

## FAQ

### 1. What's different about Paid Family Leave and State Disability Insurance in 2025?

Because of a new law called SB 951, starting on January 1, 2025, people on leave from work who apply for Paid Family Leave or State Disability Insurance will receive 70-90% of their regular income, (up from 60-70%), for claims starting in 2025.

### 2. Will I get 90% or 70% of my income?

People earning up to 70% of the state's average weekly wage (about 60,000 a year in 2024) will get 90% of their regular income. Anyone earning more than that will receive about 70 to 90% of their income up to a maximum weekly benefit amount. In 2023 and 2024, the maximum amount Californians could receive every week in PFL and SDI benefits was \$1,620 per week.

### 3. Who qualifies for Paid Family Leave or State Disability Insurance?

You may receive Paid Family Leave if you have (1) paid into the program (see question 4) and (2) you are losing income because you are off work to bond with a new child, care for a seriously ill family member, or are taking steps to deal with a family member's military deployment. You can receive PFL for a maximum of 8 weeks per year.

You may receive State Disability Insurance if you have (1) paid into the program (see question 4) and (2) you are losing income because you are not able to do your job because of your health. For SDI only, your first week of leave will be unpaid. For people who are pregnant, this usually includes the 4 weeks before your due date and at least 6-8 weeks of recovery after childbirth. You can receive SDI for up to 52 weeks.

### 4. Who pays for Paid Family Leave and State Disability Insurance?

Almost all employees who work for private employers, and some public employees, pay into the program. The program is fully funded by worker contributions and all California employees pay the same percentage of their income into the program. To confirm if you pay in, look at your paystub to see if there is a deduction labeled "CA SDI" or something similar. You will need to have paid into the program at some point in the last about 5-18 months.

### 5. How do I get Paid Family Leave or State Disability Insurance?

Apply online or via mail to the Employment Development Department (EDD). To receive PFL or SDI income, you must complete this application and, for claims related to your health or caring for sick family, provide medical certification. This is separate from and in addition to any time off request you make to your employer. You can apply starting the first day of your qualifying leave.

## 6. If I apply in 2024, will my benefits increase in 2025?

No. Only new claims filed after January 1, 2025 will qualify for the higher benefit rates. Paid Family Leave baby bonding claims for people who applied for SDI for pregnancy leave in 2024 will also receive the 2024 benefit rates for both DI and PFL.

## 7. What if my baby is due in 2024?

If you apply for State Disability Insurance for pregnancy or for Paid Family Leave in 2024, you will only be eligible for benefits of 60-70% of your regular income during your disability and bonding leave, even if your leave continues into 2025. However, you can begin an *unpaid* leave (or employer paid leave, if your employer offers paid leave) in 2024 and then apply for SDI or PFL benefits in 2025 with a claim effective date on January 1, 2025 or later, if that makes more financial sense for you.

You can receive 8 weeks of PFL income for bonding within 1 year of when your child is born or joins your family. So if your child is born in 2024, but you apply to take bonding leave after January 1, 2025 you would be eligible to receive 70 to 90% of your income from PFL.

## 8. Will my job be safe while I receive PFL or SDI?

It depends. Separate laws provide workers with job-protection during their leave and if you want to return to your job following your leave, it's important to understand if you qualify for job protection under state law.

People who give birth can take up to 4 months of job-protected leave under [Pregnancy Disability Leave](#) when they are unable to work because of their health (at least 4 weeks prior to the due date and 6-8 weeks after) if their employer has at least 5 employees.

People who take leave for their own serious health condition, to bond with a new child (including following taking Pregnancy Disability Leave for the birthing parent), to care for a seriously ill family member, or to address a military exigency can take 12 weeks off with job protection under the [California Family Rights Act](#) if they have (1) worked for their employer for at least 1 year, (2) they have worked at least 1250 hours for that employer in the last year (about 25hr/wk), and (3) their employer has at least 5 employees.

People with disabilities who need more than 12 weeks of leave or who do not qualify for the California Family Rights Act can ask their employer for leave as an accommodation for their disability under the [Fair Employment and Housing Act](#).

**9. Which family members can I use Paid Family Leave to care for?**

You can receive Paid Family Leave income to care for a seriously ill parent, child, spouse, registered domestic partner, grandparent, grandchild, parent-in-law or sibling. You can take paid sick leave and access job-protection during leave taken to care for those family members in addition to a “designated person” who is a member of your chosen or extended family (for example, an aunt, uncle, cousin, best friend or unmarried partner). However you cannot currently receive PFL income when you are caring for a “designated person”.

**10. Do I need to be a U.S. citizen to qualify?**

No. Citizenship and immigration status do not impact eligibility for PFL or SDI. Learn more on the [EDD's website](#).

