

Temporary Disability and Family Leave Insurance in New Jersey

A Policy Analysis of New Jersey's Wage-Replacement Programs, the 2026 Benefit Parameters, the Job-Protection Amendments of P.L. 2025, Chapter 279, and the Federal Framework

References

- A Better Balance. 2026. "New Jersey's Job Protection Paid Leave Expansion will Support Businesses and Empower Workers." July 15. <https://www.abetterbalance.org/new-jerseys-job-protection-paid-leave-expansion-will-support-businesses-and-empower-workers/> (July 17, 2026).
- Act of Jan. 17, 2026, ch. 279, 2025 N.J. Laws (Assembly No. 3451, Second Reprint; effective July 17, 2026), <https://www.njleg.state.nj.us/bill-search/2024/A3451>.
- Assemb. Approps. Comm. Statement to Assemb. B. 3451, 221st Leg. (N.J. Feb. 8, 2024), https://pub.njleg.gov/Bills/2024/A3500/3451_S2.PDF.
- Assemb. Floor Statement to Assemb. B. 3451 (First Reprint), 221st Leg. (N.J. Jan. 12, 2026), https://pub.njleg.gov/Bills/2024/A3500/3451_S4.PDF.
- Assemb. Labor Comm. Statement to Assemb. B. 3451, 221st Leg. (N.J. Feb. 5, 2024), https://pub.njleg.state.nj.us/Bills/2024/A3500/3451_S1.PDF.
- Brown, S., J. Herr, R. Roy, and J. A. Klerman. 2020. *Employee and Worksite Perspectives of the Family and Medical Leave Act: Results from the 2018 Surveys*. Prepared for the U.S. Department of Labor, Chief Evaluation Office. Rockville, MD: Abt Associates.
https://www.dol.gov/sites/dolgov/files/OASP/evaluation/pdf/WHD_FMLA2018SurveyResults_Final_Report_Aug2020.pdf (July 13, 2026).
- Employers Association of New Jersey. 2026a. "EANJ Urges State to Delay TDI/FLI Job Restoration Mandate Before It Takes Effect July 17, 2026." Newsroom release, July 1.
<https://www.eanj.org/category/newsroom/> (July 17, 2026).
- Employers Association of New Jersey. 2026b. "P.L. 2025, c. 279: Recommendation to Delay and Revise." Letter to Sen. Paul D. Moriarty, Asw. Annette Quijano, and Acting Comm'r Kevin Jarvis, June 29. Livingston, NJ: Employers Association of New Jersey.
- Employers Association of New Jersey. 2026c. "P.L. 2025, c. 279: Critical Implementation Concerns." Issue brief, June. Livingston, NJ: Employers Association of New Jersey.
- Family and Medical Leave Act of 1993, Pub. L. No. 103-3, 107 Stat. 6 (codified as amended at 29 U.S.C. §§ 2601-2654).
- I.R.S. Notice 2026-6 (Dec. 19, 2025), <https://www.irs.gov/pub/irs-drop/n-26-06.pdf>.
- Logue-Conroy, R., and S. Small. 2022. *NJFLA Coverage Gaps: Who Has Job Protection under NJFLA (and Who Is Left Behind)?* New Brunswick, NJ: Rutgers University Center for Women and Work.

<https://smlr.rutgers.edu/sites/default/files/Documents/Centers/CWW/NJFLA%20Coverage%20Gaps%20Fact%20Sheet.pdf> (July 13, 2026).

New Jersey Department of Labor and Workforce Development, Office of Research and Information. 2025a. *Family Leave Insurance and Temporary Disability Insurance Combined Annual Activity Report 2024*. Trenton, NJ, December.
<https://nj.gov/labor/myleavebenefits/assets/pdfs/Annual%20FLI%20TDI%20Report%20for%202024.pdf> (July 13, 2026).

New Jersey Department of Labor and Workforce Development. 2025b. “NJ Department of Labor and Workforce Development Announces New Benefit Rates for 2026.” December 29.
https://www.nj.gov/labor/lwdhome/press/2025/20251229_newbenefitrates2026.shtml (July 13, 2026).

New Jersey Department of Labor and Workforce Development. 2025c. “NJ Department of Labor Announces New Job Protection Checker to Guide Workers on Family and Medical Leave Laws.” March 13. https://www.nj.gov/labor/lwdhome/press/2025/20250313_tdifliguide.shtml (July 13, 2026).

New Jersey Department of Labor and Workforce Development, Division of Temporary Disability and Family Leave Insurance. 2026a. “Temporary Disability Insurance: When You’re Sick, Injured, or Post-Surgery.” <https://www.nj.gov/labor/myleavebenefits/worker/tdi/index.shtml> (July 13, 2026).

New Jersey Department of Labor and Workforce Development, Division of Temporary Disability and Family Leave Insurance. 2026b. “Family Leave Insurance.” <https://www.nj.gov/labor/myleavebenefits/worker/fli/> (July 13, 2026).

New Jersey Department of Labor and Workforce Development, Division of Temporary Disability and Family Leave Insurance. 2026c. “When You’re Pregnant or Just Had a Baby” (tax treatment of benefits). <https://www.nj.gov/labor/myleavebenefits/worker/maternity/> (July 13, 2026).

