

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, established in 2014, provides up to four 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

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.² 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.³ Rhode Island's 1987 *Parental and Family Medical Leave Act* requires a 13-week leave but does not require that the leave be paid.⁴

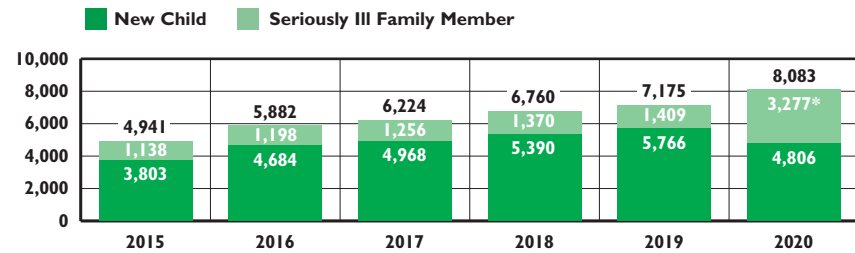
Although some workers in the U.S. have access to paid leave through their

employers (an estimated 19% of workers), the majority do not. High-wage workers are much more likely to have access to paid family leave than low-wage workers. Among workers who did not take family leave when needed, almost half report they could not afford to take the leave.^{5,6}

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 depressive symptoms 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.^{7,8,9,10}

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.^{11,12}


Approved Temporary Caregiver Insurance Claims by Type, Rhode Island, 2015-2020



Source: Rhode Island Department of Labor and Training, TCI Program, 2015-2020. *Note: In March 2020, Rhode Island extended eligibility to employees absent from work to care for a child due to a COVID-19-related school or child care closure.

- ◆ There were 8,083 approved claims for TCI during 2020 (up from 7,175 in 2019); 59% were to bond with a new child and 41% were to care for a seriously ill family member. In 2020, 38% of individuals contributing to TDI/TCI earned less than \$20,000 a year, yet only 16% of all approved TCI claims were for individuals with wages in this category.¹³
- ◆ Of the 4,806 approved claims to bond with a new child, 99% (4,734) were for a newborn and 1% were for a newly adopted (10), foster (39), or other child (23). Forty-two percent of claims to bond with a new child were filed by men and 58% by women.¹⁴
- ◆ Of the 3,277 approved claims to care for a seriously ill family member, 67% were to care for a child (including for COVID-19 child care and school closings), 18% were to care for a spouse or domestic partner, 15% were to care for a parent or parent-in-law, and 1% were to care for a grandparent. Seventy-six percent of claims to care for a seriously ill family member were filed by women and 24% were filed by men.¹⁵



Temporary Disability Insurance for Pregnancy Complications & Childbirth

- ◆ In 2020, there were 3,108 approved TDI claims for disabling pre/post pregnancy conditions and/or to recover from child birth. 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).^{16,17}

Table 9.

Approved Temporary Disability Claims for Childbirth & Temporary Caregiver Claims for Paid Family Leave, Rhode Island, 2020

CITY/TOWN	TEMPORARY DISABILITY INSURANCE (TDI) CLAIMS			TEMPORARY CAREGIVER INSURANCE (TCI) CLAIMS		
	TDI FOR CHILDBIRTH WITH PRE/POST PREGNANCY COMPLICATIONS	TDI FOR UNCOMPLICATED CHILDBIRTH	TOTAL TDI CLAIMS FOR PREGNANCY COMPLICATIONS & CHILDBIRTH	TCI TO BOND WITH NEW CHILD	TCI TO CARE FOR FAMILY MEMBER	TOTAL TCI CLAIMS
Barrington	15	7	22	37	27	64
Bristol	19	25	44	70	52	122
Burrillville	16	27	43	63	38	101
Central Falls	24	24	48	60	57	117
Charlestown	12	20	32	32	23	55
Coventry	37	53	90	192	122	314
Cranston	100	127	227	378	310	688
Cumberland	39	54	93	110	72	182
East Greenwich	33	29	62	53	29	82
East Providence	52	48	100	212	161	373
Exeter	7	11	18	15	25	40
Foster	*	*	10	14	9	23
Glocester	14	11	25	31	21	52
Hopkinton	6	13	19	36	20	56
Jamestown	*	*	8	9	8	23
Johnston	28	45	73	149	104	253
Lincoln	38	27	65	99	49	148
Little Compton	*	*	6	*	*	*
Middletown	19	24	43	44	33	77
Narragansett	9	11	20	23	16	39
New Shoreham	*	*	*	*	*	*
Newport	27	24	51	26	33	59
North Kingstown	41	34	75	108	71	179
North Providence	38	48	86	144	108	252
North Smithfield	14	15	29	41	27	68
Pawtucket	108	92	200	325	253	578
Portsmouth	16	17	33	42	27	69
Providence	262	279	541	788	501	1,289
Richmond	9	8	17	22	10	27
Scituate	14	22	36	60	38	98
Smithfield	18	28	46	79	54	133
South Kingstown	27	19	46	74	44	118
Tiverton	17	16	33	42	19	61
Warren	6	16	22	33	39	72
Warwick	124	110	234	442	291	733
West Greenwich	6	7	13	18	26	44
West Warwick	26	26	52	70	53	123
Westerly	37	42	79	192	131	323
Woonsocket	32	48	80	138	113	251
Out-of-State	204	181	385	535	257	792
Four Core Cities	426	443	869	1,311	924	2,235
Remainder of State	875	979	1,854	2,960	2,096	5,056
Rhode Island	1,301	1,422	2,723	4,271	3,020	7,291
Total Program Claims	1,505	1,603	3,108	4,806	3,277	8,083

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, 2020.

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

References

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