

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 partial 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.¹

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.² 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.³ Rhode Island's 1987 *Parental and Family Medical Leave Act* requires a 13-week leave, but does not require that the leave be paid.⁴

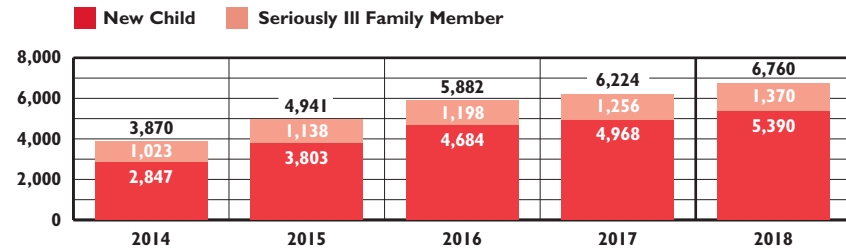
Although some workers in the U.S. have access to paid leave through their employers (estimated at 11% of private

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.⁵

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. 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. Providing time off from work for new parents gives babies time to form secure attachments, which form the foundation for healthy relationships and development.^{6,7,8,9}

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.^{10,11} TCI supplements TDI; women who give birth are eligible for both.

Approved Temporary Caregiver Insurance Claims by Type, Rhode Island, 2014-2018



Source: Rhode Island Department of Labor and Training, TCI Program, 2014-2018

- ◆ There were 6,760 approved claims for TCI during 2018 (up from 6,224 in 2017); 80% were to bond with a new child and 20% were to care for a seriously ill family member. Forty-four percent of individuals contributing to TDI/TCI earn less than \$20,000, yet only 16% of all approved TCI claims were for an individual with wages in this category.¹²
- ◆ Of the 5,390 approved claims to bond with a new child, 98% (5,256) were for a newborn child and 2% were for a newly adopted (27), foster (64), or other child (43). Forty-one percent of claims to bond with a new child were filed by men and 59% were filed by women.¹³
- ◆ Of the 1,370 approved claims to care for a seriously ill family member, 55% were to care for a spouse or domestic partner, 30% were to care for a parent or parent-in-law, 14% 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.¹⁴

Temporary Disability Insurance for Pregnancy Complications & Childbirth

- ◆ In 2018, there were 1,532 approved TDI claims for disabling pregnancy complications and 1,798 TDI claims to recover from childbirth.¹⁵ 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).¹⁶

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Table 9. Approved Temporary Disability Claims for Childbirth & Temporary Caregiver Claims for Paid Family Leave, Rhode Island, 2018

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	13	24	37	54	15	69
Bristol	15	20	35	71	21	92
Burrillville	19	24	43	59	20	79
Central Falls	28	30	58	58	14	72
Charlestown	6	18	24	20	12	32
Coventry	46	66	112	211	65	276
Cranston	111	128	239	431	108	539
Cumberland	44	56	100	158	38	196
East Greenwich	12	35	47	64	12	76
East Providence	71	65	136	226	68	294
Exeter	11	5	16	30	11	41
Foster	*	9	13	33	*	36
Glocester	11	14	25	47	12	59
Hopkinton	8	5	13	31	14	45
Jamestown	0	5	5	23	*	27
Johnston	38	48	86	177	50	227
Lincoln	22	18	40	66	25	91
Little Compton	0	0	0	6	*	8
Middletown	21	26	47	34	17	51
Narragansett	*	9	13	25	9	34
New Shoreham	0	0	0	0	0	0
Newport	32	24	56	58	8	66
North Kingstown	25	42	67	128	25	153
North Providence	42	44	86	160	52	212
North Smithfield	14	12	26	35	18	53
Pawtucket	114	114	228	385	84	469
Portsmouth	17	21	38	67	12	79
Providence	307	328	635	874	177	1,051
Richmond	5	8	13	19	9	28
Scituate	11	33	44	46	21	67
Smithfield	29	15	44	110	26	136
South Kingstown	21	26	47	81	24	105
Tiverton	12	17	29	46	13	59
Warren	9	20	29	39	12	51
Warwick	123	131	254	482	134	616
West Greenwich	12	9	21	26	8	34
West Warwick	60	53	113	228	38	266
Westerly	25	26	51	78	20	98
Woonsocket	39	65	104	158	34	192
<i>Out-of-State</i>	<i>151</i>	<i>205</i>	<i>356</i>	<i>546</i>	<i>135</i>	<i>681</i>
<i>Four Core Cities</i>	<i>488</i>	<i>537</i>	<i>1,025</i>	<i>1,475</i>	<i>309</i>	<i>1,784</i>
<i>Remainder of State</i>	<i>893</i>	<i>1,056</i>	<i>1,949</i>	<i>3,369</i>	<i>917</i>	<i>4,295</i>
<i>Rhode Island</i>	<i>1,381</i>	<i>1,593</i>	<i>2,974</i>	<i>4,844</i>	<i>1,226</i>	<i>6,079</i>
<i>Total Program Claims</i>	<i>1,532</i>	<i>1,798</i>	<i>3,330</i>	<i>5,390</i>	<i>1,370</i>	<i>6,760</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, 2018. 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 2018 in Rhode Island, the average length of approved TDI claims for pregnancy complications was 9.6 weeks. The average length of approved TCI claims to bond with a new child was 3.2 weeks while the average number of weeks approved to care for a seriously ill family member was 2.8 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. Employees of certain governmental entities do not contribute to and cannot claim TDI or TCI.

*Data for any town with less than 5 approved claims are suppressed by the Rhode Island Department of Labor and Training.

References

- ¹ The State of Rhode Island and Providence Plantations, Department of Labor and Training. (2014). *Temporary Caregiver Insurance [Brochure]*.
- ²⁵ 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.
- ³ *Business support for the Family and Medical Leave Act*. (2013). Washington, DC: Center for Law and Social Policy.
- ⁴ *Rhode Island Parental and Family Medical Leave Act*, Title 28 Rhode Island General Law § 28-48-2 (1987,1990).
- ⁶ The child development case for a national paid family and medical leave program. (2018). Washington, DC: Zero to Three and the National Partnership for Women & Families.

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