

# 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 Program (TCI).

## 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>

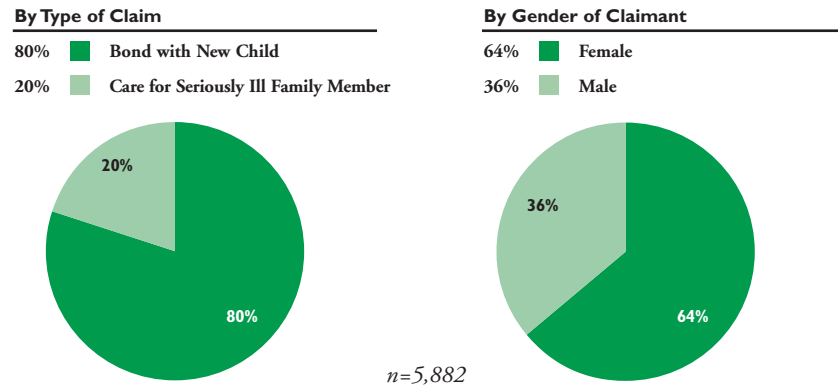
Although some workers in the U.S. have access to paid leave through their employers (estimated at 11% of private sector workers and 17% of public sector

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 from 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 Program (TDI) 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, 2016



Source: Rhode Island Department of Labor and Training, TCI Program, 2016.

◆ There were 5,882 approved claims for TCI during 2016 (up from 4,941 in 2015 and 3,870 in 2014); 80% were to bond with a new child and 20% were to care for a seriously ill family member.<sup>12</sup>

◆ Of the 4,684 approved TCI claims to bond with a new child, 98% were for a newborn child and 2% were for a newly adopted, foster, or other child. Thirty-seven percent of claims to bond with a new child were filed by men and 63% were filed by women.<sup>13</sup>

◆ Of the 1,198 approved TCI claims to care for a seriously ill family member, 53% were to care for a spouse or domestic partner, 31% were to care for a parent or parent-in-law, 16% were to care for a child, and 1% were to care for a grandparent. Thirty-one percent of claims to care for a seriously ill family member were filed by men and 69% were filed by women.<sup>14</sup>

## Temporary Disability Insurance for Pregnancy Complications & Childbirth

◆ In 2016, there were 1,775 approved TDI claims for disabling pregnancy complications and 1,905 TDI claims to recover from childbirth.<sup>15</sup> Recovery from childbirth is a disabling condition covered by TDI. Six weeks are typically covered for vaginal births and eight weeks for cesarean section births (more time can be approved by a physician). 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, 2016**

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	16	18	34	34	12	46
Bristol	28	26	54	85	24	109
Burrillville	27	24	51	46	15	61
Central Falls	29	34	63	78	15	93
Charlestown	5	12	17	26	17	43
Coventry	64	62	126	180	53	233
Cranston	118	137	255	396	107	503
Cumberland	43	50	93	110	33	143
East Greenwich	20	27	47	55	15	70
East Providence	77	72	149	218	63	281
Exeter	9	7	16	21	5	26
Foster	7	6	13	13	6	19
Glocester	14	16	30	43	11	54
Hopkinton	10	11	21	33	7	40
Jamestown	*	*	*	8	4	12
Johnston	47	42	89	161	50	211
Lincoln	31	47	78	94	23	117
Little Compton	*	*	*	*	*	*
Middletown	20	16	36	28	7	35
Narragansett	7	6	13	31	12	43
New Shoreham	*	*	*	*	*	*
Newport	31	30	61	59	11	70
North Kingstown	33	41	74	88	25	113
North Providence	51	47	98	124	40	164
North Smithfield	15	22	37	41	8	49
Pawtucket	114	153	267	360	67	427
Portsmouth	18	17	35	43	17	60
Providence	314	325	639	678	149	827
Richmond	9	5	14	11	2	13
Scituate	18	14	32	45	19	64
Smithfield	21	25	46	73	21	94
South Kingstown	30	41	71	79	17	96
Tiverton	17	18	35	39	3	42
Warren	11	19	30	43	13	56
Warwick	181	162	343	459	123	582
Westerly	25	22	47	79	15	94
West Greenwich	8	10	18	17	7	24
West Warwick	61	45	106	181	41	222
Woonsocket	52	56	108	119	33	152
<i>Out-of-State</i>	<i>189</i>	<i>230</i>	<i>419</i>	<i>480</i>	<i>106</i>	<i>586</i>
<i>Four Core Cities</i>	<i>509</i>	<i>568</i>	<i>1,077</i>	<i>1,235</i>	<i>264</i>	<i>1,499</i>
<i>Remainder of State</i>	<i>1,077</i>	<i>1,107</i>	<i>2,184</i>	<i>2,969</i>	<i>828</i>	<i>3,797</i>
<i>Rhode Island</i>	<i>1,586</i>	<i>1,675</i>	<i>3,261</i>	<i>4,204</i>	<i>1,092</i>	<i>5,296</i>
<i>Total Program Claims</i>	<i>1,775</i>	<i>1,905</i>	<i>3,680</i>	<i>4,684</i>	<i>1,198</i>	<i>5,882</i>

### 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, 2016.

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 a total of 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., & Lutzman, N. (2016). Paid family leave's effect on hospital admissions for pediatric abusive head trauma. *Injury Prevention*, 1-4.
- <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>12,13,14,15</sup> Rhode Island Department of Labor and Training, 2016.