

LEGISLATIVE REPORT

Paid Family & Medical Leave Report

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Executive summary

The Washington state Legislature enacted the Paid Family and Medical Leave (Paid Leave) insurance program in 2017, with premium assessments beginning in 2019 and benefits becoming available in 2020. Both employees and employers contribute premiums to pay for Paid Leave. It is a program administered by the Washington Employment Security Department (Employment Security) that generally allows for up to 12 weeks of paid family leave or paid medical leave for eligible Washington workers. Under certain circumstances, individuals may qualify for 16 to 18 weeks of combined family and medical leave. The law requires employment protection and continuation of employer-provided health care benefits for many employees. Benefits are progressive, providing up to 90 percent of participants' weekly pay for each week of leave.

This report is a product of RCW 50A.05.060¹. It covers program participation, premium rates, the Family and Medical Leave Insurance Account (Paid Leave account) balance, benefits paid, program costs, demographic information on program participants, outreach efforts and assistance available for small businesses.

Key insights:

- Employment Security recalculates the total premium rate annually based on the Paid Leave account balance ratio as of September 30 of the current year.
 - The premium rate taking effect January 1, 2024, will be 0.74%, down from .8 percent in 2023.
 - Under the current formula, the Paid Leave account is projected to experience a short-term deficit as of April 2025 due to a lower premium rate and a continued increase in program benefits.
- Between July 1, 2022, and June 30, 2023, the Paid Leave program:
 - covered about 52 million hours of leave;
 - paid approximately \$1.3 billion in benefits; and
 - provided benefits to more than 173,000 Washingtonians.

¹ See [RCW 50A.05.060](#)

- The Paid Leave program is still growing as more customers utilize the benefit every year. As the volume of applications has increased, so too have processing times for benefits and call wait times.
- The Paid Leave account balance fluctuates based on the quarterly employer reporting cycle, resulting in temporary negative account balances. The Paid Leave account had a temporary negative account balance three times in fiscal year 2023.
- In 2022, the Legislature provided a \$200 million cash infusion into the Paid Leave account.
- Employment Security has largely resumed outreach activities that were halted during the pandemic, and are continuing to build the relationships, structures, and capacity to expand informational outreach and technical assistance to employers, healthcare providers, and community-based organizations statewide.
- Age and gender continue to be the most significant drivers behind program participation. Customers who are between the ages of 30-39 and identify as female have higher participation.
- Workers making up to \$18 and \$18-\$24 an hour appear to have higher participation relative to their share of the eligible worker population but lower rates of eligibility.
- Those who work for employers with 49 or fewer employees, in Accommodation & Food Services, and Agriculture appear to have lower participation relative to the eligible worker population, as well as lower rates of eligibility.

Legislative changes

In the 2023 legislative session, three bills pertaining to Paid Leave were passed by the Legislature.

- [Substitute Senate Bill 5286](#) makes significant changes to how Paid Leave calculates the annual premium rate paid by employers and employees, beginning with the premium calculations for 2024.
- [Substitute House Bill 1570](#) specifically covers services performed by transportation network company drivers (TNC) and their applicability to unemployment insurance and Paid Leave. The bill establishes a pilot program to facilitate TNCs paying Paid Leave premiums for TNC drivers who opt-in to the program and is to begin July 1st, 2024.
- [Substitute Senate Bill 5586](#) gives employers and third-party administrators access to certain data points regarding an employee's use of Paid Leave beginning January 1, 2024.

Program participation

Projected & actual Paid Family & Medical Leave benefits

Most employees in Washington state are eligible for benefits if they have experienced a qualifying event prompting their need for family and/or medical leave and they have worked at least 820 hours during a qualifying year period.²

For FY23, the number of claims projected at the beginning of the year aligned closely with actual claims³. The program continues to grow. The number of claims *submitted* to Employment Security provides an additional measure of program participation and the need for this type of benefit. Figure 1 shows claim applications submitted by month from January 2020 through June 2023. Claim applications submitted have generally trended upward. Besides January 2020, the first month that benefits became available, the months of March 2023, May 2023, January 2023, and June 2023 had the highest subsequent volume of claims submitted respectively. Cumulatively, the program received 16 percent more applications in FY23 than the previous fiscal year.

Year	Projected at beginning of year	Actual claims
FY2020	36,033	47,960
FY2021	131,150	133,014
FY2022	157,146	169,606
FY2023	196,522	195,517

² Exemptions include federal employees, tribal employees, and certain employees under collective bargaining agreements (time-limited duration for this exemption).

³ July 1, 2022 – June 30, 2023

Figure 1: Claim applications submitted by month, January 2020-June 2023



Source: WA Paid Leave Administrative Data 1/1/2020 - 6/30/2023

Figure 2 and table 1 show claim applications submitted by type and by month in the last year. More information about monthly claim data, county level claim data and processing times can be found on the [Paid Family and Medical Leave Claims Dashboard](#)⁴.

Family leave includes bonding leave, care leave, and military leave.

- **Bonding leave** is to care for a new child (birth or placement).
- **Care leave** is for workers to care for a family member with a serious health condition.
- **Military leave** is family leave related to military exigencies, such as short-notice deployment.

Medical leave includes non-pregnancy medical leave, prenatal leave, and postnatal leave.

- **Non-pregnancy medical leave** is for workers to take for their own non-pregnancy serious health condition.
- **Prenatal leave** is medical leave taken for pregnancy.
- **Postnatal leave** is medical leave taken to recover from childbirth⁵.

⁴ <https://esd.wa.gov/labormarketinfo/paidleave/claims-data>

⁵ In June 2022, system changes allowed the program to begin distinguishing between medical leaves for one's own serious health condition and for pregnancy and childbirth recovery. Note here that we distinguish between pre- and post-natal medical leave for the purposes of reporting out on the number of applications submitted. In later sections, we refer to these claims as one group – "medical pregnancy" – which includes medical leaves taken for both pregnancy and childbirth recovery.

Figure 2: Claim applications submitted by type, July 2022-June 2023

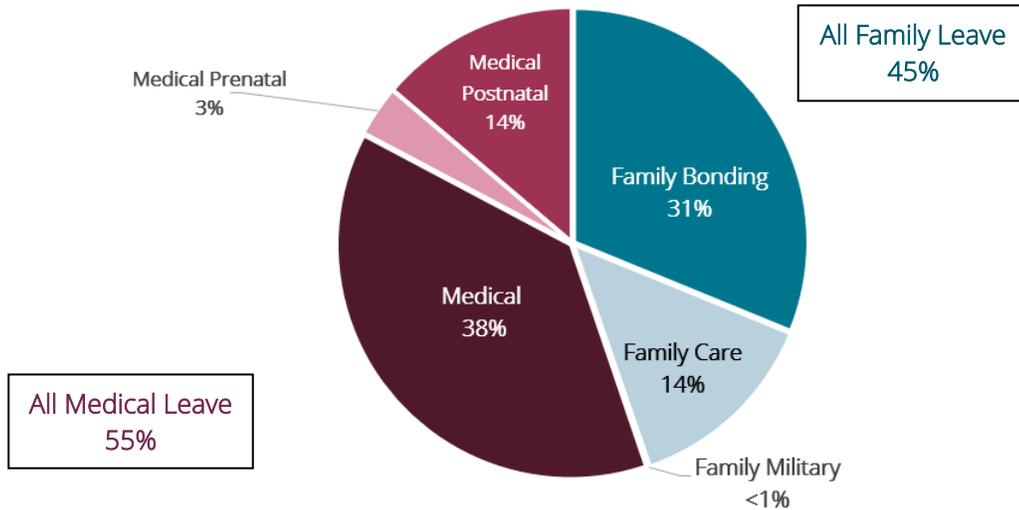


Table 1: Claim applications submitted by type & month, July 2022-June 2023

	July	Aug	Sept	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	June
Bonding	6,007	6,750	6,239	6,369	5,981	6,425	6,989	5,861	6,696	5,970	6,671	6,694
Care	2,291	2,524	2,429	2,663	2,646	2,648	3,027	2,670	3,160	2,956	3,219	3,018
Military	12	15	8	19	15	9	12	14	17	16	27	27
Medical	7,071	7,776	7,275	7,570	7,274	7,202	8,311	7,525	8,853	7,803	8,525	8,095
Prenatal	947	901	755	693	600	662	704	594	693	615	702	675
Postnatal	2,770	3,134	2,866	2,864	2,670	2,739	3,034	2,485	2,778	2,708	2,981	2,851
Total	19,098	21,100	19,572	20,178	19,186	19,685	22,077	19,149	22,197	20,068	22,125	21,360

Source: WA Paid Leave Administrative Data 7/1/2022 - 6/30/2023

Benefit application approval rates & denial reasons

Table 2 shows a breakdown of the number of applications submitted by leave type and their corresponding approval rates. Claim applications for bonding leave have the highest approval rate, while applications for military⁶ and medical prenatal⁷ leave have the lowest approval rate.

Table 2: Claim applications submitted & approval rates by type, July 2022-June 2023

	Benefit applications submitted	Application approval rate
Bonding	76,652	93%
Care	33,251	82%
Military	191	57%
Medical	93,280	81%
Medical Prenatal	8,541	69%
Medical Postnatal	33,880	90%
Total	245,795	86%

Source: WA Paid Leave Administrative Data 7/1/2022 - 6/30/2023

A benefit application may be denied for up to five different reasons. However, when an application is denied for insufficient documentation of identity or hours worked, then the application will only have the one denial reason listed. Most (98 percent) claims in the sample were denied for one reason only. Roughly 2 percent were denied for two or more reasons.⁸

The two most common reasons a benefit application may be denied are:

- The customer has not provided documentation for hours worked or has not met the eligibility requirement of having worked 820 hours in the qualifying period; or

⁶ The most common denial reasons for military claims are the customer does not meet the hours worked requirement, has not provided sufficient exigency documentation, or the qualifying event does not meet the exigency definition. It is common for customers to submit the wrong documentation (i.e., memorandums in lieu of orders, which do not provide authorization of movement and lines of accounting for movement). Moreover, there are a consistent number of applications submitted for military leave that do not necessarily qualify under exigency, such as field training or change of duty stations.

⁷ The most common denial reasons for medical prenatal claims are the customer does not meet the hours worked requirement, applied ahead of their medical event, or did not provide sufficient medical certification.

⁸ Most commonly, benefit applications that are denied for two or more reasons are denied for a combination of applying before the qualifying event has occurred and not providing sufficient documentation of that event.

- The customer did not submit sufficient medical documentation, a requirement of both customers who take medical leave and those who take family leave to care for a family member with a serious health condition.

Table 3 shows the most common denial reasons for a sample of claims that were denied during the time period.⁹

Table 3. Most common benefit application denial reasons

Denial Reason	Percent
Hours worked requirement not met	42%
Missing/insufficient documentation – medical certification	22%
Qualifying event timing (medical) – the event has not occurred	7%
Exhausted leave – medical leave	6%
Untimely application ¹⁰	5%
Missing/insufficient documentation – proof of identity	2%
Qualifying event timing – claim year expired	2%
Exhausted leave – family leave	2%
Exhausted leave – medical & family leave	2%
Non-qualifying event – the medical event does not qualify for leave	1%
Qualifying event timing (bonding) – the event has not occurred	1%
Missing/insufficient documentation – birth or placement	1%
Hours worked requirement not met – excluded under collective bargaining agreement	1%
Hours worked requirement not met – excluded as a tribal or federal government employee	1%
Hours worked requirement not met – did not work for a qualified Washington employer	1%
Missing/insufficient documentation – medical certification + untimely application	1%

⁹ These were claims that were submitted during the most recently completed fiscal year (between 7/1/2022-6/30/2023). Each claim is represented once. As stated on the previous page, only 2 percent of claims were denied for 2 or more reasons and are not included on this table because each denial reason combination constitutes less than 1 percent of the claim sample.

¹⁰ An untimely application is when the employee applied for leave for a date that is too far in the past but was unable to establish a good cause to backdate it.

Missing/insufficient documentation – non-qualified healthcare provider	1%
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Source: WA Paid Leave Administrative Data 7/1/2022 - 6/30/2023

Elective coverage participation

Those who are self-employed or working as independent contractors may choose to opt-in to the Paid Leave program. This includes individuals who work independently and business owners who may have employees already covered by the program and would like to obtain coverage for themselves. The initial participation period for elective coverage is three years, after which participation changes to an annual basis. Those electing coverage become eligible for leave at the beginning of the quarter after they opt-in and they have met the eligibility criteria of having worked 820 hours in the qualifying period. At the end of June 2023, there were 4,163 total individuals opting in.¹¹ In the last year, 1,235 individuals started their coverage and 3 ended their coverage. The program is continuing to grow, but at a slower rate than last year (see Table 4). Including those whose elected coverage in 2023, the average length of coverage is just over 2 years. Figure 3 shows the distribution of accounts, by the quarter and year of their effective start date. Of the individuals who have opted into elective coverage, 19 percent filed claims during the fiscal year, 83 percent of which were approved.¹²

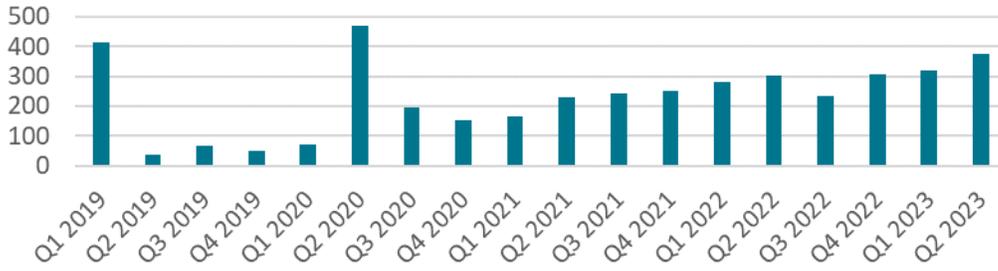
Table 4. Individuals opting in by fiscal year, FY19-FY23

	Individuals starting coverage during the fiscal year	Year-over-year percentage change
FY19	458	-
FY20	657	43%
FY21	740	13%
FY22	1,079	46%
FY23	1,235	14%

¹¹ This includes individuals with accounts that started before the end of the fiscal year or that ended during the fiscal year.

