

State of the Line

2025 MID-YEAR

Disability and leave of absence

Short-term disability incident rates dipped in mid-year 2025, but new claims increased slightly — driven by mid-career employees, those with longer tenure and common diagnoses like pregnancy and mental health. Meanwhile, leave volumes rose modestly while durations climbed more sharply, with medical and family leave making up the bulk of cases and keeping employees out of work longer.



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10.9%

Incident rate in mid-year 2025, a decrease from 11.1 in mid-year 2024

This aligns with typical mid-year patterns observed in both 2023 and 2024, where new claims tend to remain stable or fluctuate slightly.

.6%

Increase in new claim volume

A further rise in incident rates is anticipated by year-end. The 35-45 age group experienced the largest increase in new claim volume at 2%, while the 10-20 year length of service group saw the highest increase at 3.6%.

These trends are consistent with national data from the U.S. Census Bureau and the Annual Disability Statistics Compendium (2025), which indicate a slight decline in short-term disability claims among younger workers under 35.

1.5%

Decrease in volume of mental health claims, which is consistent with typical mid-year dips

This may be attributed to increased workplace flexibility and improved access to mental health resources. Conversely, mid-career professionals aged 35-45 are experiencing higher claim rates, likely driven by increased stress, caregiving responsibilities and musculoskeletal conditions.

PREGNANCY

Remains the leading diagnosis group for new short-term disability claims, followed by mental/substance

Overall, the top 10 diagnostic groups experienced a slight decline in new claim volume, likely reflecting seasonal trends

Leading diagnostic groups

Mental/substance diagnoses continued to outpace musculoskeletal conditions as the top non-pregnancy diagnostic group. Mental health remained the second most common diagnosis across nearly all age groups, with anxiety accounting for 55.6% of mental health claims — up 2.8% from mid-year 2024. California, Texas, New York, Florida and Michigan lead in mental health claim volumes, with California showing the highest rates for anxiety and depression.

Claim durations and denials

Compared to mid-year 2024, closed claims increased by 1.9% in mid-year 2025.

- The average total approved days rose by 2.7%, with mental/substance claims showing a 2% increase in duration. Depression and anxiety durations also rose — by 2% and 1.7%, respectively.
- The 35-45 and 45-55 age groups had the largest increases in duration (1.2%), with pregnancy and mental health being the top diagnoses for 35-45, and musculoskeletal and mental health for 45-55.
- Length of service groups remained mostly stable, except for a 1.5-day decrease in the 3-5 years group and a 1.9% increase in the 20-plus years group.

Leave volumes and types

The new case count for stand-alone leave has remained stable, showing a modest increase of 1.8% from mid-year 2024 to mid-year 2025.

- Employee medical represented the largest share of new leave cases, increasing by 2.3% over the same period.
- Family leave experienced a slight decline of 0.6%. Together, these two leave types continue to account for most leave cases.

Approval rates and leave durations

The length of approved leave (LOAL) for continuous leave increased by 2.4% from 2024 to 2025, while intermittent leave durations rose by 3.6%.

- Continuous employee medical leave increased from 38.3 days in 2024 to 40.1 days in 2025.
- Military continuous leave saw a more substantial rise, from 49.2 to 56 days.
- Intermittent family leave also increased, from 12.5 days in 2024 to 13.3 days in 2025.
- Continuous leave for employees aged 55 and older increased from 39.4 days in 2024 to 41 days in 2025.
- Intermittent leave for this group also rose slightly, from 10.8 to 11.1 days.