

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 eight weeks of wage replacement benefits. 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

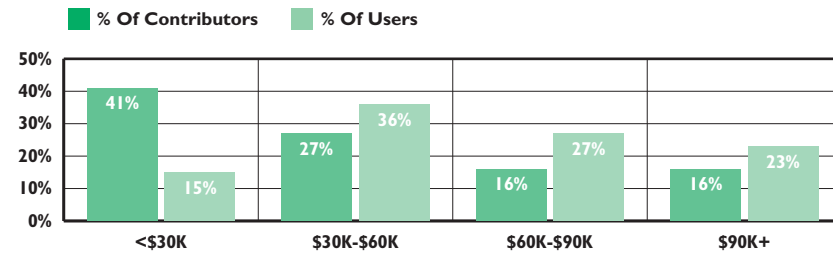
than low-wage workers. Women ages 18 to 34; Black, Native American, and Hispanic women; those without a college degree, and low-income workers are less likely to have access to and be able to take paid leave.^{6,7}

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.⁸⁻¹¹

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.^{1,12}



Approved Temporary Caregiver Insurance Claims Compared to Contributions by Wage Range, 2025



Source: Rhode Island Department of Labor and Training, TCI Program, 2025.

- ◆ There were 10,013 approved claims for TCI during 2025 (up 7% from 9,391 in 2024); 79% were to bond with a new child and 21% were to care for a seriously ill family member. In 2025, 41% of individuals contributing to TCI earned less than \$30,000, yet only 15% of all approved TCI claims were for individuals with wages in this category.¹³
- ◆ Of the 7,948 approved claims to bond with a new child, 99% (7,830) were for a newborn and 1% were for a newly adopted (37), foster (46), or other child (35). Fifty-four percent of claims to bond with a new child were filed by women and 46% were by men.¹³
- ◆ Of the 2,065 approved claims to care for a seriously ill family member, 41% were to care for a spouse or domestic partner, 30% for a parent or parent-in-law, 28% for a child (including adult children), and 1% for a grandparent. Sixty-eight percent of claims to care for a seriously ill family member were filed by women and 32% by men.¹³



Temporary Disability Insurance for Pregnancy Complications & Childbirth

- ◆ In 2025, there were 3,900 approved TDI claims for disabling pre/post pregnancy complications 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).^{13,14}

Table 9. **Approved Temporary Disability Claims for Childbirth & Temporary Caregiver Claims for Paid Family Leave, Rhode Island, 2025**

CITY/TOWN	TEMPORARY DISABILITY INSURANCE (TDI) CLAIMS			TEMPORARY CAREGIVER INSURANCE (TCI) CLAIMS		
	TDI FOR UNCOMPLICATED CHILDBIRTH	TDI FOR PREGNANCY AND CHILDBIRTH COMPLICATIONS (INCL. C-SECTIONS)	TOTAL TDI CLAIMS	TCI TO BOND WITH NEW CHILD	TCI TO CARE FOR SERIOUSLY ILL FAMILY MEMBER	TOTAL TCI CLAIMS
Barrington	24	18	42	80	18	98
Bristol	28	18	46	89	28	117
Burrillville	18	13	31	53	43	96
Central Falls	17	36	53	95	34	129
Charlestown	15	18	33	56	22	78
Coventry	59	78	137	336	78	414
Cranston	120	194	314	705	201	906
Cumberland	57	59	116	242	69	311
East Greenwich	31	17	48	100	23	123
East Providence	70	83	153	306	95	401
Exeter	12	13	25	55	8	63
Foster	17	10	27	45	16	61
Glocester	11	8	19	52	11	63
Hopkinton	13	14	27	55	19	74
Jamestown	*	*	12	25	5	30
Johnston	57	67	124	270	68	338
Lincoln	27	32	59	133	41	174
Little Compton	*	*	7	*	0	*
Middletown	16	17	33	57	6	63
Narragansett	10	5	14	35	6	41
Newport	24	24	48	71	19	90
New Shoreham	*	*	*	*	*	*
North Kingstown	46	44	90	201	45	246
North Providence	42	59	101	220	53	273
North Smithfield	19	14	33	52	17	69
Pawtucket	69	120	189	449	145	594
Portsmouth	17	23	40	101	11	112
Providence	345	399	744	1,198	263	1,461
Richmond	17	8	25	48	6	54
Scituate	25	28	53	133	25	158
Smithfield	24	26	51	135	42	177
South Kingstown	35	30	65	120	33	153
Tiverton	15	19	34	69	19	88
Warren	17	26	43	65	27	92
Warwick	147	164	311	693	161	854
Westerly	19	40	59	103	34	137
West Greenwich	7	10	17	48	12	60
West Warwick	76	52	128	290	92	382
Woonsocket	33	80	113	201	52	253
Out-of-State	199	233	432	938	217	1,155
Five Core cities	488	659	1,147	2,014	513	2,527
Remainder of state	1,105	1,216	2,321	4,996	1,335	6,331
Rhode Island	1,593	1,875	3,468	7,010	1,848	8,858
Total Program Claims	1,792	2,108	3,900	7,948	2,065	10,013

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, 2025.