¹² Compared to overall rate of 86% of applications approved during the same time frame.

Figure 3. New elective coverage accounts by effective start date



Source: WA Paid Leave Administrative Data 7/1/2018 - 6/30/2023

Voluntary plan participation

The Paid Leave program includes a provision for employers to operate a Voluntary Plan in lieu of participating in the state’s plan. These leave programs must meet or exceed the state’s Paid Leave benefits while not costing employees more than the state plan would. Interested employers submit a voluntary plan application to Employment Security, along with a nonrefundable application fee.¹³ After Employment Security reviews and approves plans, the department provides ongoing technical assistance to employers operating voluntary plans. Plans must be fully reviewed on a periodic basis for the first three years to ensure requirements are met. Employers operating voluntary plans are still required to submit quarterly wage reports to Employment Security. [Employment Security posts a list of all employers with an approved voluntary plan on its website.](#)¹⁴

Table 5 shows voluntary plan employers by the type of plan offered and employer size. As of the end of FY2023, there were 312 employers with approved voluntary plans. Nearly 90 percent of these employers offer a combined family and medical leave plan with the share of employers offering either a medical leave only (about 8 percent) or family leave only (about 2 percent) plan substantially lower.

Table 5. Voluntary plan employers by plan type offer & employer size

	Family and Medical Plan	Medical Only Plan	Family Only Plan	All Plan Types
Known Employer Size	214	22	5	241
<i>Small Employers (<50 Employees)</i>	129	11	4	144
<i>Large Employers (50+ Employees)</i>	85	11	1	97
Unknown 2023 Employer Size	66	5	0	71
All Voluntary Plan Employers	280	27	5	312

¹³ For more information about voluntary plan costs and fee structures see the legislative report published in August, 2022 analyzing the administration of voluntary plans, found [here](#).

¹⁴ <https://paidleave.wa.gov/voluntary-plans-employer-list/>

Small employers make up the larger share, accounting for 46 percent of employers with approved voluntary plans. Employers with more than fifty employees make up 31 percent of approved voluntary plan employers. The remaining 23 percent of approved voluntary plan employers were employers that had not submitted quarterly wage records in FY2022. This could be for a variety of reasons; for example, the business has since closed or there is still uncertainty about the need to submit wage records despite administering their own plan.

Depicted in table 6 is the average employment and total wages for the 241 voluntary plan employers with submitted wage records during the fiscal year. Voluntary plan employers reported a total of 139,891 employees during the fiscal year (or about three percent of statewide employment) and about \$31.8 billion in gross wages (or about 12 percent of statewide wages). While the number of voluntary plan employers did increase by 25, employment and wages as a share of statewide employment and wages stayed relatively constant.¹⁵ While there are more small employers with voluntary plans, they only account for about 1 percent of total voluntary plan wages and employment and less than half a percent of statewide small employer wages and employment. On the other hand, large employers with approved voluntary plans account for 99 percent of all voluntary plan wages and employment, and about 15 percent of statewide large employer wages and 5 percent of large employer employment.

Table 6. Employment & gross wages of voluntary plan employers by size

	Employment	Share of Statewide Employment	Total Gross Wages	Share of Statewide Gross Wages
Small Employers (<i><50 Employees</i>)	1,692	0.1%	\$213,620,632	0.4%
Large Employers (<i>50+ Employees</i>)	138,199	5%	\$31,558,653,377	15%
All Employers	139,891	3%	\$31,772,274,009	12%

¹⁵ Wage and employment information regarding last year's voluntary plans can be found in the [2022 Annual Report](#) on pages 11 and 12.

Premium rates

Premiums are assessed quarterly and remitted to Employment Security in conjunction with employer reporting in each month following the end of a quarter. Reporting months are April, July, October, and January. Premium responsibility is split between employees and employers. Employers may withhold from employees up to 100 percent of the family leave premium and up to 45 percent of the medical leave premium. Employers with 50 or more employees are responsible for 55 percent of the medical leave premium. Small businesses (employers with 49 or fewer employees) are exempt from paying the employer portion of the premium, except if the small business receives a small business grant¹⁶ or if they choose to opt in to contributing the employer portion of the premium. Upon receiving a grant, they are required to pay the employer portion of the premium for the next three years. Those who are self-employed and independent contractors electing coverage are responsible only for the employee share of the premium.

Premium rate calculation

Passed in 2023, [SSB 5286](#) modified the Paid Leave premium rate calculation, and the new methodology will be used to calculate the 2024 premium rate. This methodology is based on the recommendations that came from the Legislative Task Force On Paid Family And Medical Leave Premiums established in the 2022 legislative session.¹⁷ As a result of this legislation, the rate no longer requires the use of the account balance ratio table when setting the premium rate and it no longer gives the Commissioner the authority to set a solvency surcharge in the event of coming-year solvency concerns. The legislation does however continue to cap the premium rate at 1.2 percent. The new methodology is as follows:

$$\text{Premium Rate} = \frac{140\% (\text{benefits paid} + \text{admin costs for prior fiscal year}) - \text{Sept 30 account balance}}{\text{taxable wages of the prior fiscal year}}$$

The premium rate is calculated by taking 140 percent of the prior fiscal year's expenses, including benefits paid and the Employment Security's administrative costs for Paid Leave. This is then reduced by the Paid Leave account balance as of September 30th. The result of the above calculation is then divided by the total taxable wages in the prior fiscal year. This ratio is

¹⁶ See [Small Business Assistance section](#) in this report.

¹⁷ The final report and additional task force documents can be found [here](#).

carried out to the fourth decimal place and then rounded up to the nearest hundredth of a percent. This rounded figure is the new premium rate.

While this new legislation removes the ability to assess an additional solvency surcharge if the rate results in projected solvency concerns in the following year, it does require the Commissioner to adjust the premium rate lower if the rate calculated results in a projected Paid Leave account balance that would exceed a three-month reserve at the end of the following rate collection year.¹⁸ For the calculation of the 2024 premium rate, the end of the following rate collection year is the end of quarter one of 2025. The three-month reserve is defined in statute¹⁹ as three months' worth of the average monthly expenses (benefits paid and administrative costs) in the prior twelve months at the time of rate setting.

Premium rate for 2024

Using the methods outlined above, taking 140 percent of total benefits paid (\$1,330,696,745) and administrative costs (\$63,196,067) then reducing that by the Paid Leave account balance on Sept 30, 2023 (\$278,315,988) resulted in \$1,951,823,737. This was then divided by taxable wages in the prior fiscal year (\$227,292,119,118), which equated to 0.74% after being carried out to the fourth decimal place and then rounded up to the nearest hundredth of a percent.

$$0.74\% = \frac{140\% (\$1,330,696,067 + \$63,196,067) - \$63,196,067}{\$227,292,119,118}$$

Thus, the total premium rate taking effect January 1, 2024, will be 0.74 percent. This is a decrease from 0.8 percent in 2023.

The estimated three-month reserve at the end of the rate year (2025 Q1) is \$363 million. Upon running this rate through ESD's Office of Actuarial Services model, the estimated Paid Leave account balance will be about \$35 million, \$328 million short of the three-month reserve. The new rate structure only grants the Commissioner the ability to decrease the rate if the above calculation results in a premium rate higher than what is needed to maintain a three-month reserve at the end of the rate year. The new methodology reduces but does not eliminate risks of periodic future short-term deficits, with the highest risks falling in the first quarter of 2025.

¹⁸ Projected Paid Leave account balances are estimated models produced by Employment Security's Office of Actuarial Services, for more information regarding project balances see the [Actuarial Annual Report for Paid Family and Medical Leave](#).

¹⁹ [RCW 50A.10.030\(6\)\(c\)\(ii\)](#)

Projections also indicate it may take a few rate cycles for the Paid Leave account balance to fully build a three-month reserve.

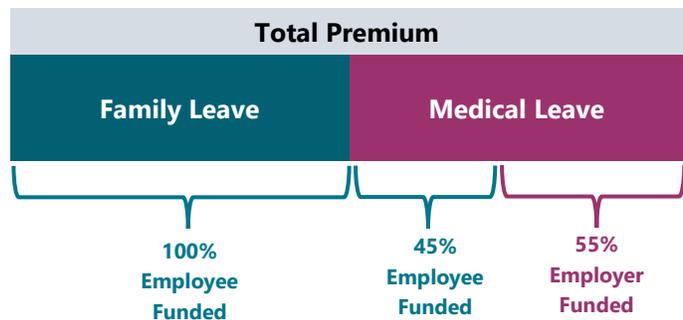
Family-medical split

While the methodology behind the calculation of the premium rate has changed, the methodology used to determine the family-medical split of the rate remains the same. Under statute²⁰, premiums are split between family and medical leave, with 100 percent of the family leave being employee funded and medical leave being

45 percent funded by employees and 55 percent funded by employers.²¹ As of January 1, 2022, the family-medical split of total premium became variable based on the ratio of paid claims in the prior fiscal year²². Changes to the ratio of paid family and medical claims adjust the contribution rates for employees and employers. Any shifts towards more paid family claims in relation to paid medical claims increases the employee contribution compared to employers. The inverse of this, shifting the ratio towards more paid medical claims, increases employers' contribution. Employers may also choose to cover some or all their employees' portion as an additional benefit they provide to their employees.

For 2023, the family premium was set at 50.48 percent and the medical premium was set at 49.52 percent of the total premium. This means employees contributed 72.76 percent and employers contributed 27.24 percent towards the total premium for 2023.

For 2024, this ratio will shift slightly towards medical. The family premium will be 48.05 percent and the medical premium will be 51.95 percent of the total premium. This translates to employees contributing 71.43 percent and employers contributing 28.57 percent towards the premium in 2024.



²⁰ RCW.50A.10.030

²¹ Employers with fewer than 50 employees are not required to pay the employer portion of the Paid Leave premium, except in the event they voluntarily opt into paying or upon the receipt of receiving a small business assistance grant. In the case of receiving a grant they are required to pay the employer portion for three years.

²² Claims paid include any leave claim with at least one payment in the prior fiscal year.

Benefit payments

Applicants approved to take leave submit weekly claims for each week of leave, relaying information about whether they worked any hours that week, whether they used other benefits (e.g., unemployment) and other information necessary to calculate the week’s benefit payment. Table 7 shows the number of employees and claims with at least one approved weekly payment, approved benefit dollars, and leave hours used by the month and in total for FY23. Between July 1, 2022, and June 30, 2023, the program covered about 52 million hours of leave and paid approximately \$1.3 billion in benefits to over 173,000 Washingtonians. On average, approved customers claimed 33 hours of leave and received \$843 each week.²³

Table 7. Benefit claims & approved payments by month, July 2022 – June 2023

	Employees with at least one approved weekly claim payment	Claims with at least one approved weekly claim payment	Approved benefits (millions)	Leave hours (millions)
July	34,120	35,512	\$101.5	4.07
Aug	35,979	37,833	\$108.3	4.32
Sept	35,909	37,527	\$101.4	4.05
Oct	36,897	38,894	\$114.0	4.55
Nov	34,893	36,356	\$101.6	4.02
Dec	37,446	38,991	\$109.1	4.34
Jan	37,844	39,680	\$117.3	4.65
Feb	34,465	35,785	\$104.5	4.06
Mar	38,357	40,062	\$118.1	4.52
Apr	37,452	39,079	\$115.8	4.43
May	37,838	39,360	\$121.9	4.59
June	37,654	38,958	\$116.6	4.36
<i>July - June²⁴</i>	173,039	219,691	\$1,330	52

Source: WA Paid Leave Administrative Data 7/1/2022 - 6/30/2023

²³ Washington workers taking Paid Leave may do so intermittently and some start or end mid-week, which results in proration of the weekly benefit.

²⁴ Figures are deduplicated totals for the year and are not equal to the sum of the columns.

Small business assistance

The Paid Leave program includes provisions to support smaller businesses, which may be disproportionately affected when employees take leave. Businesses with 150 or fewer employees are eligible to apply for grants. Employers with fewer than 50 employees that receive a grant pay the employer portion of premiums for three subsequent years. For each employee on leave, employers may receive a grant of \$3,000, if they have hired a temporary worker to replace an employee on Paid Leave for at least a week, or a grant of up to \$1,000 for significant wage-related costs associated with an employee's use of Paid Leave. Employers may apply for up to 10 grants per year and must provide documentation of a replacement worker and/or wage-related costs.

