

# 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>

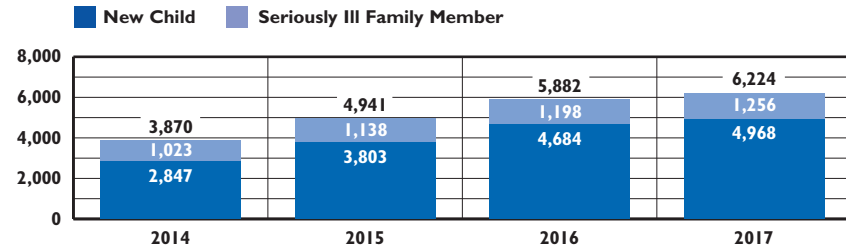
Although some workers in the U.S. have access to paid leave through their employers (estimated at 11% of private sector workers and 17% of public sector

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 by Type, Rhode Island, 2014-2017



Source: Rhode Island Department of Labor and Training, TCI Program, 2014-2017.

◆ There were 6,224 approved claims for TCI during 2017 (up from 5,882 in 2016); 80% (4,968) were to bond with a new child and 20% (1,256) were to care for a seriously ill family member.<sup>12</sup>

◆ Of the 4,968 approved claims to bond with a new child, 98% (4,857) were for a newborn child and 2% were for a combination of newly adopted (25), foster (48), or other (38) children. Thirty-nine percent of claims to bond with a new child were filed by men and 61% were filed by women.<sup>13</sup>

◆ Of the 1,256 approved claims to care for a seriously ill family member, 57% (711) were to care for a spouse or domestic partner, 28% (346) were to care for a parent or parent-in-law, 15% (191) were to care for a child, and 1% (8) were to care for a grandparent. Thirty percent (381) of claims to care for a seriously ill family member were filed by men and 70% (875) were filed by women.<sup>14</sup>

## Temporary Disability Insurance for Pregnancy Complications & Childbirth

◆ In 2017, there were 3,326 approved TDI claims for disabling pregnancy complications and/or 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 Claims for Paid Family Leave, Rhode Island, 2017**

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	24	19	43	53	11	64
Bristol	23	16	39	62	26	88
Burrillville	17	29	46	73	15	88
Central Falls	23	36	59	55	18	73
Charlestown	3	7	10	29	12	41
Coventry	48	64	112	202	69	271
Cranston	102	123	225	403	78	481
Cumberland	51	40	91	147	42	189
East Greenwich	15	14	29	49	14	63
East Providence	78	64	142	220	67	287
Exeter	8	14	22	29	14	43
Foster	5	7	12	24	5	29
Glocester	14	7	21	29	12	41
Hopkinton	5	16	21	31	12	43
Jamestown	*	*	*	9	3	12
Johnston	35	48	83	141	53	194
Lincoln	29	29	58	101	26	127
Little Compton	0	*	*	4	1	5
Middletown	21	29	50	62	7	69
Narragansett	8	9	17	27	18	45
New Shoreham	*	0	*	0	0	0
Newport	15	33	48	70	8	78
North Kingstown	36	38	74	134	20	154
North Providence	32	57	89	159	45	204
North Smithfield	12	9	21	46	14	60
Pawtucket	106	118	224	365	67	432
Portsmouth	13	26	39	38	10	48
Providence	280	363	643	713	156	869
Richmond	5	5	10	13	3	16
Scituate	11	9	20	59	19	78
Smithfield	25	28	53	97	45	142
South Kingstown	23	28	51	82	27	109
Tiverton	11	14	25	42	8	50
Warren	23	12	35	35	16	51
Warwick	135	154	289	605	127	732
West Greenwich	9	9	18	9	0	9
West Warwick	49	62	111	115	38	153
Westerly	19	31	50	84	18	102
Woonsocket	46	47	93	128	46	174
Out-of-State	171	174	345	424	86	510
Four Core Cities	455	564	1,019	1,261	287	1,548
Remainder of State	908	1,054	1,962	3,283	883	4,166
Rhode Island	1,363	1,618	2,981	4,544	1,170	5,714
Total Program Claims	1,534	1,792	3,326	4,968	1,256	6,224

### 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, 2017. Approved TDI claims for pregnancy complications include cesarean births. TDI claims approved for pregnancy complications retain that code regardless of when the birth happens so they are not counted in the childbirth column.

In 2017 in Rhode Island, the average length of approved TDI claims for pregnancy complications was 9.7 weeks and the average number of weeks approved to recover from childbirth was 7.1 weeks. The average length of approved TCI claims for a new child was 3.4 weeks while the average number of weeks approved to care for a seriously ill family member was 3.5 weeks.

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 5 total approved claims are suppressed by the Rhode Island Department of Labor and Training.

### References

- Rhode Island Department of Labor and Training. (2014). *Temporary Caregiver Insurance [Brochure]*.
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- Business support for the Family and Medical Leave Act*. (2013). Washington, DC: Center for Law and Social Policy.
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- Family leave in the early years*. (2013). Washington, DC: Zero to Three.

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