



Rhode Island's Paid Leave Program is Leaving Families Behind

February 2024



ZERO TO THREE
Early connections last a lifetime

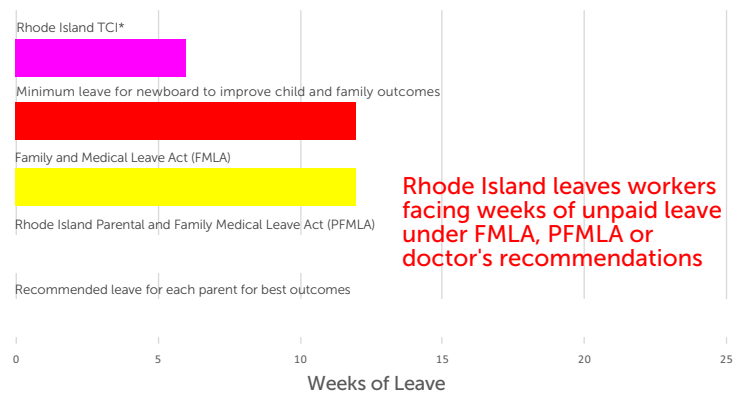
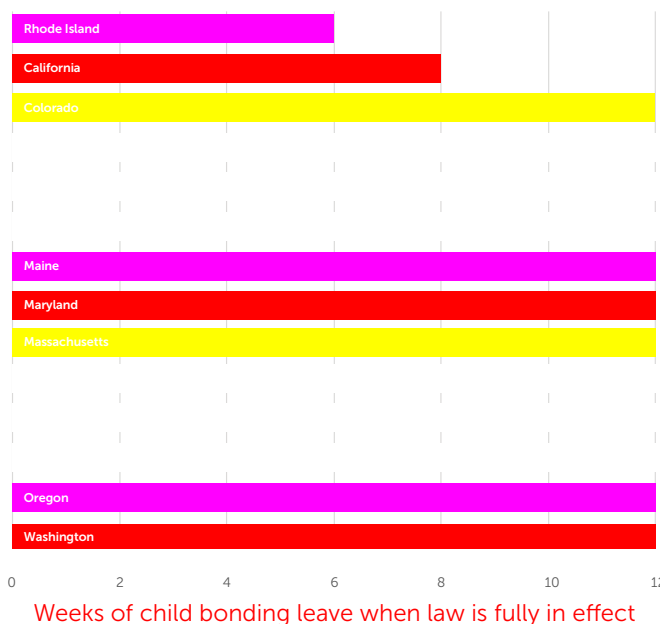
The time after the birth or adoption of a baby is an essential time of development for babies and families. Rhode Island was among the first states in the nation to show its commitment to working families and young children by establishing paid family leave through the Temporary Caregiver Insurance (TCI) program, signed into law in 2013 and expanded in 2021.

In 2022, 8,084 Rhode Islanders benefited from the TCI program, over 75% to care for a new baby. TCI, combined with the longstanding, first-in-the-nation Temporary Disability Insurance (TDI) program enacted in 1942, has helped to prevent Rhode Islanders from having to make the impossible choice between bonding with a new child or caring for themselves or family members facing serious illness and maintaining economic stability. It has also given the state a competitive edge for attracting and retaining residents and businesses.

Unfortunately, Rhode Island's TCI program has not kept pace with emerging research and best practices over the past decade.

Temporary Caregiver Insurance (TCI) by State

Rhode Island TCI provides the shortest paid family leave of any state program



Rhode Island leaves workers facing weeks of unpaid leave under FMLA, PFMLA or doctor's recommendations

*Individuals who give birth are also eligible for 6 to 8 weeks of TDI to recover from childbirth. Taken consecutively with TCI, this can provide 10 to 12 weeks of leave for those who give birth.

Rhode Island TCI provides up to six weeks of leave — the shortest leave of any statewide paid family leave law in the countryⁱ.

TCI provides workers up to six weeks of job protected, partial wage replacement when they take time away from work to care for a new child or family member with a serious health condition.

The TCI program was groundbreaking when established; however, today six weeks is far below the standard set by paid family leave laws in other states. Policies in other states range from eight to 12 weeks with the vast majority of state paid family leave programs providing 12 weeksⁱⁱ. The chart this year has two additional states both of which provide 12 weeks and the DC program increased from 8 to 12.

The length of leave matters for family health and child development. Public health experts recommend a minimum of 12 weeks, and preferably 6 months, of leave for new parentsⁱⁱⁱ. Relationships with parents and other caregivers are critical to a baby's early development, shaping the architecture of the developing brainⁱⁱⁱ. Developing these relationships takes time^{iv}. Sufficient time is essential for establishing

breastfeeding, attending well-child medical visits, and ensuring that children receive all necessary immunizations^v. Adequate leave time is also associated with a reduced risk of post-partum depression^{vi}.