A total of 147 small business assistance grant applications were submitted during the fiscal year, 73 percent of which were approved. Tables 8 and 9 detail what types of grants were approved and the distribution of size of the businesses who received those grants. Approximately \$249,000 in grants went to 53 small businesses. Associated with these small business assistance grants are 103 employees with 177 approved leave claims. Approximately 5 percent of approved claims were for employees on leave in 2020, 7 percent were for employees on leave in 2021, 35 percent were for employees on leave in 2022, and 41 percent were for leaves taken in 2023.

Table 8. Approved grants by type

Grant Type	Count	Percent
Grants to cover wage-related costs associated with an employee's use of Paid Leave	36	34%
Grants to hire a temporary worker to replace an employee on Paid Leave	71	66%
Total Approved Grants	107	

Table 9. Approved grants by business size

Employer Size	Count	Percent
49 or fewer employees	42	39%
50-150 employees	65	61%
Total Approved Grants	107	

Source: WA Paid Leave Administrative Data 7/1/2022 - 6/30/2023

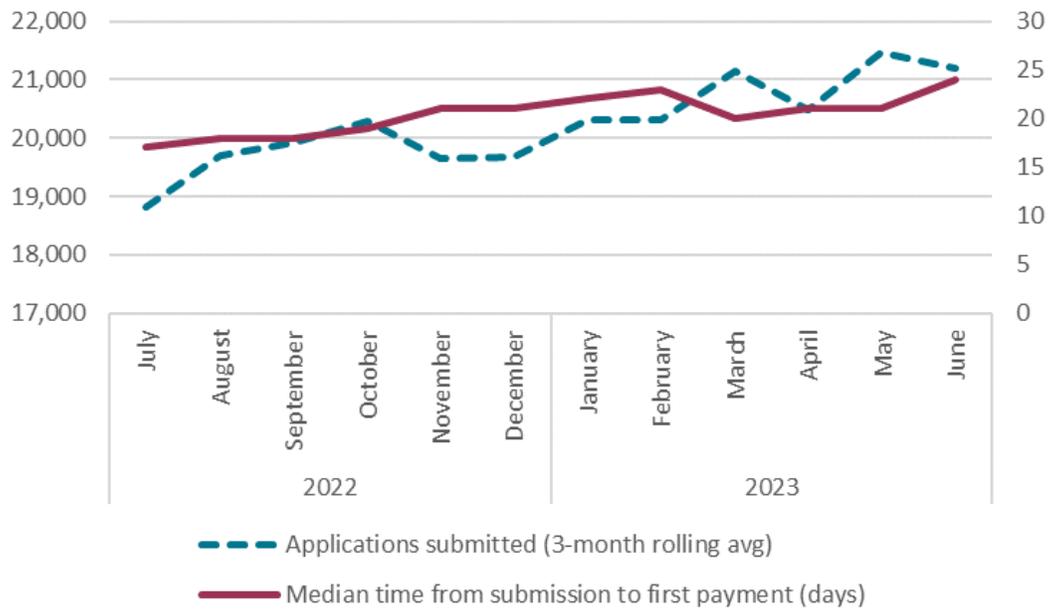
Operating and implementation costs

The Paid Leave program is still growing as more customers utilize the benefit every year. As a new program, Paid Leave also continues to respond to customer demand and policy changes by updating and improving processes and technology. Key projects from the last year include:

- Developed and deployed six major technology releases comprised of 89 features and 49 bug fixes, many of which improved the customer experience. These updates included:
 - Improvements to the initial application and weekly claim processes,
 - The ability for employers to add multiple contacts to their accounts, and
 - A streamlined process through which self-employed people elect coverage for the program.
- Migrated Paid Leave's customer case management system to a cloud-based system, allowing for better stability, development speed, and reduced downtime, as well as improved functionality for workload management.
- Revised the medical certification forms based on feedback from medical providers. These changes resulted in improvements to staff and customer experience, as well as contributed to efficiency gains in processing.
- Implemented Second Substitute Senate Bill 5649 (2022), which:
 - specified that the first six weeks after the birth of a baby is considered medical leave,
 - allows for leave to be used for seven days following the loss of a child for which you were or would have taken family leave for bonding, and
 - allowed the provisions that permit, under certain circumstances, excluding any employee party to a collective bargaining agreement to expire.

Processing times for benefits and call center wait times have increased along with the increase in customer demand. The Customer Care Team (CCT) staff process Paid Leave benefits and small business assistance grants while also providing customer service to employees and employers. Figure 4 below shows the three-month rolling average of applications submitted compared to the median time from application submission to first payment. .²⁵

Figure 4. Applications submitted (3-month rolling average) and median time from application submission to first payment (weeks), July 2022 – July 2023



Source: WA Paid Leave Administrative Data 7/1/2022 - 6/30/2023

At the beginning of FY23, the median remained relatively steady, but as applications increased the median processing time increased. With this, phone queue times have also increased (see

²⁵

Figure 4 includes the three-month rolling average of applications submitted and the median time between application submission and first weekly payment approved, for claims approved in their initial determination. The three-month rolling average shows longer-term trends in application volume, that would otherwise be hidden by monthly fluctuations. The Median accounts for outlier cases and provides a more realistic picture of the typical customer experience.

Table 10). As processing time increases, other workload items also fall behind, such as responding to electronic messages.

Table 10. Paid Leave average phone queue times by month, July 2022 – July 2023

Month	Average queue time (mm:ss)
July 2022	12:23
August 2022	09:32
September 2022	08:37
October 2022	09:53
November 2022	10:45
December 2022	10:04
January 2023	09:58
February 2023	11:57
March 2023	05:33
April 2023	07:54
May 2023	14:57
June 2023	23:08
July 2023	31:32

Source: WA Paid Leave Administrative Data 7/1/2022 - 6/30/2023

Moreover, Employment Security implemented the Paid Leave program focused on delivering benefit payments on schedule. As a result, the agency was not able to fully implement every component of the complex law in its initial design work. With increased demand and the need for additional resources to support the remaining implementation work, Employment Security anticipates the need for additional staff for frontline support, case management, implementation, and product development. For more information about staffing and funding needs for the Paid Leave program, [see the 2023 Paid Family & Medical Leave Program Needs and Resources Report](#).²⁶ Table 114 below details operating & implementation costs for each fiscal year.

²⁶ <https://media.esd.wa.gov/esdwa/Default/ESDWAGOV/newsroom/Legislative-resources/pfml-program-needs-and-resources-2023-9-6-edits-accessible.pdf>

Table 11 below details operating & implementation costs for each fiscal year.

Table 11. Operating & implementation costs, fiscal years 2019 through 2024²⁷

	FY19	FY20	FY21	FY22	FY23	FY24
Paid Leave implementation & operating costs (out of 22F Fund)	\$40,696,000	\$50,720,500	\$43,379,744	\$48,339,500	\$63,196,067	\$82,977,244

Source: WA Paid Leave Administrative Data 7/1/2022 - 6/30/2023

²⁷ FY19-FY23 are historical amounts, FY24 is expenditure authority for the current year.

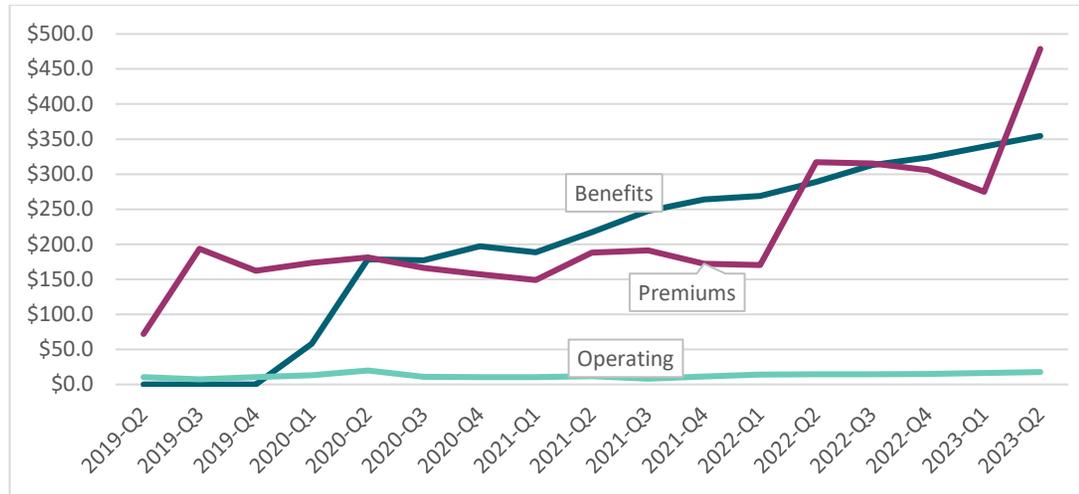
Family and Medical Leave Insurance Account balance

Shown below in figure 5 and table 12, is the Paid Leave account balance, operating expenses, premiums collected, and benefits approved through FY23.²⁸ The Paid Leave account balance has a distinct quarterly seasonality where it is typically highest in the month following the end of the quarter. This is the result of a large influx of premium payments following the reporting period. Additionally, Q1 premium assessments, reported and collected in Q2, are the largest premiums to be collected each year due to more employees reaching the social security wage cap through the progression of the calendar year.

Operating expenses have stayed stable, averaging at about 5% of approved benefits in recent quarters. However, since FY21 premium collections have only exceeded benefit payments in three quarters, leading to the short-term Paid Leave account deficits illustrated in following graph.

²⁸ Paid Leave account balance is taken on the last day of each month.

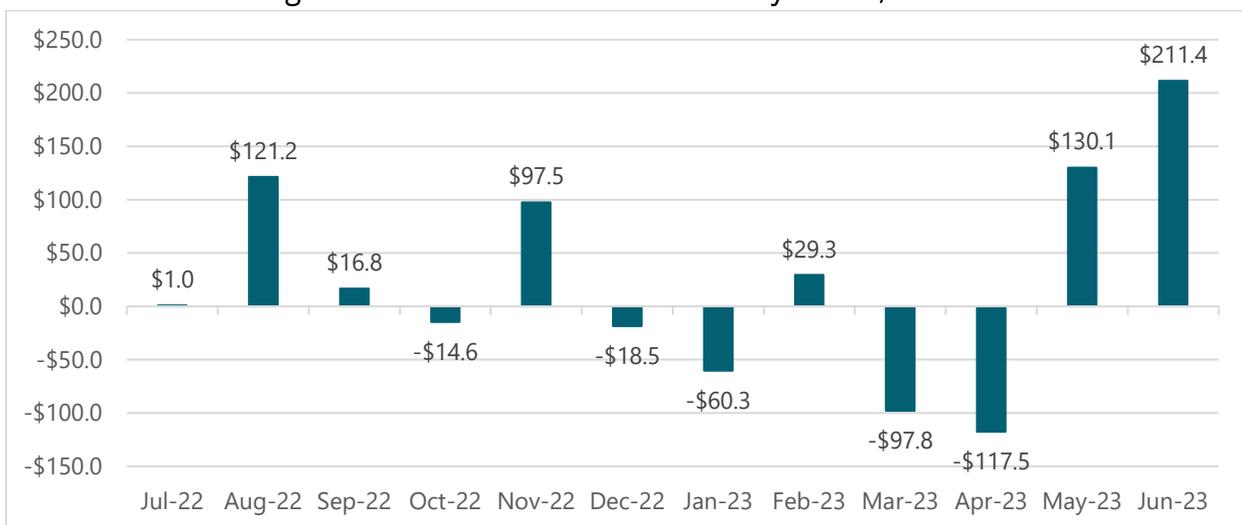
Figure 5 & Table 12. Insurance account balance by quarter, FY19-23



	2019-Q2	2019-Q3	2019-Q4	2020-Q1	2020-Q2	2020-Q3	2020-Q4	2021-Q1	2021-Q2	2021-Q3	2021-Q4	2022-Q1	2022-Q2	2022-Q3	2022-Q4	2023-Q1	2023-Q2
Benefits (approved)	\$0.0	\$0.0	\$0.0	\$58.1	\$178.7	\$177.0	\$196.9	\$188.7	\$217.2	\$247.6	\$264.0	\$268.7	\$289.0	\$313.0	\$323.7	\$339.5	\$354.5
Premiums	\$72.0	\$193.4	\$162.2	\$173.3	\$181.4	\$166.2	\$157.2	\$149.2	\$188.3	\$191.2	\$172.1	\$170.4	\$317.2	\$315.4	\$305.8	\$274.7	\$478.7
Operating	\$10.2	\$7.3	\$10.3	\$13.2	\$19.9	\$10.8	\$10.6	\$10.3	\$11.8	\$8.3	\$11.2	\$13.9	\$14.7	\$14.3	\$15.0	\$16.2	\$17.7
Account Balance	\$26.8	\$209.8	\$372.1	\$467.2	\$454.2	\$426.8	\$376.4	\$326.6	\$286.5	\$221.5	\$123.0	\$19.1	\$31.6	\$16.8	-\$18.5	-\$97.8	\$211.4

As shown in figure 6, the Paid Leave account ran three deficit periods in FY 23, once in October, the second in December through January, and the final one in March through April. In each period, following the collections of premiums assessed from the prior quarter the Paid Leave account was able to return to the positive. However, the Office of Financial Management (OFM) granted Employment Security spending authority to continue to make benefit payments when running negative cash balances and no benefit payments were missed during these periods.

