

# Paid Family Leave

## DEFINITION

*Paid family leave* is the number of approved claims to bond with a new child or to care for a seriously ill family member through Rhode Island's Temporary Caregiver Insurance (TCI) program.

## SIGNIFICANCE

Rhode Island's Temporary Caregiver Insurance (TCI) program, established in 2014, provides up to four weeks of wage replacement benefits to eligible workers who need to take time off from work to bond with a newborn, adopted or foster child, or to care for a seriously ill family member. The TCI program is financed entirely by employee contributions.<sup>1</sup>

Almost all advanced, industrialized nations guarantee paid leave for new mothers and many include new fathers. In many European countries, families receive at least six months of paid leave to care for a new baby.<sup>2</sup> The U.S. requires employers with 50 or more workers to offer 12 weeks of leave for workers to care for a new child or to care for a seriously ill family member; however the time off can be unpaid.<sup>3</sup> Rhode Island's 1987 *Parental and Family Medical Leave Act* requires a 13-week leave, but does not require that the leave be paid.<sup>4</sup>

Although some workers in the U.S. have access to paid leave through their employers (estimated at 11% of private sector workers and 17% of public sector

workers), the majority do not. High-wage workers are much more likely to have access to paid family leave than low-wage workers. More than three in four employees in the U.S. report not being able to take family leave when needed because it was unpaid.<sup>5</sup>

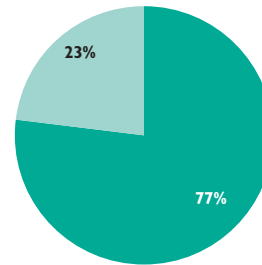
Paid family leave provides job security and consistent income so that working parents can care for a new child or any worker can care for a seriously ill family member.<sup>6</sup> Taking time off from work to care for a new child reduces infant mortality rates and child abuse, improves breastfeeding rates and duration, and increases preventive medical care and immunizations. Mothers who take at least 12 weeks off of work after the birth of a child are less likely to experience depression, which can improve the quality of the care they are able to provide to their infants.<sup>7,8</sup> Providing time off from work for new parents gives babies time to form secure attachments, which form the foundation for future relationships and development.<sup>9</sup>

Rhode Island's Temporary Disability Insurance (TDI) program provides partial-wage replacement for participating workers who are temporarily unable to work because of a physical or mental condition, including pregnancy complications and recovery from childbirth.<sup>10,11</sup> TCI supplements TDI; women who give birth are eligible for both.

## Approved Temporary Caregiver Insurance (TCI) Claims, Rhode Island, 2015

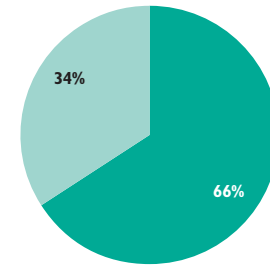
### By Type of Claim

77% ■ Bond with New Child  
23% ■ Care for Seriously Ill Family Member



### By Gender of Claimant

66% ■ Female  
34% ■ Male



n=4,941

Source: Rhode Island Department of Labor and Training, TCI Program, 2015.

- ◆ There were 4,941 approved claims for TCI during 2015 (up from 3,870 in 2014); 77% were to bond with a new child and 23% were to care for a seriously ill family member.<sup>12</sup>
- ◆ Of the 3,803 approved claims to bond with a new child, 99% were for a newborn child, 1% were for a newly adopted child, and 1% were for a new foster child. Thirty-four percent of claims to bond with a new child were filed by men and 66% were filed by women.<sup>13</sup>
- ◆ Of the 1,138 approved claims to care for a seriously ill family member, 51% were to care for a spouse or domestic partner, 30% were to care for a parent or parent-in-law, 18% were to care for a child, and <1% were to care for a grandparent. Thirty-two percent of claims to care for a seriously ill family member were filed by men and 68% were filed by women.<sup>14</sup>

## Temporary Disability Insurance for Pregnancy Complications & Childbirth

- ◆ In 2015, there were 729 approved TDI claims for disabling pregnancy complications and 3,187 TDI claims to recover from childbirth.<sup>15</sup> Recovery from childbirth is a disabling condition covered by TDI. In general, six weeks is covered for vaginal births and eight weeks for cesarean section births. More time can be approved for postpartum complications, based on the health care provider's determination. TDI is not available to new parents who do not give birth (e.g., fathers and adoptive parents).<sup>16</sup>

Table 9. **Approved Temporary Disability Claims for Childbirth & Temporary Caregiver Insurance for Paid Family Leave, Rhode Island, 2015**

