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Paid Leave in New Jersey, 2026

Temporary Disability Insurance and Family Leave Insurance: what they pay and how to use them

Agard Research Associates Inc.

A nonpartisan, nonprofit research institute | Information current as of July 19, 2026

Two programs, one system

TDI

Temporary Disability Insurance

Replaces part of your pay when you cannot work because of your own illness, injury, or recovery from pregnancy and childbirth.

Up to 26 weeks per period of disability

FLI

Family Leave Insurance

Replaces part of your pay while you bond with a new child, care for a seriously ill family member, or take safe leave connected to domestic or sexual violence.

Up to 12 weeks, or 56 separate days, per 12 months

Both are run by the NJ Department of Labor. You apply online through the MyLeaveBenefits portal at nj.gov/labor.

What they pay in 2026

Maximum weekly benefit

$1,119

85 percent of your own average weekly wage, up to this cap

TDI: up to 26 weeks
Per period of disability, or one third of your base year wages if that is less.

FLI: 12 weeks or 56 days
Take it all at once or as separate days across a 12 month period.

FLI has no waiting week
Benefits can start with the first day of leave.

TDI's waiting week is repaid
One week of waiting, paid back to you after three straight weeks of benefits.

One number to get right

$1,119

TDI and FLI maximum weekly benefit for 2026

$1,199

Workers' compensation maximum: a different program, for injuries that happen at work

Several published summaries swap the two figures. The state's own rate announcement puts the TDI and FLI maximum at $1,119, up from $1,081 in 2025.

Who qualifies, and how to claim

The earnings test

You qualify if you earned at least $310 a week for 20 weeks, or at least $15,500 in total, during the base year (roughly the year before your claim).

It follows the job, not your address

Working in New Jersey is what counts. You do not have to live here.

Bonding is paperwork light

Claims to bond with a new child need no medical documentation. Medical and caregiving claims need certification.

Give notice for FLI

Tell your employer 30 days before continuous bonding leave and 15 days before each separate period. Late notice can cost you 14 days of benefits.

Who pays for it

Workers

0.19% (TDI) and 0.23% (FLI) of your first $171,100 in wages. 2026 maximums: $325.09 and $393.53. Both rates are lower than in 2025.

Employers

Contribute to TDI only, at 0.10% to 0.75% of the first $44,800 per employee. Employers pay nothing for FLI.

FLI is funded entirely by workers. Every covered worker pays for it, whether or not they ever use it.

The federal picture

The FMLA protects jobs, not pay

Federal law gives unpaid, job protected leave at employers of 50 or more, after 12 months and 1,250 hours. It runs alongside New Jersey's paid benefits.

There is no federal paid leave program

Wage replacement is state law. As of early 2025, thirteen states and Washington, D.C. had paid leave programs. New Jersey's date to 1948 and 2008.

Taxes, in one line each

FLI benefits arrive with a Form 1099-G: federally taxable, not taxed by New Jersey. TDI benefits are partly taxable, reported through your employer's W-2.

Federal transition relief on some reporting runs through 2026. This is general information, not tax advice.

The programs at work: 2024

216,000+

new claims received by the two State Plans

Nearly $1.2 billion

in gross benefits paid across the two programs

83%

of eligible FLI claims were to bond with a new child

$911 / $820

average weekly benefit, FLI and TDI

Source: NJDOL combined annual report for 2024, the last full year before the 2026 job protection amendments.

Know the programs you already pay for.

Apply and check current figures: nj.gov/labor (MyLeaveBenefits) | Job Protection Checker, in English and Spanish

Agard Research Associates Inc. is a nonpartisan, nonprofit research institute in New Jersey.
This presentation summarizes ARA's July 2026 policy analysis. It does not support or oppose any party, candidate, or legislation, and it is general information, not legal or tax advice. Version 1.0, July 2026.