Figure 6. Paid Leave account balance by month, FY2023



On June 15, 2023, Employment Security received the \$200 million infusion from the supplemental budget of FY23. This additional funding essentially has three functions.

- First, it was to address concern of possibly running a cash deficit at the end of the biennium, which projections had shown to be a possibility. The Paid Leave account could not end of the biennium in a deficit position (negative balance).²⁹ Without the additional funding, the Paid Leave account would have closed the biennium balance of about \$11.4 million.
- Second, the funding is helping address risk of future short-term solvency concerns, similar to what the Paid Leave account experienced last year. While it won't entirely

²⁹ The \$200 million from the supplemental budget was *not* used during the deficit periods between October 2022 and April 2023 to continue paying benefits and operating expenses (OFM's spending authority allowed for those) but rather assure the account balance remain positive at the end of the biennium.

remove the risk of short-term cash deficits, the risks are considerably lowered. Without the funding the Employment Security estimates that the deficits would continue through 2025.

- Third, it served as seed funding for the reserve, to prevent a large increase in premium rates paid by employers and employees in 2024. It will take a few years for the new calculation to result in a premium rate that reaches a three-month reserve, and some near-term rate volatility is expected as the new rate-setting mechanism settles in. While Employment Security recognizes the 2024 rate will not get the Paid Leave account to the full three-month reserve, there is no mechanism in the law allowing Employment Security to adjust the rate up to address that factor.

Communications & outreach

Communications

Our communication strategies continue to inform customers, increase awareness, improve the user experience for those receiving benefits and filing quarterly reports, and assist patients or those newly learning about the program. With several years of experience interacting with users and creating materials, we can iterate on existing content and communication approaches to help support structures and build capacity for the program.

Communications strategies by audience

All audiences

The main resource for sharing information with the public is Paid Leave’s comprehensive website, paidleave.wa.gov. Employment Security creates and maintains content about technology upgrades and program and legislative updates so that the public is aware of what’s happening and how it may impact them. Employment Security has worked with our contractors to improve site functionality to help customers find the information they need.

- **Notification banner:** The website has a notification banner, which is visible from all pages of the website. We use this banner strategically for awareness about program updates as well as real-time technology changes that may briefly affect customers—such as phone outages or upcoming technology releases where customers may temporarily not be able to access our Customer Care Team or log in to their accounts. We direct to an evergreen “[Updates](#)” page for long-term program wide rules changes, the “[Technical Support](#)” page for day-of technology alerts and the “[About the Program](#)” page for information on processing times, phone hold times and general information affecting customers.
- **Help Center:** We continue to house downloadable resources and an expansive list of answers to frequently asked questions in the website’s [Help Center](#). To further increase self-serve capabilities for customers to find information on the website, Employment Security worked with contractors to install breadcrumbs across the site. This functionality allows customers to easily find questions and answers related to their original search.

- **Documents and Forms:** The Help Center is also the primary location for downloadable documents, like medical certification forms, tax forms, employer reporting templates, the Benefit Guide and the Employer Toolkit. These materials are updated throughout the year and readily available to customers seeking information.
- **Paidleave.wa.gov/es:** Employment Security established a workgroup to review all content on the [Spanish Paid Leave website](#). We identified areas that no longer matched the content available in English and worked with translation services on revisions. The two websites now more closely mirror one another, and we have processes in place to ensure consistent and frequent updates occur on both sites.

Individuals and families (benefit customers)

The Employment Security operations team provides individual support for Paid Leave customers through phone calls and secure messages. Broader communication happens through the Paid Leave website, mass emails and social media posts.

- **Incomplete benefit applications:** When some customers submit incomplete benefit applications the agency uses GovDelivery to send an email to notify them to complete their application. This improves the customer experience by notifying these applicants of a next step without requiring them to contact our Customer Care Team or encounter a delay in benefits.
- **Outages, program updates and annual changes:** We also use direct messaging to share alerts, program updates and resources with applicants. We sent GovDelivery messages with information about tax resources to customers, and explained why they would or would not also receive a mailed 1099-G. When our system was going to be down for an extended period while we migrated to the cloud, we messaged benefit customers with information about submitting their weekly claim before the outage. We also use GovDelivery to communicate annually about changes to the weekly benefit amount.
- **Social media:** We continue to update Facebook, X (formerly Twitter) and Instagram accounts with information about system outages and holiday closures, as well as answer general questions from the public in comments and direct messages.

Employers

One of Employment Security's most substantial communication efforts has been communicating with our employer audience through the Paid Leave website, employer newsletter and physical mailers.

- **Premium rate, WA Cares Fund and quarterly reporting:** At the end of each calendar year, Employment Security delivers a series of communication messaging announcing the next year's Paid Leave premium rate. This includes mailing letters to employers, updating information and rate calculators in the agency's web resources and emailing via GovDelivery. This year, Employment Security also prepared for the July 2023 launch of WA Cares Fund. Although the programs are separate, employers use the same account to submit reports for each program. Employment Security made updates to existing parts of the Paid Leave website about creating or logging into employer accounts, premium collection rate and submitting quarterly reports. We also worked with our partners overseeing the WA Cares Fund website to appropriately link back to and match content on the Paid Leave site.
- **Employer accounts:** New functionality has allowed employers to designate additional points of contact in their employer account. Employment Security updated the website content to explain this change and give employers instructions on how to add or update contact information. Employment Security also developed a messaging strategy to email 60,000 employers through GovDelivery about specific next steps to add this information and shared the update in the monthly employer newsletter.
- **Employer Newsletter:** Employment Security compiled information from three of ESD's largest programs—Paid Leave, Unemployment Insurance Tax & Wage and WA Cares Fund—in a monthly newsletter that is sent to approximately 225,000 recipients. Topics have included legislative updates, links to downloadable resources, information on changes to the premium rate and reminders about quarterly reporting periods. Most bulletins have an open rate of 40 percent or higher, which is nearly twice the industry standard for mass email open rates.

Stakeholders

Employment Security reaches stakeholders via direct messages and website content.

- **Rulemaking:** Information about rules hearings, legislative updates and ongoing rulemaking is available to the public on the “[Rulemaking](#)” webpage. Employment Security also sends emails through GovDelivery to stakeholders and Washingtonians interested in participating in or learning about the legislative process.
- **Advisory Committee:** On the [Advisory Committee webpage](#), the agency maintains meeting materials such as notes and presentations, as well as the yearly meeting schedule. We also now have a legislative coordinator who communicates with members and the public about upcoming meetings via GovDelivery messages.

Outreach

We have largely resumed outreach activities that were halted during the pandemic, and we're continuing to build the relationships, structures, and capacity to expand informational outreach and technical assistance to employers, healthcare providers, and community-based organizations statewide.

Employers

Our outreach to employers largely focuses on education and assistance to ensure they understand and can successfully fulfill their responsibilities under the Paid Leave law.

This year, we began a series of monthly webinars covering a range of topics relevant to employers, including calculating and withholding premiums, quarterly reporting requirements and functional process, elective coverage for self-employed people, employer account management. To date, 1,150 employers and employer agents have attended.

Additionally, after a hiatus during the pandemic, the Department of Labor & Industries restarted their Contractor Training Day event series and invited us to present at in-person events held monthly throughout the state.

Help Me Grow Washington

Help Me Grow Washington (HMG) is a system model that promotes statewide collaboration to build upon existing early childhood resources to promote protective factors among families and mitigate the impact of adversity. By connecting families to existing community services through a coordinated access point or call center, HMG provides timely access to resources and care coordination to reduce barriers to services. HMG is organized around four main components: the coordinated access point for resource connection; data collection and evaluation to systematically identify service gaps in the region; family and community outreach; and health provider outreach.

We began partnering with HMG following a proviso under the 2022 operating budget directing Employment Security to report to the Governor and Legislature concerning the ability for the Paid Leave program and a statewide family resource, referral, and linkage system to provide integrated services to eligible beneficiaries.

Over the past year, this partnership has led to:

- Cross-posting links and information about Paid Leave and HMG Washington on the program's respective websites, with collaborative messaging to incentivize people to seek out information for the other program.
- Development and delivery of coordinated informational webinars and outreach presentations as well as development and delivery of cross-training resources so staff in each program are familiar with the services offered by the other.
- Inclusion of a Paid Leave overview and contact information in HMG's quarterly newsletter for new parents.
- Continued exploration of referral pathways to connect families receiving the benefit with system partners (such as WIC or Childcare Aware).

Healthcare providers

By leveraging existing relationships with community-based organizations and other state agencies, we've expanded our outreach and technical assistance to healthcare providers and clinic staff who help customers access and apply for Paid Leave benefits. The presentations cover eligibility for benefits, the application process, filing weekly claims, and frequently asked questions.

Additionally, we've engaged in research activities with the goal of building a deeper understanding of service providers who interact with customers and potential customers to inform the development of our community partnership and engagement model for the program.

In partnership with the Department of Children, Youth, and Families, and WithinReach, we created a survey and interviewed community health workers and low-income families. The purpose was to better understand and maximize the role of health workers in connecting families with Paid Leave, as well as identify and address program disparities that families with low-income may face when they are welcoming a new child.

Paid Leave also contracted with the University of Washington and the Department of Health on an interview and survey project to learn how paid leave contributes to child and family wellbeing and helps address disparities in health outcomes, including mental and behavioral health, particularly for those who are more vulnerable to economic instability and health risks.

Outcomes and key learnings from this research will be used to inform customer-facing communications and on-going outreach activities and planning, as well as potential technology

and process improvements that may help remove barriers and promote equity for benefit customers.

Community-based organizations

Beginning in 2020, the Perigee Fund, a private organization focused on partnering with organizations to support the infant-caregiver relationship and increase family well-being, awarded outreach and enrollment grants to community organizations in Pierce and Yakima counties to support Paid Leave benefits usage. Early in that work, it became clear that outreach alone isn't enough to adequately support customers in accessing and successfully using the benefit, and Perigee asked Employment Security to partner with them and provide technical assistance trainings in English and Spanish to their grantees. That partnership continued through the end of their outreach and enrollment grants in the summer of 2023.

In parallel, Employment Security and Perigee Fund began discussions about how to scale up the work with select organizations in two counties to communities statewide. In November 2022, we received a \$200,000 dollar-for-dollar matched grant from Perigee to partner with the Evans Policy Innovation Collaborative (EPIC) at the University of Washington to design an equitable, scalable community engagement and partnership model for Paid Leave.

EPIC's work is rooted in human-centered design practices and uses methodologies for convening conversations that center diverse voices and perspectives. Employment Security's work with them is broken into three distinct project phases and is slated to be completed in mid-2024.

WorkSource Centers

WorkSource is a statewide partnership of state, local and nonprofit agencies that provides an array of employment and training services to job seekers and employers in Washington, both online and through a network of more than 60 WorkSource centers, affiliates and connection sites.

Over the past year, we've partnered with staff and leaders in Employment Security's Employment Connections division to increase support for Paid Leave customers in WorkSource Centers and better integrate Paid Leave into the offerings available through the WorkSource system. Activities include:

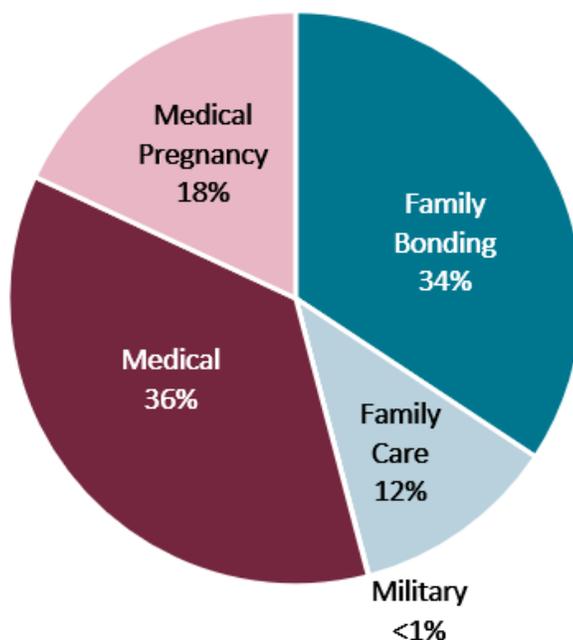
- Delivering Paid Leave training for Employment Connections staff.
- Piloting resource room computers and phones designated for use by Paid Leave customers in two locations.
- Displaying Paid Leave posters in English and Spanish in centers and making program contact cards available for customers.
- Producing additional resources and training materials for WorkSource teams to better answer questions about Paid Leave and support customers in accessing the benefit.

Additionally, select WorkSource offices will begin piloting in-person technical assistance for Paid Leave benefit customers in fall 2023. The results of this pilot will help inform our longer-term plan and implementation strategy for greater availability moving forward.

Program participant claims data and leave-taking behaviors

The following analysis focuses on 189,208 claims that ended during the fiscal year and that were associated with at least one payment. Those who applied and were denied, were approved but did not take leave or who only took leave during their “waiting week” were not included. Figure 7 shows the claim subtype composition of the claim sample. More information about monthly claim data, county level claim data and processing times can be found on the [Paid Family and Medical Leave Claims Dashboard](#).

Figure 7. Approved claim sample subtype breakdown³⁰



Source: WA Paid Leave Administrative Data 7/1/2022 - 6/30/2023

³⁰ “Medical pregnancy” includes medical leaves taken for both pregnancy and childbirth recovery (prenatal and postnatal medical leave).