| CITY/TOWN            | TEMPORARY DISABILITY INSURANCE (TDI) CLAIMS |                    |                  | TEMPORARY CAREGIVER INSURANCE (TCI) CLAIMS |                               |                  |
|----------------------|---|--------------------|------------------|--|-------------------------------|------------------|
|                      | TDI FOR PREGNANCY COMPLICATIONS             | TDI FOR CHILDBIRTH | TOTAL TDI CLAIMS | TCI TO BOND WITH NEW CHILD                 | TCI TO CARE FOR FAMILY MEMBER | TOTAL TCI CLAIMS |
| Barrington           | 5   | 29                 | 34               | 27   | 11                            | 38               |
| Bristol              | 5   | 53                 | 58               | 71   | 24                            | 95               |
| Burrillville         | 9   | 43                 | 52               | 39   | 13                            | 52               |
| Central Falls        | 11  | 53                 | 64               | 54   | 15                            | 69               |
| Charlestown          | 2   | 25                 | 27               | 24   | 16                            | 40               |
| Coventry             | 26  | 110                | 136              | 146  | 54                            | 200              |
| Cranston             | 56  | 213                | 269              | 319  | 102                           | 421              |
| Cumberland           | 14  | 86                 | 100              | 90   | 31                            | 121              |
| East Greenwich       | 4   | 47                 | 51               | 44   | 12                            | 56               |
| East Providence      | 33  | 130                | 163              | 173  | 60                            | 233              |
| Exeter               | 4   | 13                 | 17               | 18   | 5                             | 23               |
| Foster               | 3   | 10                 | 13               | 11   | 4                             | 15               |
| Glocester            | 7   | 23                 | 30               | 34   | 11                            | 45               |
| Hopkinton            | 4   | 18                 | 22               | 25   | 8                             | 33               |
| Jamestown            | *   | *                  | *                | 8  | 4                             | 12               |
| Johnston             | 22  | 73                 | 95               | 141  | 48                            | 189              |
| Lincoln              | 17  | 68                 | 85               | 77   | 23                            | 100              |
| Little Compton       | *   | *                  | *                | *  | *                             | *                |
| Middletown           | 4   | 37                 | 41               | 23   | 8                             | 31               |
| Narragansett         | 2   | 11                 | 13               | 23   | 12                            | 35               |
| Newport              | 15  | 52                 | 67               | 51   | 11                            | 62               |
| New Shoreham         | *   | *                  | *                | *  | *                             | *                |
| North Kingstown      | 16  | 67                 | 83               | 71   | 26                            | 97               |
| North Providence     | 25  | 78                 | 103              | 108  | 37                            | 145              |
| North Smithfield     | 7   | 34                 | 41               | 32   | 8                             | 40               |
| Pawtucket            | 47  | 234                | 281              | 275  | 64                            | 339              |
| Portsmouth           | 5   | 37                 | 42               | 37   | 17                            | 54               |
| Providence           | 144   | 521                | 665              | 555  | 135                           | 690              |
| Richmond             | *   | *                  | *                | 9  | 3                             | 12               |
| Scituate             | 6   | 26                 | 32               | 41   | 23                            | 64               |
| Smithfield           | 11  | 39                 | 50               | 62   | 19                            | 81               |
| South Kingstown      | 16  | 59                 | 75               | 70   | 18                            | 88               |
| Tiverton             | 7   | 30                 | 37               | 33   | 4                             | 37               |
| Warren               | 3   | 28                 | 31               | 35   | 11                            | 46               |
| Warwick              | 77  | 289                | 366              | 370  | 119                           | 489              |
| West Greenwich       | *   | *                  | *                | 13   | 6                             | 19               |
| West Warwick         | 31  | 84                 | 115              | 145  | 36                            | 181              |
| Westerly             | 3   | 58                 | 61               | 63   | 15                            | 78               |
| Woonsocket           | 27  | 92                 | 119              | 90   | 26                            | 116              |
| Out-of-State         | 56  | 391                | 447              | 392  | 98                            | 490              |
| Four Core Cities     | 229   | 900                | 1,129            | 974  | 240                           | 1,214            |
| Remainder of State   | 444   | 1,896              | 2,340            | 2,437                                      | 800                           | 3,237            |
| Rhode Island         | 673   | 2,796              | 3,469            | 3,411                                      | 1,040                         | 4,451            |
| Total Program Claims | 729   | 3,187              | 3,916            | 3,803                                      | 1,138                         | 4,941            |

### Source of Data for Table/Methodology

Rhode Island Department of Labor and Training, Approved TDI claims for pregnancy complications and childbirth and approved TCI claims, 2015.

Core cities are Central Falls, Pawtucket, Providence, and Woonsocket.

Out-of-State are approved claims for residents of states other than Rhode Island. TDI and TCI are available to employees of Rhode Island companies and organizations, including employees who are not residents of the state.

\*Data for any town with less than 10 approved claims are suppressed by the Rhode Island Department of Labor and Training.

### References

- <sup>1</sup> The State of Rhode Island and Providence Plantations, Department of Labor and Training. (2014). *Temporary Caregiver Insurance [Brochure]*.
- <sup>2,5</sup> Ochshorn, S. & Skinner, C. (2012). *Building a competitive future right from the start: How paid leave strengthens 21st century families*. New York, NY: National Center for Children in Poverty.
- <sup>3</sup> *Business support for the Family and Medical Leave Act*. (2013). Washington, DC: Center for Law and Social Policy.
- <sup>4</sup> *Rhode Island Parental and Family Medical Leave Act*, Title 28 Rhode Island General Law § 28-48-2 (1987,1990).
- <sup>6,9</sup> *Family leave in the early years*. (2013). Washington, DC: Zero to Three.
- <sup>7</sup> Gault, B., Hartmann, H., Hegewisch, A., Milli, J. & Reichlin, L. (2014). *Paid parental leave in the United States: What the data tell us about access, usage, and economic and health benefits*. Washington, DC: Institute for Women's Policy Research.
- <sup>8</sup> Klevens, J., Luo, F., Xu, L., Peterson, C., & Latzman, N. (2016). Paid family leave's effect on hospital admissions for pediatric abusive head trauma. *Injury Prevention*.
- <sup>10</sup> *Annual statistical supplement to the Social Security Bulletin, 2014*. (2015). Washington, DC: Social Security Administration, Office of Retirement and Disability Policy.
- <sup>11,16</sup> *Existing temporary disability insurance programs*. (2015). Washington, DC: National Partnership for Women and Families.
- <sup>12,13,14</sup> Rhode Island Department of Labor and Training, 2015.