



Testimony Re: S-2723, Relating to Labor and Labor Relations – Temporary Disability Insurance
Senate Labor Committee
April 13, 2016
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Rhode Island KIDS COUNT supports Senate Bill 2723, which would expand the Temporary Caregivers Insurance Program to cover six weeks of leave beginning in 2017 and eight weeks of leave beginning in 2018. The bill will also make some important changes to improve the financing and wage replacement benefits for low-wage workers.

The Temporary Caregivers Insurance Program (TCI) was established as part of TDI in 2013 and provides 4 weeks of partial pay coverage when workers need to take time off for a seriously ill child, spouse, parent, domestic partner or to care for a new child including newly adopted and foster children.

Rhode Island KIDS COUNT supported the creation of the TCI program which was launched in 2014. Many national organizations promoting child development support paid family leave, including the American Academy of Pediatrics, ZERO TO THREE (a national research organization focused on infants and toddlers), the Center for Law and Social Policy, the National Center for Children in Poverty, and the Surgeon General of the United States.

Current Rhode Island child care regulations do not allow infants under age 6 weeks to be enrolled in child care. National health and safety guidelines published by the American Academy of Pediatrics and the American Public Health Association specify that healthy, full-term infants should **be at least 3 months old** before they are enrolled in child care settings. Because infants under three months old can become seriously ill very quickly without obvious signs, experts recommend that these young infants have minimal exposure to children and adults outside their family, including exposure to child care. Infants who are placed in child care before age 3 months are more likely to develop a serious infectious disease and less likely to receive recommended well-child care, immunizations, and have a shorter duration of breastfeeding.

In 2015, there were 4,941 approved claims for Temporary Caregiver Insurance in Rhode Island. Of these, more than three-quarters (77%) were to care for a new child. Families from every city and town in Rhode Island participated. Of the 3,803 approved claims to bond with a new child, 99% were for a newborn child, 1% were for a newly adopted child, and 1% were for a new foster child. Thirty-four percent of claims to bond with a new child were filed by men and 66% were filed by women.

The basic, original TDI program is also a critical support for pregnant women and new mothers in Rhode Island. **In addition to the TCI claims in 2015, there were 729 approved TDI claims for disabling pregnancy complications and 3,187 TDI claims to recover from childbirth.** Recovery from childbirth is a disabling condition covered by TDI. Women who do not have adequate wage replacement through a short-term disability insurance program may not be able to take needed time off from work to ensure the health and well-being of their baby and themselves.

Research indicates that **low wage workers are less likely to take unpaid leave or paid leave that does not provide adequate wage replacement** because they

need steady income in order to meet their basic needs of housing and food. The changes proposed in this bill would help low wage workers take the recommended time off to care for newborn and newly adopted and foster children.

Taking time off from work to care for a new child reduces infant mortality rates, improves breastfeeding rates and duration, and increases the likelihood that infants receive preventive medical care and immunizations.

A recent evaluation of the TCI program in Rhode Island conducted by researchers at the University of Rhode Island found that workers who took TCI leave were significantly more likely to report satisfaction with the ability to provide care to a new child and the ability to arrange child care. They were also more likely to initiate breastfeeding and bring their child to well-baby visits.

Another study conducted by Columbia University found no significant impacts reported by Rhode Island employers, including small and medium size businesses. The study also found that the majority of employers support the program.

Rhode Island KIDS COUNT thanks the General Assembly for your leadership in establishing the TDI and TCI programs and urges passage of this bill that would make improvements, extending leave periods to meet national recommendations and improving participation for low-wage workers.