Almost all benefit applications were submitted electronically – just 1 percent of claims in the sample were submitted via paper. Of all claims, 18 percent were approved for the maximum weekly benefit amount.³¹ Approximately 23 percent of claims were associated with intermittent leave use.³² On average, customers took about 33 hours of leave and received approximately \$843 in benefits per week. Table 13 shows how these figures differ by leave type.

Table 13. Select summary statistics on leave use by leave type

	Percent of claims submitted by paper	Percent of claims with intermittent leave use	Average weekly benefit amount	Average weekly payment amount	Average leave hours per week
Bonding	1%	21%	\$985	\$862	33
Care	2%	36%	\$927	\$746	31
Military	-	19%	\$957	\$745	28
Medical	2%	27%	\$928	\$836	33
Medical Pregnancy	1%	10%	\$915	\$863	34

Source: WA Paid Leave Administrative Data 7/1/2022 - 6/30/2023

³¹ The maximum weekly benefit amount was \$1,000 in 2020, \$1,206 in 2021, \$1,327 in 2022, and \$1,427 in 2023.

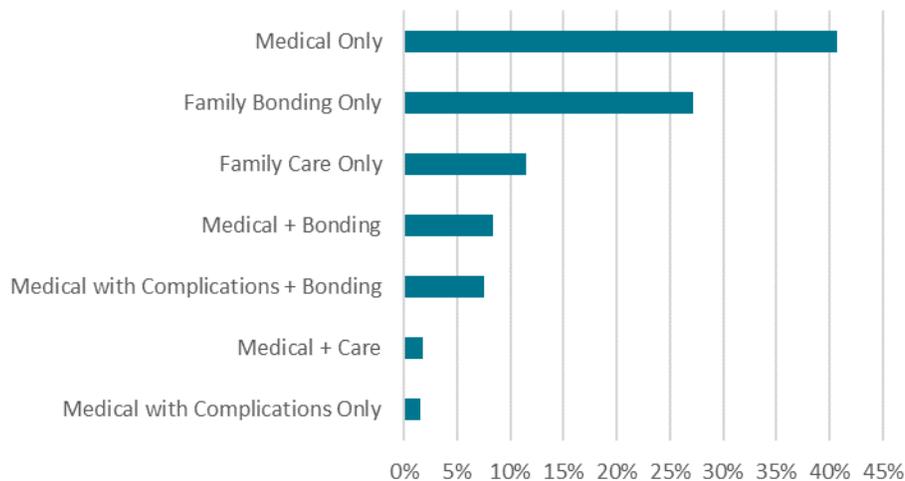
³² Intermittent leave use is defined as any claim with at least one weekly claim where leave hours used were less than typical workweek hours or no leave hours were used. For this data point, we only considered those customers within the samples whose claims had ended during the fiscal year (n = 188,328).

Below and in the following section, we characterize leave claims by the type of leave taken, in terms of the qualifying event experienced. Customers may have multiple leave claims within a year; for example, a customer who has a child may have a medical claim to recover from pregnancy and childbirth and a family (bonding) claim to bond with their child in the year following the birth.

In June 2022, we began asking customers if their medical leave was related to pregnancy or childbirth and could begin to distinguish non-pregnancy claims from pregnancy/childbirth-related medical claims. With this change in the way we collect data about leave types, we have some customers whose claim years have not ended and can still take leave, but also have the claims with the old leave types associated. Thus, during this transition, for the purposes of comparing the most common leave type combinations and lengths of leave among customers, we show medical claims in terms of whether they took medical leave with complications and triggered the two extra weeks available to those who experienced complications during pregnancy or childbirth.

Just over a third (35 percent) of customers in the sample had more than one claim. Figure 8 shows the most common leave types for customers.

Figure 8. Most common leave types (customer level)



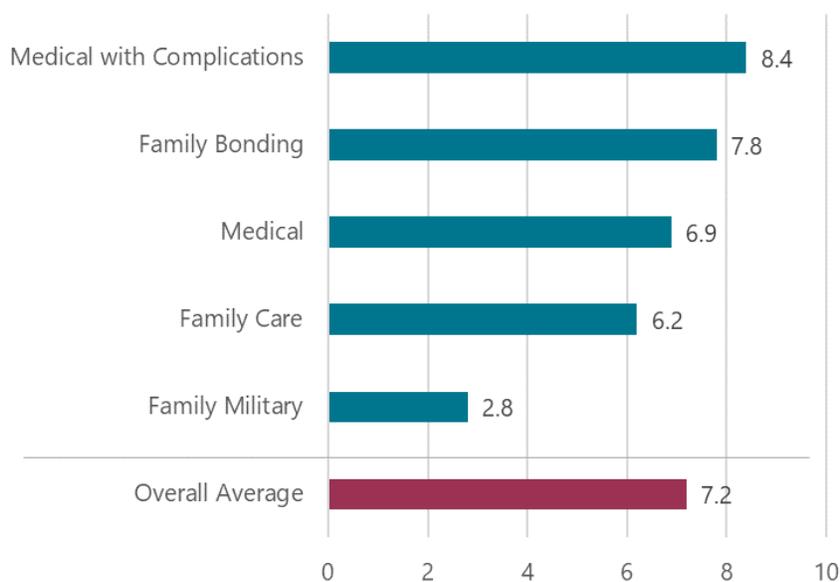
Source: WA Paid Leave Administrative Data 7/1/2022 - 6/30/2023

Lengths of leave

We examined average lengths of leave at the claim level and the customer level. Lengths of leave are not calculated in terms of calendar weeks, but rather workweeks as determined by each customer's typical workweek hours. A customer's typical workweek hours are determined based on whether they are salaried or otherwise at the time of filing the initial application. For salaried employees, their typical workweek hours are 40 hours, regardless of the number of hours worked in the qualifying period. For all other employees, the department determines typical workweek hours by dividing the sum of all hours reported in the qualifying period by fifty-two and rounding down to the nearest hour. Once an individual is approved to take leave, they must file weekly claims for a minimum of eight consecutive hours to receive benefits. Customers may use leave intermittently; weekly payment amount is prorated based on reported hours worked and non-supplemental paid time off used each week.

At the claim level, average length of leave was calculated by dividing the sum of all leave hours used across approved weekly claims by each customer's typical workweek hours, including any hours reported during the waiting week. The result was averaged across all claims within the sample. If a customer had more than one claim, each of their claims was included in this sample. Figure 9 shows the average length of leave at the claim level for each subtype, compared to the overall average length of 7.2 weeks.

Figure 9. Average length of leave by claim subtype (claim level, weeks)

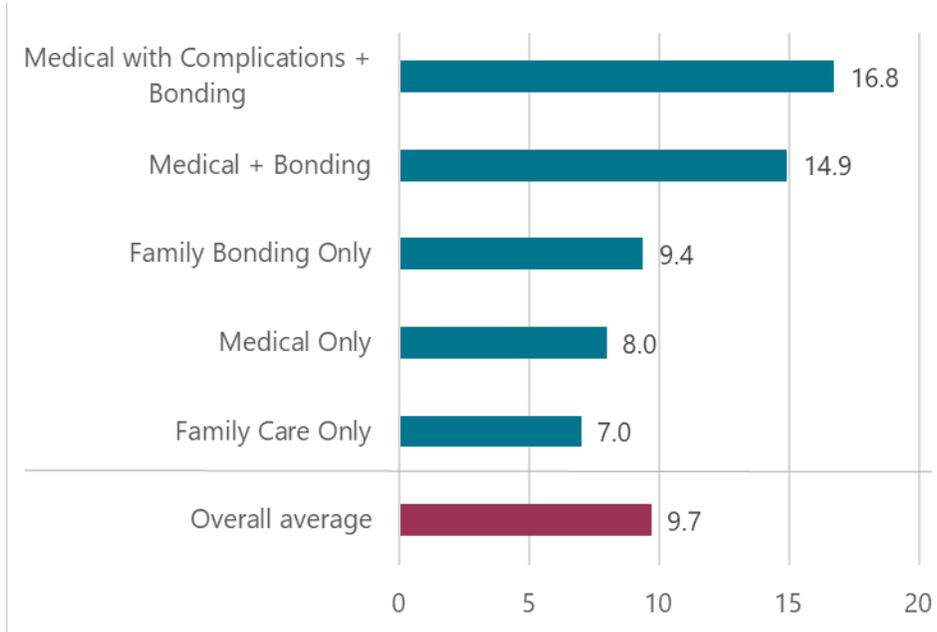


Source: WA Paid Leave Administrative Data 7/1/2022 - 6/30/2023

At the customer level, average length of leave was calculated by dividing the sum of all leave hours used across claims within the customer's claim year by their typical workweek hours.³³ The result was averaged across customers in the sample. The average length of leave was 9.7 weeks, with customers using a median of approximately 11.5 weeks. Figure 10 shows the average lengths of leave of the most common leave type combinations, compared to the overall average for customers within the sample.

³³ Only customers whose claim years ended between July 1, 2022, through June 30, 2023 and who received at least one payment were included in this calculation. A customer's claim year starts when they submit their first application for leave and ends approximately one year later. Those that are still within their claim year could file another claim to take additional leave if they experience another qualifying event and still have leave available to them, which is why we are only examining average lengths of leave at the customer level for those who have completed their claim year.

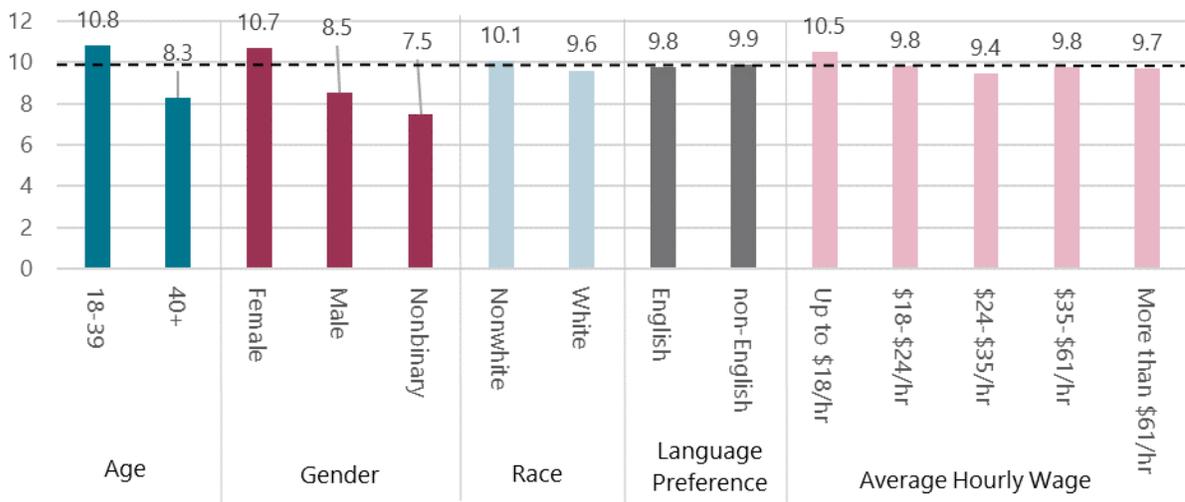
Figure 10. Average length of leave (customer level, weeks)



Source: WA Paid Leave Administrative Data 7/1/2022 - 6/30/2023

Figure 11 illustrates the average length of leave across various subgroups, compared to the average overall length of 9.7 weeks, denoted by the dotted black line. Lengths of leave tended to be shorter for older customers, for those who identified as male or nonbinary, for white customers and for those in the higher wage groups. However, length of leave did not vary much for customers who indicated English was their preferred language on their application, compared to those who preferred a language other than English.

Figure 11. Average length of leave across subgroups (customer level, weeks)



Source: WA Paid Leave Administrative Data 7/1/2022 - 6/30/2023

Program participant demographics

As part of the application process, we ask benefit customers for information about their age, gender, race/ethnicity, and language preference. We do this to better understand our program participants and identify gaps that may potentially be addressed through improvements to our outreach, product, and operations efforts.

The following section focuses on the characteristics of approximately 153,893 customers who submitted benefit applications between July 2022 through June 2023 and were approved with at least one payment. To understand participation patterns, we have included a comparison using census data estimates of Washington workers who meet Paid Leave work history eligibility requirements.³⁴

Age, gender, racial-ethnic identity, and language preference were examined alone. To provide a more nuanced view of participation, we examine age, gender, and racial-ethnic identity together.

The key takeaways are:

- **Age continues to be the most significant driver behind program participation.** Customers ages 30-39 make up most of the customer base and appear to have much higher participation rates, while all other ages appear to have lower participation. The high participation of those in the 30-39 age group is related to the high number of family bonding and pregnancy-related medical leaves.
- **Those who identify as female have the highest participation rates, compared to those who identify as male, nonbinary or who preferred not to disclose their gender.** Half of claims from customers who identify as male are for family bonding leave, while 80 percent of claims from customers who identify as non-binary are for non-pregnancy-related medical leave.

³⁴Source: ACS 1-Year Estimates-Public Use Microdata Sample 2021. Eligible Washington workers includes adults ages 18 and over who were employed by a private company, non-profit, local or state government and who met an approximation of the Washington Paid Leave eligibility requirement of working at least 16 hours per week in the last twelve months. Those who are not in the labor force, who have not worked for more than 5 years, who never worked, who are self-employed or who work for the federal government were not included. Using this data source overestimates the eligible worker population in terms of work history and does not allow identification of who has or will experience a qualifying event. However, it is the best data source we have identified to date, offering the most complete view of Washington workers and their characteristics.