**11. What if my employer is paying me during my leave, too?**

You must be experiencing a wage loss to qualify for PFL or SDI and you cannot use PFL or SDI to get paid more than 100% of your regular wages. So, if you take 12 weeks of leave to bond with your baby, you could apply for PFL for 8 weeks and your employer could pay you for the remaining 4 weeks. Or, you could ask your employer to integrate your PTO (allow you to use part of a PTO day to top-up your PFL income, so that you receive 100% of your normal wages total).

**12. How long do I need to be on leave to apply for PFL or SDI?**

SDI will not provide payment for the first 7 days that you cannot work because of your health, so you need to be unable to work for at least 8 days to qualify for SDI income. PFL can provide payment for time that you are out of work for covered reasons from Day One. You can receive either SDI income or PFL income on an intermittent basis.

For example, you could receive 1 week of PFL income to bond when your baby is first born and use your remaining 6 weeks later in the year. You could receive 2 weeks of SDI income when you cannot work following a surgery, and then receive partial SDI income while you work part time for the next 12 weeks to recover.

**13. When will I receive PFL or SDI income?**

The EDD states that it can take 3 weeks to receive benefits, but it can take longer, especially if the EDD needs further information to process your claim. When you receive your first payment from the EDD, it will include the weeks that you have qualified up to that date - so if your PFL payment arrives 4 weeks after the start date of your valid claim, you will receive 4 weeks of income.

**14. I'm confused about what all of this means. What are some examples of how this change will impact families in California?**

Andre and Gina are expecting a baby on February 1, 2025.

Gina (she/her) works at a grocery store and earns \$1000/wk before taxes. Her midwife recommends she take leave 4 weeks before her baby is due. On Jan. 4, 2025, she begins her leave from work and applies for State Disability Insurance. For the time she is on leave following an unpaid 7-day waiting period, she will receive \$900/wk through SDI until she recovers from childbirth. Once she recovers from childbirth, 6 weeks after her baby is born, she applies for Paid Family Leave and receives \$900/wk from PFL for 8 more weeks. She will receive \$900/wk for about 17 weeks, because SDI does not pay for her first week of leave.

Andre (he/him) works in construction and earns \$1,100/wk before taxes. He takes leave from work starting on the day his baby is born (Feb. 1) and applies for Paid Family Leave. Through Paid Family Leave, he will receive \$990/wk for up to 8 weeks.

To make sure their jobs are safe, Gina and Andre will give their employer 30 days' notice of their planned leaves and Gina will give her employer a note from her midwife stating when she will be unable to work because of her health. Gina's employer will be required to hold her job while she is unable to work because of her pregnancy and recovering from childbirth, for up to 4 months, regardless of how long she has worked there. Additionally, both of their employers will be required to hold their jobs while they bond with their baby if their employers have 5+ employees and they have worked for their current employer for at least 1 year and have worked more than 1250 hours in the last year (about 25 hrs/wk).

Steph (they/them) needs to take leave from work to help their mom who had a stroke. Steph works as an engineer and usually earns \$1,500/wk before taxes. When they start their leave, Steph will apply for Paid Family Leave, which will pay them 70% of their usual wages, \$1,050 per week, for up to 8 weeks.

To make sure their job is safe, Steph will want to tell their employer they need leave to care for their mom who has a serious health condition and provide a note from their mom's health care provider if requested. Steph's employer will be required to hold their job if they have worked for their current employer for at least one year, they have worked for their employer over 1250 hours in the last year, and their employer has 5+ employees.

Nelson (he/him) has worked full time (40 hours a week) in a warehouse for 3 years when he injures his back while mowing his lawn. He usually earns \$800 per week before taxes. His doctor tells him that he cannot work for 16 weeks.

Nelson will apply for State Disability Insurance in 2025 and receive 90% of his usual wages, \$720/wk for 16 weeks, so that he can recover.

To keep his job safe, Nelson will tell his employer that he has a serious health condition and needs leave from work for 12 weeks and provide a medical certification if requested. During his leave, Nelson will give his employer a note saying that he has a disability and needs 4 additional weeks of leave as an accommodation for his disability.

**15. Where can I find additional information or support?**

The [EDD's website](#) includes FAQs and additional information on both the Paid Family Leave and State Disability Insurance Programs.

For more information about your rights to job-protection during leave, check out the [Civil Rights Department's resources](#).

For guidance on how these programs work together, read Legal Aid at Work's resources on [pregnancy](#), [parenting](#), and [caregiving](#), or visit their [resource bank](#) for more specific topics. The California Work and Family Coalition also has a [Resource Bank](#) with additional tools and factsheets.