

# 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.<sup>1,2</sup>

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

Access to — and being able to take — paid leave is a matter of equity.

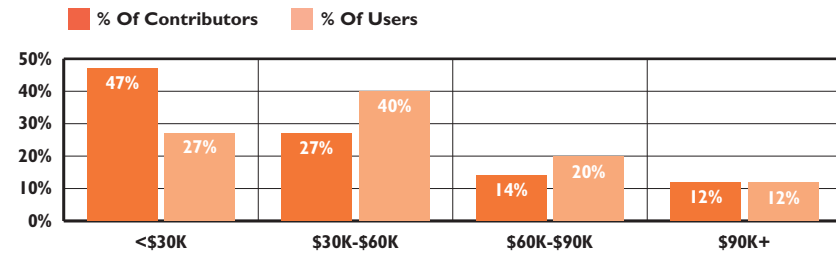
High-wage workers are much more likely to have access to paid family leave than low-wage workers. Women ages 18 to 34, Black and Hispanic workers, those without a college degree, and low-income workers are less likely to have access to paid leave.<sup>6,7</sup>

Paid family and medical leave reduces the incidence of preterm births, low birthweight, and infant mortality. It also increases the likelihood and duration of breastfeeding, decreases infant hospitalizations, reduces child neglect and abuse, 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 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.<sup>8,9,10,11</sup>

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.<sup>12,13</sup>



## Approved Temporary Caregiver Insurance Claims Compared to Contributions by Wage Range, 2022



Source: Rhode Island Department of Labor and Training, TCI Program, 2022.

- ◆ There were 8,084 approved claims for TCI during 2022 (up from 7,031 in 2021); 77% were to bond with a new child and 23% were to care for a seriously ill family member. In 2022, 47% of individuals contributing to TCI earned less than \$30,000, yet only 27% of all approved TCI claims were for individuals with wages in this category.<sup>14</sup>
- ◆ Of the 6,186 approved claims to bond with a new child, 99% (6,095) were for a newborn and 1% were for a newly adopted (18), foster (49), or other child (24). Fifty-six percent of claims to bond with a new child were filed by women and 44% were by men.<sup>15</sup>
- ◆ Of the 1,898 approved claims to care for a seriously ill family member, 40% were to care for a child, 35% were to care for a spouse or domestic partner, 24% were to care for a parent or parent-in-law, and 1% were to care for a grandparent. Seventy percent of claims to care for a seriously ill family member were filed by women and 30% were filed by men.<sup>16</sup>



## Temporary Disability Insurance for Pregnancy Complications & Childbirth

- ◆ In 2022, there were 4,000 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).<sup>17,18</sup>

Table 10. **Approved Temporary Disability Claims for Childbirth & Temporary Caregiver Claims for Paid Family Leave, Rhode Island, 2022**