- When looking at racial-ethnic identity alone, it appears that certain groups have relatively high participation rates compared to their share of the eligible worker population. However, when gender and age are considered together with racial-ethnic identity, this changes. See [here](#) for a more detailed look at subgroup participation rates.
- A total of 5.5 percent of customers in the sample indicated they prefer a language other than English on their benefit application. The most common languages preferred by customers are Spanish, Vietnamese, Amharic, Tagalog, and Russian.
- The five counties with the most claims submitted per 1,000 residents are: Yakima, Franklin, Grant, Benton, and Snohomish. The five counties with the fewest claims submitted per 1,000 residents are: Skamania, Ferry, Pend Oreille, San Juan, and Whitman.

Age

Table 14 and Figure 12 shows the percentage breakdown of approved customers and the corresponding estimates of eligible and all Washington workers. This information and additional comparisons are displayed on the [Paid Family and Medical Leave Demographics Dashboard](#).

- Workers ages 18 to 29 appear to have lower participation rates relative to the eligible worker population but have a slightly higher rate of eligibility relative to the worker population.
- Workers ages 30 to 39 make up most of the customer base and appear to have much higher participation rates. They also appear to be eligible at a slightly higher rate relative to their share of Washington workers.
- Workers ages 40+ appear to have lower participation rates. Workers ages 40 to 49 appear to be eligible at the same rate relative to their share of Washington workers, while workers 50+ appear to be eligible at a lower rate relative to their share of Washington workers.

Table 14 & Figure 12. Paid Leave customer comparison to eligible WA workers by age

	Approved Customers	Eligible WA Workers	All WA Workers
Ages 18-29	20%	24%	23%
Ages 30-39	40%	25%	24%
Ages 40-49	18%	21%	21%
Ages 50-59	13%	18%	19%
Ages 60+	9%	11%	13%
Not available	<1%	-	-



Source: WA Paid Leave Administrative Data 7/1/2022 - 6/30/2023

Table 15 below shows the distribution of claims from customers in the sample by age group and leave type.

Table 15. Paid Leave claims by leave type and age

	Family Bonding	Family Care	Family Military	Medical	Medical Pregnancy
Ages 18-29	46%	5%	0.04%	19%	29%
Ages 30-39	49%	7%	0.04%	19%	25%
Ages 40-49	21%	20%	0.1%	52%	7%
Ages 50-59	2%	26%	0.1%	72%	0.1%
Ages 60+	0.3%	20%	0.03%	79%	0.01%
Not available	44%	8%	-	29%	19%
Overall	34%	12%	0.04%	36%	18%

Source: WA Paid Leave Administrative Data 7/1/2022 - 6/30/2023

Gender

Table 16 and Figure 13 shows the percentage breakdown of the customer populations by gender, compared to the corresponding estimates of eligible and all workers in Washington. This information and additional comparisons are displayed on the [Paid Family and Medical Leave Demographics Dashboard](#). Those who identify as female have the highest participation rates, compared to those who identify as male, nonbinary or who prefer not to disclose their gender.³⁵ Relative to their respective shares of the worker population, female participation is higher while male participation is lower. Both female and male workers appear to be eligible at the same rate relative to their respective share of Washington workers.

Table 16 & Figure 13. WA Paid Leave customer comparison to eligible WA workers by gender

	Approved Customers	Eligible WA Workers	All WA Workers
Female	57%	46%	46%
Male	42%	54%	54%
Nonbinary	0.5%	NA	NA
Prefer not to say	0.5%	NA	NA



Source: WA Paid Leave Administrative Data 7/1/2022 - 6/30/2023

³⁵ We were unable to include a comparison of approved customers who identified as nonbinary to Washington workers because the ACS does not report on gender outside of the binary structure.

Table 17 below shows the distribution of claims from customers in the sample by leave type and gender identity.

Table 17. Paid Leave claims by leave type and gender

	Family Bonding	Family Care	Family Military	Medical	Medical Pregnancy
Female	26%	12%	0.06%	34%	29%
Male	50%	12%	0.01%	38%	0.2%
Nonbinary	9%	7%	-	80%	4%
PNTS	30%	13%	0.1%	51%	5.2%
Overall	34%	12%	0.04%	36%	18%

Source: WA Paid Leave Administrative Data 7/1/2022 - 6/30/2023

Racial-ethnic identity

Table 18 and Figure 14 shows the percentage breakdown of customers by racial-ethnic identity, compared to the corresponding estimates of eligible and all workers in Washington.³⁶ This information and additional comparisons are displayed on the [Paid Family and Medical Leave Demographics Dashboard](#).

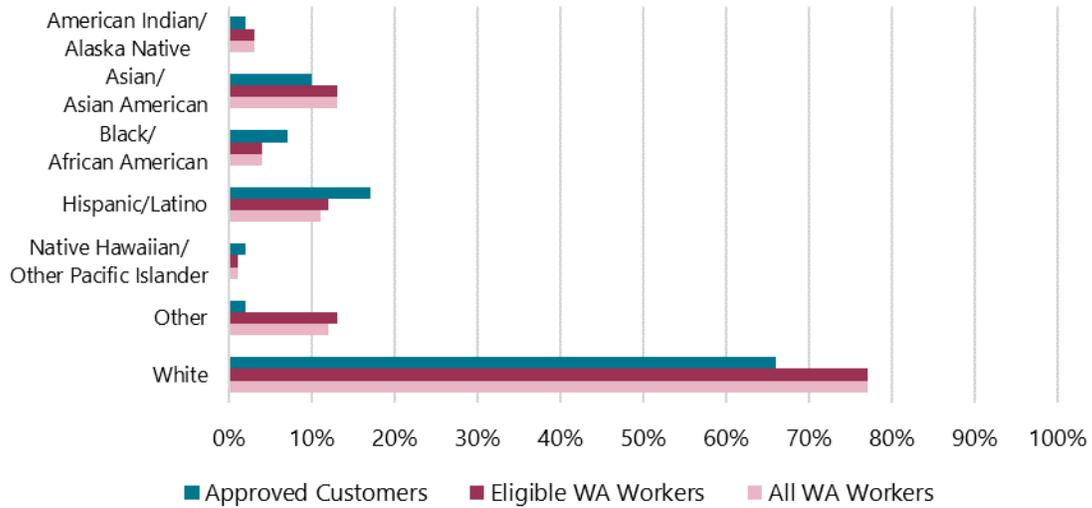
- Workers who identify as American Indian/Alaska Native, Asian/Asian American, white, or another racial-ethnic identity appear to have lower participation rates relative to their share of eligible workers.
- Workers who identify as Black/African American, Hispanic/Latino, or Native Hawaiian/Other Pacific Islander appear to have higher participation rates relative to their share of eligible workers.
- All racial ethnic identities appear to be eligible at the same rate or higher relative to their share of Washington workers.

These differences vary in magnitude for each group relative to their share of the eligible worker population. For example, while the data shows that Native Hawaiian/Other Pacific Islander customers have higher participation relative to the worker population, their participation constitutes only two percent of customers, one percent of the eligible workers, and one percent of all workers in Washington.

³⁶ Customers and workers in this comparison may be represented more than once if they selected more than one race.

Table 18 & Figure 14. WA Paid Leave customer comparison to eligible WA workers by racial-ethnic identity

	Approved Customers	Eligible WA Workers	All WA Workers
American Indian/Alaska Native	2%	3%	3%
Asian/Asian American	10%	13%	13%
Black/African American	7%	4%	4%
Hispanic/Latino	17%	12%	11%
Native Hawaiian/Other Pacific Islander	2%	1%	1%
Other	2%	13%	12%
Prefer not to say	4%	NA	NA
White	66%	77%	77%



Source: WA Paid Leave Administrative Data 7/1/2022 - 6/30/2023

Table 19 below shows the distribution of claims from customers in the sample by leave type and race.

Table 19. Paid Leave claims by leave type and race

	Family Bonding	Family Care	Family Military	Medical	Medical Pregnancy
American Indian/ Alaska Native	30%	11%	0.03%	43%	16%
Asian/Asian American	42%	12%	0.1%	24%	22%
Black/African American	30%	19%	0.1%	35%	16%
Hispanic/Latino	37%	14%	0.0%	28%	20%
Native Hawaiian/ Other Pacific Islander	36%	14%	0.02%	31%	18%
Other	36%	15%	0.02%	32%	17%
Prefer not to say	35%	13%	0.1%	37%	15%
White	34%	10%	0.0%	38%	18%
Overall	34%	12%	0.04%	36%	18%

Source: WA Paid Leave Administrative Data 7/1/2022 - 6/30/2023

Gender, age, and racial-ethnic identity

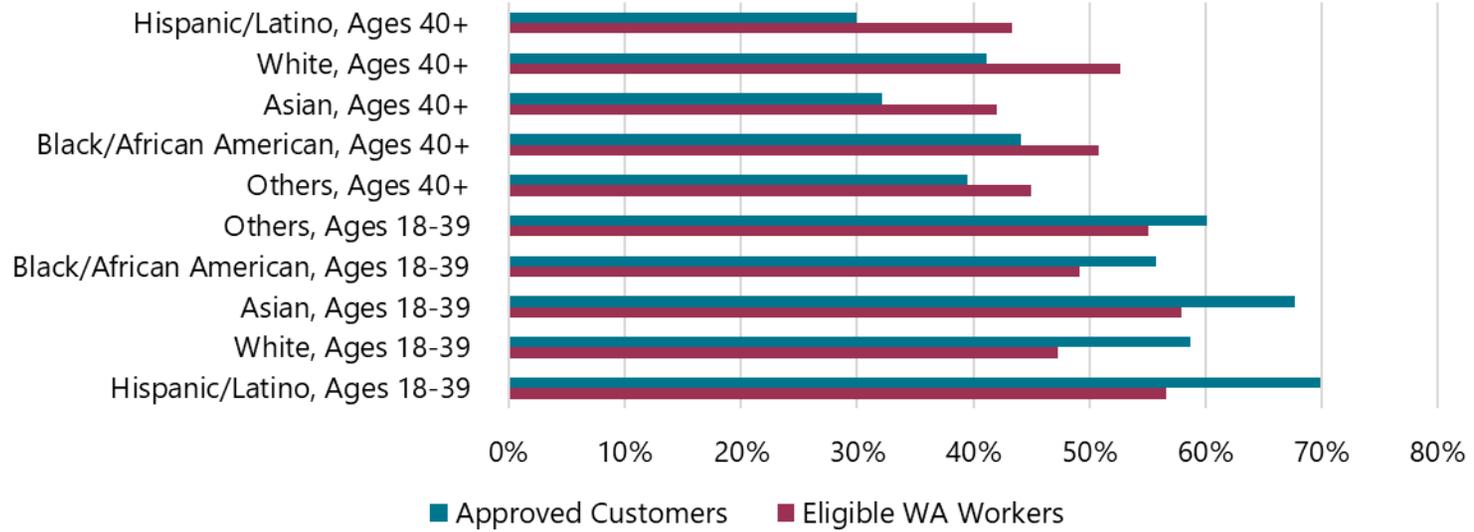
A closer examination of gender, age and racial-ethnic identity together reveals a more nuanced story about participation relative to the eligible worker population. Age appears to be the main driver of subgroup participation, in that both female and male customers ages 40+, across most racial identities, appear to have lower participation relative to the eligible worker population and both male and female customers ages 18-39 appear to have higher participation. Participation patterns appear to slightly different for male and female workers in terms of racial-ethnic identity. Figure 29 shows the comparison of approved female customers to the estimate of eligible workers in Washington by age and racial identity and Figure 30 shows the same comparison for male customers.³⁷ Both comparisons are arranged in order from largest to smallest difference in participation.

³⁷ We have opted not to include the comparison to all Washington workers here for readability reasons.

Figure 15. WA Paid Leave female customer comparison to eligible WA workers by race and age



Figure 16. WA Paid Leave male customer comparison to eligible WA workers by race and age



Source: ACS 1-Year Estimates Public Use Microdata Sample 2021 & WA Paid Leave Administrative Data 7/1/2022 - 6/30/2023

Language preference

In May 2021, the Paid Leave program began asking customers if they preferred a language other than English when communicating about their benefit application. A total of 5.5 percent of customers in the past year indicated they prefer a language other than English on their benefit application. Table 20 shows the percentage breakdown of approved customers by language preference. This table is included on the [Paid Family and Medical Leave Demographics Dashboard](#).

