

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, launched in 2014, provides up to six 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.^{1,2}

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.³ 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.⁴ Rhode Island's 1987 *Parental and Family Medical Leave Act* requires a 13-week leave but does not require that the leave be paid.⁵

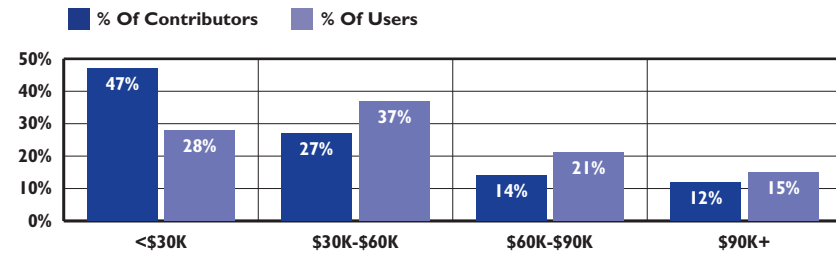
Access to — and being able to take — paid leave is a matter of equity. High-wage workers are much more

likely to have access to paid family leave than low-wage workers. Women ages 18 to 34, Black and Hispanic workers, those without a college degree, and low-income workers are less likely to have access to paid leave.^{6,7}

Paid family and medical leave reduces preterm births, low birthweight, infant hospitalizations, infant mortality, and child abuse and neglect. It also increases the likelihood of breastfeeding, 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 mental health issues and report better overall health. Providing time off from work for new parents gives babies time to form secure attachments, which is the foundation for healthy relationships and development. Paid leave has a positive effect on long-term outcomes for babies. It increases educational levels, future earnings, and college completion of children whose parents can take time off.^{8,9,10,11}

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. TCI supplements TDI; women who give birth are eligible for both.^{12,13}

Approved Temporary Caregiver Insurance Claims Compared to Contributions by Wage Range, 2023



Source: Rhode Island Department of Labor and Training, TCI Program, 2023.

- ★ There were 8,932 approved claims for TCI during 2023 (up from 8,084 in 2022); 77% were to bond with a new child and 23% were to care for a seriously ill family member. In 2023, 47% of individuals contributing to TCI earned less than \$30,000, yet only 28% of all approved TCI claims were for individuals with wages in this category.¹⁴
- ★ Of the 6,876 approved claims to bond with a new child, 99% (6,790) were for a newborn and 1% were for a newly adopted (23), foster (49), or other child (14). Fifty-six percent of claims to bond with a new child were filed by women and 44% were by men.¹⁵
- ★ Of the 2,056 approved claims to care for a seriously ill family member, 43% were to care for a spouse or domestic partner, 28% were to care for a parent or parent-in-law, 27% were to care for a child, and 1% were to care for a grandparent. Sixty four percent of claims to care for a seriously ill family member were filed by women and 36% were filed by men.¹⁶

Temporary Disability Insurance for Pregnancy Complications & Childbirth

- ★ In 2023, there were 3,833 approved TDI claims for disabling pre/post pregnancy conditions and/or to recover from childbirth. 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).^{17,18}

Table 10. Approved Temporary Disability Claims for Childbirth & Temporary Caregiver Claims for Paid Family Leave, Rhode Island, 2023

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	20	12	32	50	18	68
Bristol	22	13	35	86	32	118
Burrillville	34	25	59	100	26	126
Central Falls	33	25	58	78	40	118
Charlestown	8	8	16	36	14	50
Coventry	58	68	126	237	76	313
Cranston	226	133	359	569	195	764
Cumberland	53	52	105	199	58	257
East Greenwich	21	13	34	100	14	114
East Providence	117	83	200	314	87	401
Exeter	6	11	17	31	8	39
Foster	22	13	35	31	13	44
Glocester	13	12	25	50	17	67
Hopkinton	8	10	18	38	9	47
Jamestown	*	*	8	*	*	*
Johnston	64	52	116	208	66	274
Lincoln	37	21	58	117	58	175
Little Compton	*	*	*	*	*	*
Middletown	18	12	30	52	14	66
Narragansett	*	*	*	31	18	49
Newport	29	16	45	79	8	87
New Shoreham	0	0	0	*	0	*
North Kingstown	45	40	85	195	44	239
North Providence	62	58	120	198	69	267
North Smithfield	25	19	44	75	25	100
Pawtucket	176	80	256	397	131	528
Portsmouth	13	15	28	58	23	81
Providence	479	234	713	1,006	300	1,306
Richmond	15	8	23	49	12	61
Scituate	22	17	39	88	24	112
Smithfield	22	22	44	102	26	128
South Kingstown	32	33	65	123	24	147
Tiverton	18	10	28	50	20	70
Warren	12	11	23	63	6	69
Warwick	194	127	321	625	192	817
Westerly	25	19	44	89	41	130
West Greenwich	*	*	*	39	14	53
West Warwick	72	47	119	236	63	299
Woonsocket	74	39	113	199	34	233
Out-of-State	199	159	358	846	232	1078
Four Core cities	762	378	1,140	1,680	505	2,185
Remainder of state	1,334	1,001	2,335	4,350	1,319	5,669
Rhode Island	2,096	1,379	3,475	6,030	1,824	7,854
Total Program Claims	2,295	1,538	3,833	6,876	2,056	8,932

Source of Data for Table/Methodology

Rhode Island Department of Labor and Training, approved TDI claims for pregnancy complications and for childbirth and approved TCI claims, 2023.

Women without complications typically receive six weeks of TDI for vaginal births and eight weeks for cesarean births.

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

References

- ^{1,13} Rhode Island Department of Labor and Training. (2014). *Temporary Caregiver Insurance [Brochure]*.
- ² *Rhode Island's Paid Leave Program is Leaving Families Behind*. (2024). Washington, DC: Zero to Three.
- ³ Donovan, S. A. (2020). *Paid family leave in the United States*. Washington, DC: Congressional Research Service.
- ⁴ Paid leave in the U.S. (2021). San Francisco, CA: The Kaiser Family Foundation.
- ⁵ *Rhode Island Parental and Family Medical Leave Act*, Title 28 Rhode Island General Law § 28-48-2 (1987,1990).
- ⁶ Boyens, C., Karpman, M., & Smalligan, J. (2022). *Access to paid leave is lowest among workers with the greatest needs*. Washington, DC: The Urban Institute.
- ⁷ *A national paid leave program would help workers, families*. (2021). Washington, DC: Center on Budget and Policy Priorities.
- ⁸ O'Neill Hayes, T., & Barnhorst, M. (2020). *How children benefit from paid family leave policies*. Washington, DC: American Action Forum.

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