New Jersey Department of Labor and Workforce Development, Division of Temporary Disability and Family Leave Insurance. 2026d. “Information for Employers.” <https://www.nj.gov/labor/myleavebenefits/employer/> (July 13, 2026).

New Jersey Department of Labor and Workforce Development. 2026e. “New Jersey Expands Job-Protected Leave for Workers Beginning July 17.” Press release, July 15.
https://www.nj.gov/labor/lwdhome/press/2026/20260715_moreprotections.shtml (July 17, 2026).

New Jersey Department of Labor and Workforce Development, Division of Temporary Disability and Family Leave Insurance. 2026f. “NJ Expands Job Protected Leave for Workers.” Guidance page, revised July 13. <https://www.nj.gov/labor/myleavebenefits/worker/job-protection-information/more-protections.shtml> (July 17, 2026).

New Jersey Legislature. 2026. “Bill A3451, 2024-2025 Session.” Bill history, roll calls, and documents. <https://www.njleg.state.nj.us/bill-search/2024/A3451> (July 13, 2026).

New Jersey Office of Innovation. 2025. “Job Protection Checker.” <https://innovation.nj.gov/projects/job-protect-checker> (July 13, 2026).

- New Jersey Office of the Attorney General, Division on Civil Rights. 2026. “New Jersey Family Leave Act (NJFLA).” <https://www.njoag.gov/about/divisions-and-offices/division-on-civil-rights-home/know-the-law/new-jersey-family-leave-act/> (July 13, 2026).
- New Jersey Time to Care Coalition. 2024. “Rutgers’ Center for Women and Work Report Highlights 1.7 Million NJ Workers Without Job Security Under New Jersey Family Leave Act.” Press release, July 24. <https://www.insidernj.com/press-release/rutgers-center-for-women-and-work-report-highlights-1-7-million-nj-workers-without-job-security-under-new-jersey-family-leave-act/> (July 13, 2026).
- N.J. Admin. Code tit. 12, chs. 15, 17, 21 (Temporary Disability and Family Leave Insurance regulations).
- N.J. Exec. Order No. 7 (Jan. 23, 2026), announced at <https://www.nj.gov/governor/news/2026/20260123a.shtml> (July 17, 2026).
- N.J. Stat. Ann. § 34:11C-3 (New Jersey Security and Financial Empowerment Act).
- N.J. Stat. Ann. §§ 34:11B-1 to -16 (New Jersey Family Leave Act).
- N.J. Stat. Ann. §§ 34:11D-1 et seq. (Earned Sick Leave Law).
- N.J. Stat. Ann. §§ 43:21-25 to -71 (Temporary Disability Benefits Law).
- Off. of Legis. Servs., Legislative Fiscal Estimate to Assemb. B. 3451, 221st Leg. (N.J. Feb. 7, 2024) [hereinafter OLS 2024], https://pub.njleg.gov/Bills/2024/A3500/3451_E1.PDF.
- Off. of Legis. Servs., Legislative Fiscal Estimate to Assemb. B. 3451 (First Reprint), 221st Leg. (N.J. Dec. 24, 2025) [hereinafter OLS 2025], https://pub.njleg.gov/Bills/2024/A3500/3451_E2.PDF.
- Office of the Governor of New Jersey. 2026a. “Governor Murphy Signs Speaker Coughlin’s Historic Family Leave Expansion Legislation.” January 17. <https://www.insidernj.com/press-release/governor-murphy-signs-speaker-coughlins-historic-family-leave-expansion-legislation/> (July 13, 2026).
- Office of the Governor of New Jersey. 2026b. Announcement of Executive Order No. 7, instituting a 90-day pause on rule proposals and adoptions. January 23. <https://www.nj.gov/governor/news/2026/20260123a.shtml> (July 17, 2026).
- P.L. 2008, c. 17 (N.J.) (approved May 2, 2008) (establishing family leave insurance benefits).
- P.L. 2019, c. 37 (N.J.) (approved Feb. 19, 2019) (expanding temporary disability and family leave insurance benefits).
- PwC. 2025. “IRS Provides Guidance on State Paid Family and Medical Leave (PFML) Programs.” <https://www.pwc.com/us/en/services/tax/library/irs-guidance-on-state-paid-family-and-medical-leave-pfml-programs.html> (July 13, 2026).
- Rev. Rul. 2025-4, 2025-7 I.R.B. 758.
- Rutgers Center for Women and Work. 2021. “Rutgers Study: NJ’s Paid Family Leave Woefully Underutilized.” Press release, December 6. <https://www.insidernj.com/press-release/rutgers-study-njs-paid-family-leave-woefully-underutilized/> (July 13, 2026).
- S. Budget & Approps. Comm. Statement to Assemb. B. 3451, 221st Leg. (N.J. Dec. 15, 2025), https://pub.njleg.gov/Bills/2024/A3500/3451_S3.PDF.

Uniformed Services Employment and Reemployment Rights Act of 1994, 38 U.S.C. §§ 4301-4335.

U.S. Census Bureau. 2025. “Statistics of U.S. Businesses (SUSB).” <https://www.census.gov/programs-surveys/susb.html> (July 13, 2026).

29 C.F.R. pt. 825 (2025).

Temporary Disability and Family Leave Insurance in New Jersey © 2026 by Alyssa I. Agard is licensed under CC BY-NC-ND 4.0.

To view a copy of this license, visit <https://creativecommons.org/licenses/by-nc-nd/4.0/>