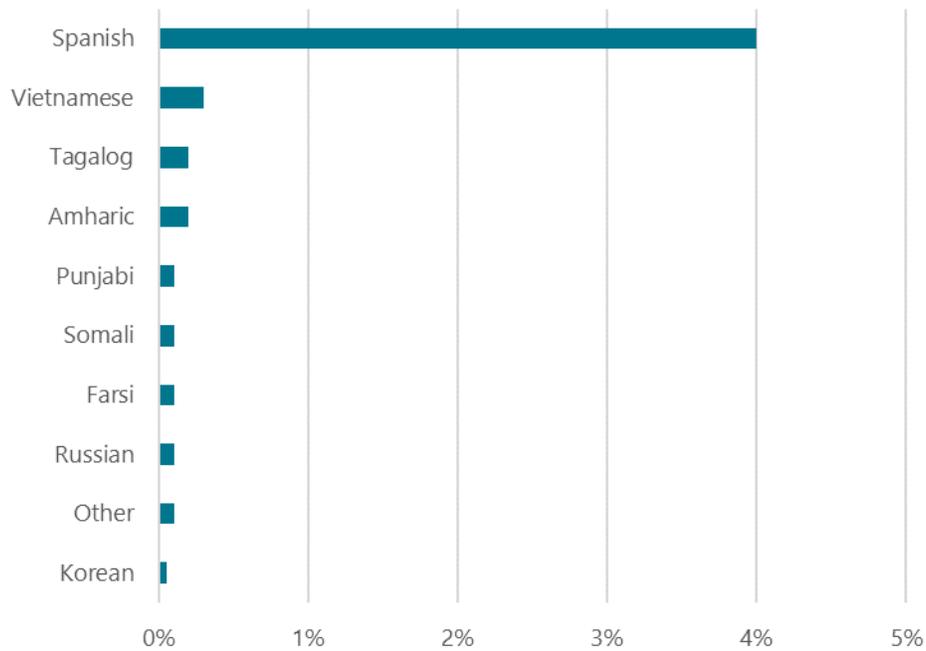
Table 20. WA Paid Leave customer language preference

Preferred Language	Approved Customers
Spanish	4%
Vietnamese	0.30%
Amharic	0.20%
Tagalog	0.20%
Other	0.10%
Russian	0.10%
Farsi	0.10%
Somali	0.10%
Punjabi	0.10%
Korean	0.05%
French	0.04%
Ukrainian	0.04%
Khmer	0.04%
Arabic	0.04%
Oromo	0.02%
Tigrinya	0.02%
Japanese	0.02%
Marshallese	0.01%
Nepali	0.01%
Hindi	0.01%
Swahili	0.01%
Bosnian	0.01%
Burmese	0.01%
Lao	0.01%

Source: WA Paid Leave Administrative Data 7/1/2022 - 6/30/2023

Figure 17 shows the top 10 languages preferred by our customers. We did not include a comparison to eligible Washington workers here because to our knowledge there is not a data source that offers an appropriate equivalent comparison of the preferred language of Washington workers.³⁸

Figure 17. Top ten languages preferred by WA Paid Leave customers



Source: WA Paid Leave Administrative Data 7/1/2022 - 6/30/2023

Instead we include a list of the top ten languages spoken at home by Washington workers³⁹:

- | | |
|------------|-----------|
| Spanish | Korean |
| Chinese | Hindi |
| Vietnamese | Mandarin |
| Russian | Ukrainian |
| Tagalog | French |

There is some variation in the languages represented, which could suggest that those customers whose preferred languages appear more often in our data (Amharic, Somali, Punjabi, Farsi) may be more likely to experience language as a barrier and require additional

³⁸ The Paid Leave program asks customers what language they would prefer to communicate in about their benefit application, whereas the American Community Survey asks whether they speak a language other than English at home.

³⁹ Source: ACS 1-Year Estimates Public Use Microdata Sample 2021

assistance navigating the program and accessing benefits. Customers whose preferred language is not English did have higher rates of benefit application denial (18 percent) compared to customers whose preferred language is English (14 percent); however, the reasons for denial were similar.

Table 21 shows the distribution of claims by leave type and language preference.

Table 21. Paid Leave claims by leave type and language preference

Preferred Language	Family Bonding	Family Care	Family Military	Medical	Medical Pregnancy
Amharic	21%	52%	-	12%	15%
Arabic	20%	36%	-	40%	4%
American Sign Language	23%	8%	-	69%	-
Bosnian	-	25%	-	75%	-
Burmese	31%	15%	-	46%	8%
Chinese	38%	11%	-	27%	24%
English	35%	11%	0.05%	36%	18%
Spanish	32%	25%	-	29%	14%
Farsi	53%	12%	-	21%	14%
French	38%	22%	-	13%	28%
Hindi	29%	21%	-	36%	14%
Japanese	30%	14%	-	30%	27%
Khmer	26%	18%	-	32%	25%
Korean	34%	20%	-	37%	10%
Lao	13%	25%	-	63%	-
Marshallese	29%	17%	-	33%	21%
Nepali	37%	15%	-	15%	33%
Oromo	26%	54%	-	6%	14%
Other	33%	25%	-	26%	17%
Punjabi	24%	38%	-	26%	13%
Russian	24%	16%	-	55%	5%
Somali	31%	36%	-	13%	20%
Swahili	31%	6%	-	25%	38%
Tagalog	13%	34%	-	45%	7%
Tigrinya	20%	30%	-	23%	28%
Ukrainian	32%	14%	-	51%	3%
Vietnamese	25%	20%	-	38%	17%
Overall	34%	12%	0.04%	36%	18%

Source: WA Paid Leave Administrative Data 7/1/2022 - 6/30/2023

Geography

Figure 18 shows claims submitted by county.⁴⁰ The counties that are darker in color have more claims submitted while the counties that are lighter in color have fewer claims submitted. Program participation and population size vary drastically by county, so claims submitted are presented on a scale per 1,000 residents in each county for comparability. The five counties with the most claims submitted per 1,000 residents are: Yakima, Franklin, Grant, Benton, and Snohomish. The five counties with the fewest claims submitted per 1,000 residents are: Skamania, Ferry, Pend Oreille, San Juan, and Whitman.

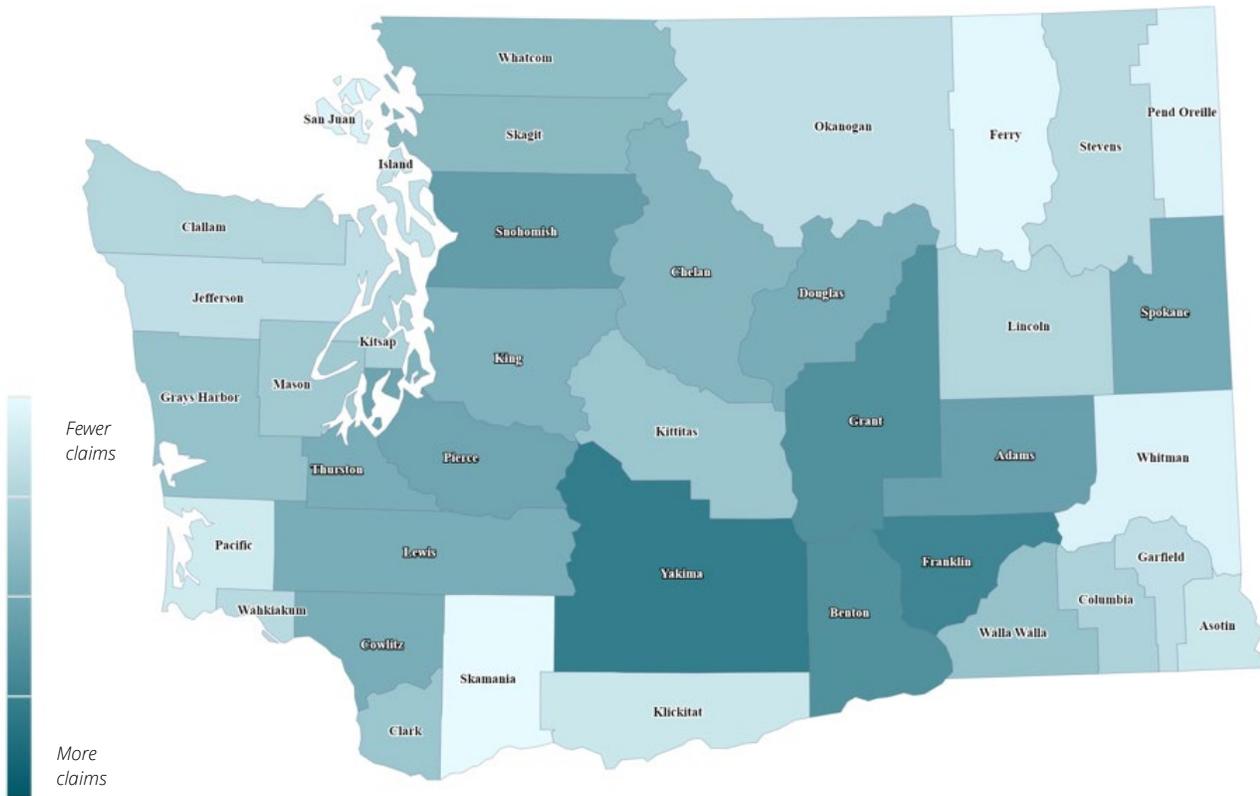
More information on claims submitted, claims approved, approval rate, claims with a payment, weekly claims submitted, weekly claims approved and average weekly payment is displayed on the [Paid Family and Medical Leave Dashboard](#).

In addition to the number of claims reflected by the map, 4,362 applications (2 percent) were submitted with an out-of-state mailing address.⁴¹ Workers must have Washington employment to qualify for Paid Leave, but they may reside, or be temporarily living with family members they provide care for, out of state.

⁴⁰ Counties are approximated using zip codes so may not match future data reports once address allocation to counties is built into the data system. At that time, legislative district reporting will also become available. While several free geocoding and mapping applications exist, using them would require uploading applicant address data to an external site, which would compromise applicant privacy by, in effect, disclosing identity.

⁴¹ There is no residency requirement under RCW 50a.

Figure 18. Claims submitted by county, per 1,000 residents



The counties that are darker in color have more claims submitted per 1,000 residents and the counties that are lighter in color have fewer claims submitted. Source: WA Paid Leave Administrative Data, 1/1/2022-12/31/2022 & State of Washington Office of Financial Management County Population Data,

Table 22. Paid Leave claims by leave type and county

County	Family Bonding	Family Care	Family Military	Medical	Medical Pregnancy
Adams	33%	19%	-	32%	16%
Asotin	23%	7%	0.3%	56%	14%
Benton	32%	14%	0.1%	42%	13%
Chelan	32%	16%	0.05%	37%	15%
Clallam	23%	15%	-	49%	12%
Clark	31%	12%	0.1%	44%	13%
Columbia	24%	8%	-	56%	13%
Cowlitz	29%	13%	0.1%	45%	13%
Douglas	37%	15%	-	34%	13%
Ferry	31%	18%	-	39%	13%
Franklin	33%	17%	0.03%	36%	14%
Garfield	31%	15%	-	44%	10%
Grant	34%	17%	0.1%	35%	14%
Grays Harbor	28%	14%	0.1%	44%	14%
Island	27%	16%	1%	43%	13%
Jefferson	22%	14%	-	54%	10%
King	35%	12%	0.02%	38%	15%
Kitsap	31%	13%	0.2%	41%	15%
Kittitas	33%	12%	-	41%	14%
Klickitat	23%	15%	-	51%	10%
Lewis	29%	14%	-	44%	13%
Lincoln	24%	20%	-	46%	10%
Mason	25%	17%	0.2%	47%	11%
Okanogan	32%	14%	-	37%	17%
Pacific	25%	16%	-	46%	13%
Pend Oreille	18%	15%	-	55%	12%
Pierce	31%	13%	0.1%	42%	14%
San Juan	33%	14%	-	42%	11%
Skagit	33%	13%	0.2%	40%	14%
Skamania	25%	14%	-	46%	15%
Snohomish	36%	12%	0.03%	37%	15%
Spokane	30%	11%	0.1%	46%	13%
Stevens	26%	16%	0.1%	47%	12%
Thurston	29%	13%	0.3%	44%	13%
Wahkiakum	29%	7%	-	51%	13%
Walla Walla	26%	14%	-	46%	14%
Whatcom	31%	12%	-	44%	13%
Whitman	33%	11%	-	39%	17%
Yakima	32%	18%	0.1%	36%	14%
Unavailable	31%	13%	0.1%	42%	14%
Overall	34%	12%	0.04%	36%	18%

Program participant employment characteristics

During the application and eligibility verification process, we link claims to the customer's wage records. This allows us to determine the amount of leave available to them and their weekly benefit amount. We use information (quarterly wages, quarterly hours worked, average employee count and employer count) from the employer wage reports to estimate average hourly wage, business size and employer industry for each customer and to construct a comparison sample of eligible Washington workers.

The key takeaways are:

- Workers making up to \$18 and \$18-\$24 an hour appear to have higher participation relative to their share of the eligible worker population, but we estimate that fewer workers in these wage groups are eligible.
- Those who work for small employers (49 or fewer employees) appear to have lower participation relative to the eligible worker population, as well as lower rates of eligibility.
- It appears that workers in the Accommodation & Food Services and Agriculture industries appear to have lower participation and lower rates of eligibility. Those who work in Information, Retail Trade, Construction, Wholesale Trade, Agriculture, Real Estate, and Professional & Technical Services also have lower participation relative to the eligible worker population, but about the same or higher rates of eligibility. Those working in Healthcare & Social Assistance have the highest participation by far.

Average hourly wage

Table 23 and Figure 19 shows the percentage breakdown of approved customers to the estimate of eligible workers and all workers in Washington by average hourly wage range. The average hourly wage was calculated by taking the average of quarterly wages over hours worked for each customer in each quarter that reports were available and linked to a claim. This information and additional comparisons are in the [Paid Family and Medical Leave Demographics Dashboard](#). Workers making up to \$18 and between \$18 to \$24 an hour appear to have higher participation relative to the eligible worker population, but fewer workers in these wage groups appear to be eligible. The opposite is true for those making more than \$61 – they appear to have lower participation relative to the eligible worker population, but more workers are eligible. Those in the middle wage groups, between \$24-\$61, have higher participation and higher estimated rates of eligibility.