| 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  | 19                 | 39               | 48   | 12                            | 60               |
| Bristol              | 32  | 31                 | 63               | 76   | 25                            | 101              |
| Burrillville         | 29  | 22                 | 51               | 73   | 28                            | 101              |
| Central Falls        | 29  | 19                 | 48               | 72   | 36                            | 108              |
| Charlestown          | 14  | 13                 | 27               | 49   | 13                            | 62               |
| Coventry             | 83  | 68                 | 151              | 250  | 88                            | 338              |
| Cranston             | 142   | 142                | 284              | 513  | 151                           | 664              |
| Cumberland           | 73  | 51                 | 124              | 165  | 40                            | 205              |
| East Greenwich       | 35  | 32                 | 67               | 73   | 21                            | 94               |
| East Providence      | 95  | 62                 | 157              | 227  | 84                            | 311              |
| Exeter               | 10  | 16                 | 26               | 37   | 14                            | 51               |
| Foster               | 11  | 5                  | 16               | 23   | 15                            | 38               |
| Glocester            | 15  | 17                 | 32               | 42   | 15                            | 57               |
| Hopkinton            | 20  | 7                  | 27               | 35   | 17                            | 52               |
| Jamestown            | *   | *                  | 5                | *  | *                             | 6                |
| Johnston             | 49  | 47                 | 96               | 184  | 63                            | 247              |
| Lincoln              | 34  | 31                 | 65               | 105  | 36                            | 141              |
| Little Compton       | *   | *                  | *                | 7  | 3                             | 10               |
| Middletown           | 21  | 18                 | 39               | 50   | 19                            | 69               |
| Narragansett         | 11  | 16                 | 27               | 35   | 14                            | 49               |
| New Shoreham         | *   | *                  | *                | *  | *                             | 5                |
| Newport              | 36  | 29                 | 65               | 64   | 15                            | 79               |
| North Kingstown      | 39  | 53                 | 92               | 150  | 38                            | 188              |
| North Providence     | 59  | 54                 | 113              | 197  | 58                            | 255              |
| North Smithfield     | 24  | 14                 | 38               | 44   | 19                            | 63               |
| Pawtucket            | 137   | 108                | 245              | 404  | 117                           | 521              |
| Portsmouth           | 16  | 22                 | 38               | 67   | 19                            | 86               |
| Providence           | 381   | 278                | 659              | 943  | 316                           | 1259             |
| Richmond             | 9   | 19                 | 28               | 37   | 8                             | 45               |
| Scituate             | 38  | 17                 | 55               | 73   | 27                            | 100              |
| Smithfield           | 34  | 48                 | 82               | 112  | 33                            | 145              |
| South Kingstown      | 32  | 41                 | 73               | 105  | 25                            | 130              |
| Tiverton             | 16  | 16                 | 32               | 39   | 11                            | 50               |
| Warren               | 17  | 19                 | 36               | 67   | 18                            | 85               |
| Warwick              | 163   | 162                | 325              | 583  | 139                           | 722              |
| West Greenwich       | 7   | 10                 | 17               | 44   | 11                            | 55               |
| West Warwick         | 67  | 60                 | 127              | 233  | 74                            | 307              |
| Westerly             | 30  | 28                 | 58               | 73   | 30                            | 103              |
| Woonsocket           | 75  | 36                 | 111              | 184  | 62                            | 246              |
| Out-of-State         | 222   | 234                | 456              | 694  | 182                           | 876              |
| Four Core Cities     | 622   | 441                | 1,063            | 1,603                                      | 531                           | 2,134            |
| Remainder of state   | 1,285                                       | 1,196              | 2,470            | 3,889                                      | 1,185                         | 5,074            |
| Rhode Island         | 1,907                                       | 1,637              | 3,544            | 5,492                                      | 1,716                         | 7,208            |
| Total Program Claims | 2,129                                       | 1,871              | 4,000            | 6,186                                      | 1,898                         | 8,084            |

### 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, 2022.

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

- <sup>1,12</sup> Rhode Island Department of Labor and Training. (n.d.). *Temporary Disability/Caregiver Insurance*. Retrieved March 7, 2023, from dlt.ri.gov
- <sup>2</sup> The State of Rhode Island and Providence Plantations, Department of Labor and Training. (2014). *Temporary Caregiver Insurance [Brochure]*.
- <sup>3</sup> Donovan, S. A. (2020). *Paid family leave in the United States*. Washington, DC: Congressional Research Service.
- <sup>4</sup> Paid leave in the U.S. (2021). San Francisco, CA: The Kaiser Family Foundation.
- <sup>5</sup> *Rhode Island Parental and Family Medical Leave Act*, Title 28 Rhode Island General Law § 28-48-2 (1987,1990).
- <sup>6</sup> Boyens, C., Karpman, M., & Smalligan, J. (2022). *Access to paid leave is lowest among workers with the greatest needs*. Washington, DC: The Urban Institute.
- <sup>7,11</sup> *A national paid leave program would help workers, families*. (2021). Washington, DC: Center on Budget and Policy Priorities.
- <sup>8</sup> O'Neill Hayes, T., & Barnhorst, M. (2020). *How children benefit from paid family leave policies*. Washington, DC: American Action Forum.

(continued on page 176)