

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 seven weeks of wage replacement benefits and will provide eight starting in 2026. Benefits are available 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

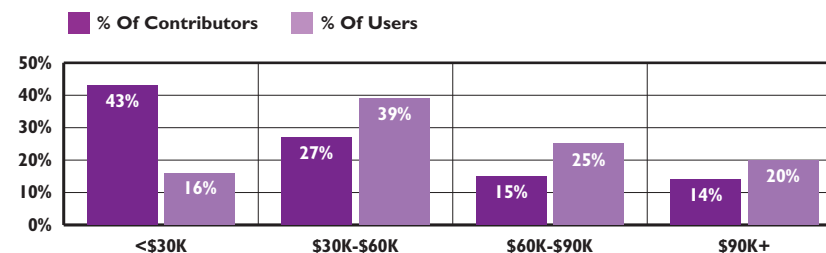
High-wage workers are much more likely to have access to paid family leave

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

Paid family and medical leave reduces preterm births, low birthweight, infant hospitalizations, infant mortality, and child neglect and abuse. 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 are 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, 2024



Source: Rhode Island Department of Labor and Training, TCI Program, 2024.

◆ There were 9,391 approved claims for TCI during 2024 (up from 8,932 in 2023); 79% were to bond with a new child and 21% were to care for a seriously ill family member. In 2024, 43% of individuals contributing to TCI earned less than \$30,000, yet only 16% of all approved TCI claims were for individuals with wages in this category.¹⁴

◆ Of the 7,395 approved claims to bond with a new child, 99% (7,292) were for a newborn and 1% were for a newly adopted (28), foster (50), or other child (25). Fifty-five percent of claims to bond with a new child were filed by women and 45% were by men.¹⁵

◆ Of the 1,996 approved claims to care for a seriously ill family member, 39% were to care for a spouse or domestic partner, 32% were to care for a parent or parent-in-law, 28% were to care for a child, and 1% were to care for a grandparent. Sixty-seven percent of claims to care for a seriously ill family member were filed by women and 33% were filed by men.¹⁶

Temporary Disability Insurance for Pregnancy Complications & Childbirth

◆ In 2024, 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 are 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}

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Table 8. **Approved Temporary Disability Claims for Childbirth & Temporary Caregiver Claims for Paid Family Leave, Rhode Island, 2024**

| CITY/TOWN | TEMPORARY DISABILITY INSURANCE (TDI) CLAIMS | | | TEMPORARY CAREGIVER INSURANCE (TCI) CLAIMS | | |
|----------------------|---|--|------------------|--|-------------------------------|------------------|
| | TDI FOR CHILDBIRTH NORMAL DELIVERY | TDI FOR PREGNANCY WITH COMPLICATIONS (INCL. C-SECTION) | TOTAL TDI CLAIMS | TCI TO BOND WITH NEW CHILD | TCI TO CARE FOR FAMILY MEMBER | TOTAL TCI CLAIMS |
| Barrington | 21 | 14 | 35 | 80 | 15 | 95 |
| Bristol | 32 | 22 | 54 | 92 | 32 | 124 |
| Burrillville | 25 | 14 | 39 | 64 | 26 | 90 |
| Central Falls | 21 | 43 | 64 | 88 | 27 | 115 |
| Charlestown | 5 | 15 | 20 | 27 | 10 | 37 |
| Coventry | 73 | 90 | 163 | 346 | 94 | 440 |
| Cranston | 146 | 157 | 303 | 630 | 171 | 801 |
| Cumberland | 57 | 65 | 122 | 242 | 57 | 299 |
| East Greenwich | 34 | 29 | 63 | 127 | 21 | 148 |
| East Providence | 70 | 101 | 171 | 353 | 85 | 438 |
| Exeter | 19 | 11 | 30 | 56 | 12 | 68 |
| Foster | 7 | 7 | 14 | 38 | 15 | 53 |
| Glocester | 15 | 15 | 30 | 55 | 9 | 64 |
| Hopkinton | 6 | 10 | 16 | 40 | 19 | 59 |
| Jamestown | * | * | * | * | * | * |
| Johnston | 59 | 50 | 109 | 225 | 65 | 290 |
| Lincoln | 25 | 33 | 58 | 116 | 41 | 157 |
| Little Compton | * | * | * | * | * | * |
| Middletown | 19 | 15 | 34 | 63 | 13 | 76 |
| Narragansett | 16 | 11 | 27 | 43 | 11 | 54 |
| Newport | 37 | 39 | 76 | 89 | 13 | 102 |
| New Shoreham | * | * | * | * | * | * |
| North Kingstown | 57 | 41 | 98 | 188 | 35 | 223 |
| North Providence | 49 | 65 | 114 | 219 | 82 | 301 |
| North Smithfield | 14 | 17 | 31 | 46 | 15 | 61 |
| Pawtucket | 112 | 122 | 234 | 434 | 125 | 559 |
| Portsmouth | 16 | 28 | 44 | 86 | 13 | 99 |
| Providence | 302 | 349 | 651 | 1096 | 289 | 1385 |
| Richmond | 17 | 10 | 27 | 68 | 11 | 79 |
| Scituate | 17 | 29 | 46 | 68 | 24 | 92 |
| Smithfield | 33 | 37 | 70 | 120 | 29 | 149 |
| South Kingstown | 33 | 31 | 64 | 130 | 27 | 157 |
| Tiverton | 16 | 14 | 30 | 59 | 13 | 72 |
| Warren | 12 | 30 | 42 | 60 | 19 | 79 |
| Warwick | 128 | 162 | 290 | 659 | 191 | 850 |
| Westerly | 25 | 32 | 57 | 90 | 29 | 119 |
| West Greenwich | 6 | 15 | 21 | 34 | 13 | 47 |
| West Warwick | 63 | 47 | 110 | 214 | 83 | 297 |
| Woonsocket | 41 | 55 | 96 | 192 | 55 | 247 |
| Out-of-State | 202 | 214 | 416 | 834 | 198 | 1032 |
| Unknown | - | - | - | 2 | 1 | 3 |
| Four Core cities | 476 | 569 | 1,045 | 1,810 | 496 | 2,306 |
| Remainder of state | 1,158 | 1,264 | 2,422 | 4,751 | 1,302 | 9,390 |
| Rhode Island | 1,634 | 1,833 | 3,467 | 6,561 | 1,798 | 8,359 |
| Total Program Claims | 1,836 | 2,047 | 3,883 | 7,395 | 1,996 | 9,391 |

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, 2024.

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.

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