Table 23 & Figure 19. WA Paid Leave customer comparison to eligible WA workers by average hourly wage

	Approved Customers	Eligible WA Workers	All WA Workers
Up to \$18	12%	10%	18%
Between \$18 and \$24	22%	20%	21%
Between \$24 and \$35	26%	22%	20%
Between \$35 and \$61	26%	24%	20%
More than \$61	16%	23%	20%
Unavailable	-	-	1%



Source: WA Paid Leave Wage Reports & Administrative Data 7/1/2022 - 6/30/2023

Table 24 below shows the distribution of claims from customers in the sample by leave type and average hourly wage range.

Table 24. Paid Leave claims by leave type and average hourly wage

	Family Bonding	Family Care	Family Military	Medical	Medical Pregnancy
Up to \$18	30%	12%	0.01%	35%	24%
Between \$18-\$24	29%	14%	0.1%	38%	19%
Between \$24-\$35	31%	14%	0.05%	40%	15%
Between \$35-\$61	38%	11%	0.1%	34%	17%
More than \$61	45%	8%	0.03%	28%	19%
Overall	34%	12%	0.04%	36%	18%

Source: WA Paid Leave Wage Reports & Administrative Data 7/1/2022 - 6/30/2023

Hours Worked

Table 25 and Figure 20 shows the percentage breakdown of approved customers to the estimate of eligible Washington workers by hours worked. Table 39 shows the distribution of claims from customers in the sample by leave type and hours worked. This information and additional comparisons are on the [Paid Family and Medical Leave Demographics Dashboard](#).

Table 25 and Figure 20. WA Paid Leave customer comparison to eligible WA workers by hours worked

	Approved Customers	Eligible WA Workers	All WA Workers ⁴²
16-20 hours	6%	5%	5%
21-31 hours	12%	9%	9%
32-39 hours	13%	9%	8%
40 or more hours	68%	78%	73%



Table 26. Paid Leave claims by leave type and hours worked

	Family Bonding	Family Care	Family Military	Medical	Medical Pregnancy
16-20 hours	32%	9%	0.1%	34%	25%
23-39 hours	30%	11%	0.1%	38%	21%
21-31 hours	31%	13%	0.03%	40%	17%
40 or more hours	36%	12%	0.0%	34%	17%
Overall	34%	12%	0.04%	36%	18%

Source: WA Paid Leave Administrative Data 7/1/2022 - 6/30/2023

⁴² An estimated 5 percent of all Washington workers work less than 16 hours per week and would not be eligible for leave. They are not included here, which is why the percentages for all Washington workers do not add to 100 percent.

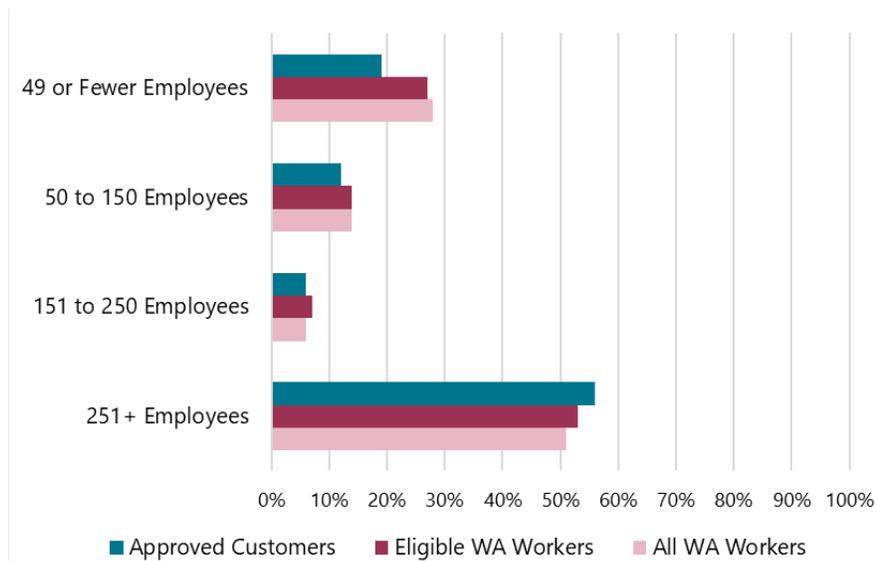
Employer size

Table 27 and Figure 23 shows the percent breakdown of customers compared to the estimate of eligible workers in Washington by employer size. This information and additional comparisons are on the [Paid Family and Medical Leave Demographics Dashboard](#).

- It appears that customers that worked for employers with 49 or fewer employees have lower participation relative to the eligible worker population and fewer workers appear to be eligible.
- Those who work for employers with 50 to 150 employees also have lower participation relative to the eligible worker population but about the same rate of eligibility.
- Those who work for employers with 151 to 250 employees have slightly lower participation relative to the eligible worker population but slightly higher rates of eligibility.
- Those who work for employers with 250 or more employees have higher participation and higher rates of eligibility.
- We were unable to determine employer size for approximately 7 percent of approved customers.

Table 27 and Figure 23. WA Paid Leave customer comparison to eligible WA workers by employer size

	Approved Customers	Eligible WA Workers	All WA Workers
49 or Fewer Employees	19%	27%	28%
50 to 150 Employees	12%	14%	14%
151 to 250 Employees	6%	7%	6%
251+ Employees	56%	53%	51%
Unavailable	7%	-	-



Source: WA Paid Leave Wage Reports & Administrative Data 7/1/2022 - 6/30/2023

Table 28 shows the distribution of claims from customers in the sample by leave type and employer size.

Table 28. Paid Leave claims by leave type and employer size

	Family Bonding	Family Care	Family Military	Medical	Medical Pregnancy
49 or fewer employees	40%	8%	0.04%	29%	22%
50-150 employees	37%	11%	0.1%	34%	17%
151-250 employees	35%	12%	0.1%	36%	17%
251+ employees	32%	13%	0.04%	38%	17%
Unavailable	35%	11%	0.03%	33%	20%
Overall	34%	12%	0.04%	36%	18%

Source: WA Paid Leave Wage Reports & Administrative Data 7/1/2022 - 6/30/2023

Industry

Table 29 shows the percentage breakdown of customers and eligible workers in Washington by employer industry. This information and additional comparisons are on the [Paid Family and Medical Leave Demographics Dashboard](#).

- Those who work in Accommodation & Food Services and Agriculture appear to have lower participation and lower rates of eligibility.
- Those who work in Information, Retail Trade, Construction, Wholesale Trade, Agriculture, Real Estate, and Professional & Technical Services also have lower participation relative to the eligible worker population, but about the same or higher rates of eligibility.
- Those working in Healthcare & Social Assistance have the highest participation by far. Given their responsibility to tell workers about the benefit and the likelihood that they are in contact with employees closest to their time of need, awareness in this sector is likely to be high.

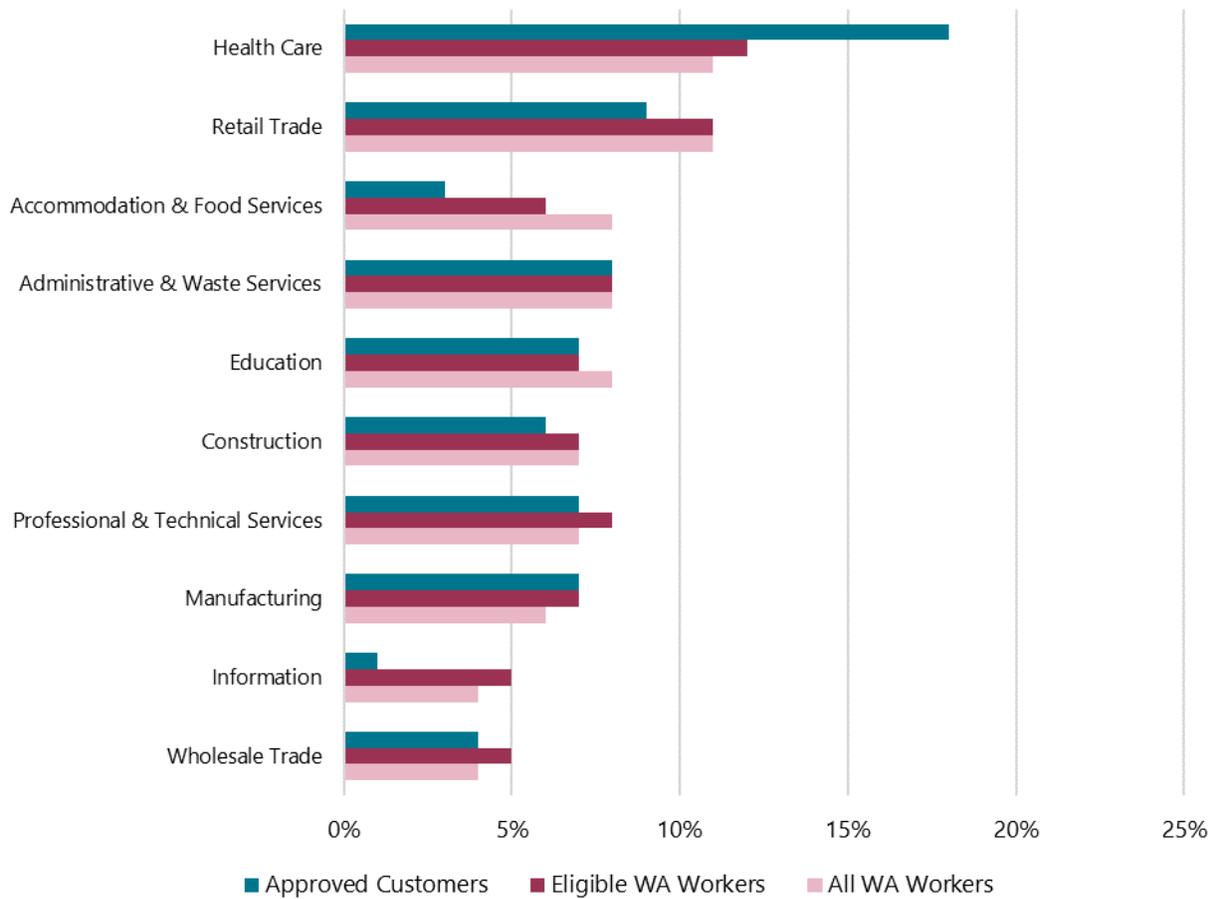
Table 29. WA Paid Leave customer comparison to eligible WA workers
by employment industry

Employer Industry	Approved Customers	Eligible WA Workers	All WA Workers
Accommodation & Food Services	3%	6%	8%
Administrative & Waste Services	8%	8%	8%
Agriculture	1%	2%	3%
Arts, Entertainment & Recreation	1%	1%	2%
Construction	6%	7%	7%
Education	7%	7%	8%
Finance	3%	3%	3%
Healthcare	18%	12%	11%
Information	1%	5%	4%
Management	0%	0%	0%
Manufacturing	7%	7%	6%
Mining	0%	0%	0%
Other Services	2%	3%	3%
Professional & Technical Services	7%	8%	7%
Public Administration	3%	3%	3%
Real Estate	1%	2%	1%
Retail Trade	9%	11%	11%
Transportation	3%	3%	3%
Utilities	1%	1%	1%
Wholesale Trade	4%	5%	4%
Unavailable	13%	6%	7%

Source: WA Paid Leave Wage Reports & Administrative Data 7/1/2022 - 6/30/2023

Figure 24 shows the comparison of customers to the estimate of eligible workers in Washington by the top ten employment industries.

Figure 24. WA Paid Leave customer comparison to eligible WA workers by top 10 employment industries



Source: WA Paid Leave Wage Reports & Administrative Data 7/1/2022 - 6/30/2023

Table 30. Paid Leave claims by leave type and industry

Industry	Family Bonding	Family Care	Family Military	Medical	Medical Pregnancy
Accommodation & Food Services	34%	8%	-	30%	29%
Administrative & Waste Services	40%	10%	0.1%	32%	18%
Agriculture	34%	29%	-	29%	9%
Arts, Entertainment & Recreation	38%	9%	0.1%	32%	21%
Construction	52%	9%	0.03%	33%	6%
Education	34%	11%	0.1%	30%	24%
Finance	35%	9%	0.1%	33%	22%
Health Care	25%	14%	0.05%	38%	23%
Information	47%	8%	-	25%	20%
Management	33%	13%	-	35%	19%
Manufacturing	38%	14%	0.01%	40%	8%
Mining	41%	9%	-	43%	7%
Other Services	35%	10%	0.02%	32%	23%
Professional & Technical Services	43%	8%	0.04%	26%	22%
Public Administration	28%	17%	0.1%	42%	13%
Real Estate	36%	10%	-	35%	19%
Retail Trade	30%	12%	0.04%	43%	15%
Transportation	30%	17%	0.02%	44%	9%
Utilities	45%	15%	0.2%	31%	9%
Wholesale Trade	37%	14%	0.04%	37%	12%
Unavailable	33%	12%	0.1%	37%	19%
Overall	34%	12%	0.04%	36%	18%

Source: WA Paid Leave Administrative Data 7/1/2022 - 6/30/2023