tax period at issue	N/A
New Jersey			
Disability	None	New employers pay 0.5% of taxable wages if in state plan; otherwise, experience rating applies; for other employers, experience rates range from 0.1% to 0.75%	\$42,300 for employers
Paid family medical leave insurance	0.09%	None	\$161,400
New York			

State disability and paid family medical leave insurance
Tax year 2024 (as of December 18, 2023)

State/jurisdiction	Employee contribution as a % of taxable wages	Employer contribution as a % of taxable wages	Taxable wage limit*
Disability	0.5% up to: \$0.14 daily \$0.60 weekly \$1.20 biweekly \$1.30 semi-monthly \$2.60 monthly	Balance of costs over employee contributions necessary to provide benefits	None
Paid family medical leave insurance	0.373%	None	\$89,343.80
Oregon			
Paid family medical leave insurance	60% of 1.0% if employer has 25 or more employees; otherwise, employee pays 100%	40% of 1.0% if employer has 25 or more employees; otherwise, employer pays 0%	\$168,600 (2024 Social Security wage limit)
Puerto Rico			
Disability	0.3%	0.3%	\$9,000
Rhode Island			
Disability	1.2%	None	\$87,000 (maximum contribution of \$1,044)
Paid family medical leave insurance	Included in disability contribution	N/A	Included in disability contribution
Vermont			
Paid family medical leave insurance Available July 1, 2024	Participation is voluntary through The Hartford		N/A

State disability and paid family medical leave insurance
Tax year 2024 (as of December 18, 2023)

State/jurisdiction	Employee contribution as a % of taxable wages	Employer contribution as a % of taxable wages	Taxable wage limit*
for private sector employers			
Washington			
Paid family medical leave insurance	71.43% of 0.74% if employer has more than 50 employees; otherwise, 100%	28.47% of 0.74% if employer has 50 or more employees; otherwise, 0%	\$168,600 (Social Security wage limit)
Long term care insurance	0.58% of gross wages (employees can opt out if certain conditions are met)	None	None

Footnotes:

*Represents maximum annual earnings unless another period is specified. If no taxable wage base is specified, the tax applies to all covered wages.

Contact us for more information

Workforce Tax Services - Employment Tax Advisory Services

Debera Salam
debera.salam@ey.com

Ken Hausser
kenneth.hausser@ey.com

Kristie Lowery
kristie.lowery@ey.com

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