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

Five core cities are Central Falls, Newport, 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 Rhode Island Department of Labor and Training. (2014). *Temporary Caregiver Insurance [Brochure]*.
- ² Rhode Island Department of Labor and Training. (n.d.). *Temporary Disability / Caregiver Insurance*. Retrieved February 6, 2026, from <https://dlt.ri.gov/individuals/temporary-disability-caregiver-insurance>
- ³ Donovan, S. A. (2020). *Paid family leave in the United States*. Congressional Research Service.
- ⁴ The Kaiser Family Foundation. (2021). *Paid Leave in the U.S.*
- 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*. Urban Institute.
- ⁷ Andrews, E., Mehta, S., & Milli, J. (2024). *Working people need access to paid leave*. Center for Law and Social Policy.
- ⁸ O'Neill, T., & June, M. (2020). *How children benefit from paid family leave policies*.

(continued on page 175)

¹⁶ SchoolHouse Connection. (2025). *Infant and toddler homelessness across 50 states: 2022-2023*. <https://e1.nmcdn.io/assets/schoolhouse/wp-content/uploads/2025/04/2025-Infant-and-Toddler-Homelessness-Across-50-States-2022-2023.pdf>

(continued from page 31)

References for Family Tax Credits

⁷ Michelmore, K. (2025). Tax credits and child outcomes: Lessons from the U.S., U.K., and Canada. *SSRN Electronic Journal*, 33822. <https://doi.org/10.2139/ssrn.5268612>

⁸ Marr, C., Huang, C., Sherman, A., & DeBot, B. (2015). *EITC and Child Tax Credit promote work, reduce poverty, and support children's development, research finds*. Center on Budget and Policy Priorities.

⁹ Burns, K., Fox, L., & Wilson, D. (2022). *Expansions to Child Tax Credit Contributed to 46% Decline in Child Poverty Since 2020*.

¹⁰ Urban Institute & Brookings Institute: Tax Policy Center. (2026). *How did the 2021 American Rescue Plan Act change the child tax credit?*

¹¹ Center on Poverty and Social Policy. (2023). *Children left behind by the Child Tax Credit in 2022*. <https://povertycenter.columbia.edu/publication/2023>

¹² Internal Revenue Service. (2026). *Statistics for tax returns with the Earned Income Tax Credit (EITC)*. Internal Revenue Service.

¹³ Rhode Island Department Revenue, Office of Taxation. (2026). *Rhode Island Earned Income Tax Credit*.

¹⁴ National Conference of State Legislatures. (2022). *EITC enactments*. <https://www.ncsl.org/research/labor-and-employment/state-earned-income-tax-credit-enactments.aspx>

¹⁵ National Conference of State Legislatures. (2025). *Child tax credit overview*. <https://www.ncsl.org/human-services/child-tax-credit-overview>

¹⁶ *Analysis of the Governor's proposed state budget for FY 2027*. (2026). Rhode Island KIDS COUNT.

(continued from page 33)

References for Paid Family Leave

⁹ Zero to Three. (2021). *Paid family and medical leave: An essential support for babies and families*.

¹⁰ Prevent Child Abuse America. (2020). *The role of paid family medical & sick leave*.

¹¹ Flores, A., Gayle, G-L., & Hincapie, A. (2023). *The Intergenerational Effects of Parental Leave*. National Bureau of Economic Research.

¹² Zero to Three. (2016). *Rhode Island paid family leave*. www.zerotothree.org/resource/rhode-island-paid-family-leave/

¹³ Rhode Island Department of Labor and Training. (2026).

¹⁴ Rhode Island Department of Labor and Training. (n.d.). *How to apply for paid leave: Temporary caregiver insurance*. Retrieved March 4, 2025, from www.ripaidleave.net/wp-content/uploads/2016/09/How-to-Apply-for-Paid-Leave.pdf

(continued from page 35)

References for Children Receiving Child Support

¹ Tollestrup, J. (2024, August 19). *Child support enforcement: Program basics*. Congressional Research Service.

² RI Department of Human Services, Office of Child Support Services. (n.d.). *About us*. Retrieved March 31, 2025, from www.ocss.ri.gov/about-us

³ RI Department of Human Services, Office of Child Support Services. (n.d.). *Enforcement*. Retrieved March 31, 2024, from <https://ocss.ri.gov/custodial-parent-services/enforcement>

⁴ Ross, K. (2022). *Learning from the United States' painful history of child support*. Center for American Progress.

⁵ Cammet, A. (2022). *The shadow law of child support*. *Boston University Law Review*. Boston University School of Law, 102(7), 2237–2295.

⁶ Rhode Island Department of Human Services, Office of Child Support Services. (2025).

⁷ U.S. Department of Health and Human Services, Administration for Children & Families, Office of Child Support Services. (2025). *FY 2024 preliminary report*. www.acf.gov/css/data

⁸ Rivera, M., Cooper, N., Tatum, L., & Steiger, D. (2023). *Administrative actions for a family-centered child support program*. Georgetown Law Center on Poverty and Inequality.

⁹ Rhode Island General Law Section 15-5-16.2, Enacted by the General Assembly as H-5553 SubA (2017).

¹⁰ County Health Rankings & Roadmaps. (2025). *What works for health strategy: Full child support pass-through and disregard*. www.countyhealthrankings.org/strategies-and-solutions/what-works-for-health/strategies/full-child-support-pass-through-and-disregard

¹¹ Cancian, M., Cook, S. T., Seki, M., & Wimer, L. (2017). Making parents pay: The unintended consequences of charging parents for foster care. *Children and Youth Services Review*, 72, 100–110.

¹² Zero to Three. (2024). *Hurting families who need it the most: It's time to remove child support enforcement from state child care subsidy programs*.

(continued from page 39)

References for Children in Poverty

⁴ Haider, A. (2021). *The basic facts about children in poverty*. <https://www.americanprogress.org/article/basic-facts-children-poverty/>

⁵ Knop, B., & Siebens, J. (2018). *A child's day: Parental interaction, school engagement, and extracurricular activities: 2014*. U.S. Census Bureau.

⁶ Redd, Z., Thomson, D., & Moore, K. (2024). *Poverty matters for children's well-being, but good policy can help*. <https://doi.org/10.56417/3401c1202m>

⁷ Gonzalez, D., Bernstein, H., Haley, J. M., & Kenney, A. G. M. (2025). *Shifting immigration policies jeopardize immigrant families with children: Challenges to basic needs and health care*. The Urban Institute.

⁸ U. S. Census Bureau. (2024). *Poverty thresholds for 2024 by size of family and number of related children under 18 years*. <https://www.census.gov/data/tables/timeseries/demo/income-poverty/historical-poverty-thresholds.html>

⁹ Shrider, E.A. (2024). *Poverty in the United States: 2023*. *Current Population Reports, Series P60-283*.

¹⁰ The Economic Progress Institute. (2024). *The 2024 Rhode Island standard of need*. https://economicprogressri.org/publications/2024_risn

¹¹ U.S. Census Bureau, American Community Survey. (2020-2024). *Table B17020*.

¹² U.S. Census Bureau, American Community Survey. (2020-2024). *Tables B17020, B17020A, B17020B, B17020C, B17020D, B17020E, B17020G, & B17020I*.

¹³ National Center for Education Statistics. (2019). *Indicator 4 snapshot: Children living in poverty for racial/ethnic subgroups*. https://nces.ed.gov/programs/raceindicators/indicator_rads.asp

¹⁴ Jenco, M. (2023, September 10). *Report: 13.7% of children living in poverty despite government assistance*. American Academy of Pediatrics. <https://publications.aap.org/aapnews/news/29964/Report-13-7-of-children-living-in-poverty-despite-autologincheck=redirected>

¹⁵ Schering, S. (2025). *Child poverty rate remains steady as disparities continue*. American Academy of Pediatrics. <https://publications.aap.org/aapnews/news/33123/Child-poverty-rate-remains-steady-as-disparities-autologincheck=redirected>

¹⁶ Center on Budget and Policy Priorities. (2022). *Robust COVID relief achieved historic gains against poverty and hardship, bolstered economy*.

¹⁷ Curran, M. A. (2021). Research roundup of the expanded Child Tax Credit: The first 6 months. *Poverty and Social Policy Report*, 5(5).

¹⁸ Population Reference Bureau. (2020-2024). *Analysis of U.S. Census Bureau, American Community Survey data*.

¹⁹ The Annie E. Casey Foundation. (2024). *Children living in high-poverty areas by race and ethnicity in Rhode Island*.

²⁰ The Annie E. Casey Foundation. (2019). *Children living in high-poverty, low-opportunity neighborhoods*.

²¹ U.S. Census Bureau, American Community Survey. (2020-2024). *Table B17001*.

²² The Annie E. Casey Foundation. (2018). *Opening doors for young parents*.

²³ Prosperity Now. (2021). *Prosperity Now scorecard financial assets and income: Unbanked households*. <https://scorecard.prosperitynow.org/data-by-issue#finance/outcome/unbanked-households>

²⁴ Prosperity Now. (2021). *Prosperity Now scorecard financial assets and income: Underbanked households*. <https://scorecard.prosperitynow.org/data-by-issue#finance/outcome/underbanked-households>

²⁵ Federal Deposit Insurance Corporation (FDIC). (2023). *2023 FDIC National Survey of Unbanked and Underbanked Households*.

²⁶ Federal Deposit Insurance Corporation (FDIC). (2021). *2021 FDIC national survey of unbanked and underbanked households*.