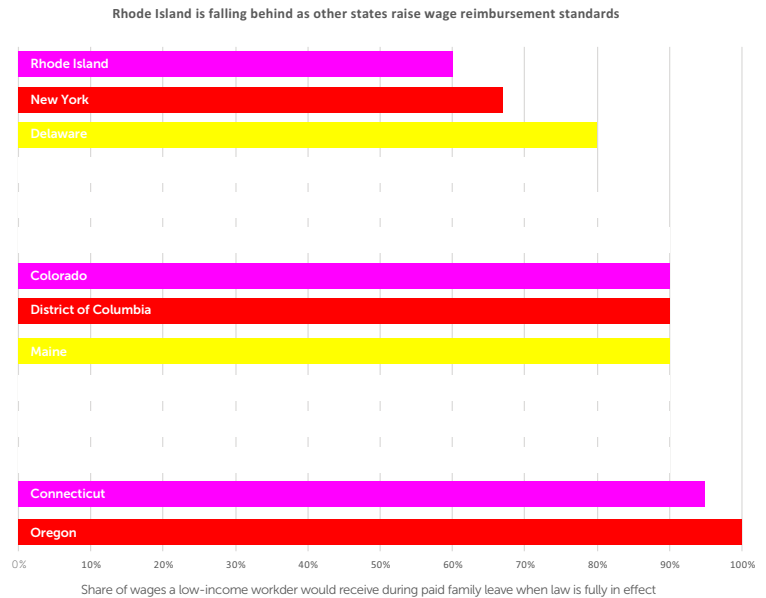
TCI's Low Rate of Wage Replacement Makes Taking Leave Unaffordable for Many Families

TCI and TDI benefits are approximately 60 percent of an individual's typical wages, up to a maximum of \$1,007 per week in 2022^{vii}. This was in line with benefit levels offered by other states at the time when TCI was established. Today, TCI provides the lowest level of wage reimbursement of any statewide program in the country^{viii}.

TCI's low wage replacement level means that many Rhode Island families are currently unable to take advantage of the time off that the program offers because the income received under the program is insufficient to meet basic expenses. Research shows that low-income workers are less likely to take leave through programs in which the wage replacement level is too low for them to live on^{ix}, demonstrating that the rate of wage replacement

Rhode Island is falling behind as other states raise wage reimbursement standards

Wage Reimbursement by State



is a key ingredient for equity in paid leave policies.

RECOMMENDATIONS

To ensure that Rhode Island TCI and TDI meet the needs of all Rhode Island families and that Rhode Island remains competitive, lawmakers should consider the following updates to the programs, learning from improvements that have been tested in other states:

- Extend TCI to cover at least 12 weeks of leave.
- Increase the TCI wage replacement rate so that leave is affordable for low-income workers.



ENDNOTES

- i National Partnership for Women & Families. (2022, October). *State Paid Family and Medical Leave Insurance Laws*. Retrieved February 3, 2023, from <https://www.nationalpartnership.org/our-work/resources/economic-justice/paid-leave/state-paid-family-leave-laws.pdf>
- ii World Policy Analysis Center, UCLA Fielding School of Public Health. (2018 February). *A Review of the Evidence on the Length of Paid Family and Medical Leave*. Retrieved February 3, 2023, from <https://www.worldpolicycenter.org/sites/default/files/WORLD%20Brief%20%20Length%20Paid%20Family%20and%20Medical%20Leave.pdf>
- iii National Scientific Council on the Developing Child. (2007). *The Timing and Quality of Early Experiences Combine to Shape Brain Architecture: Working Paper No. 5*. Retrieved February 3, 2023 from <https://developingchild.harvard.edu/resources/the-timing-and-quality-of-early-experiences-combine-to-shape-brain-architecture/>
- iv Zigler, E., Meunchow, S., & Ruhm, C. J. (2012). *Time Off with Baby: The Case for Paid Care Leave*. Washington, DC: ZERO TO THREE.
- v Kamerman, S. B. (2006). "Parental Leave Policies: The Impact on Child Well-Being". In Peter Moss and Margaret O'Brien, eds., *International Review of Leave Policies and Related Research 2006*, 16-21. London, UK: Department of Trade and Industry, 2006. Retrieved February 3, 2023 from https://www.leavenetwork.org/fileadmin/user_upload/k_leavenetwork/annual_reviews/2006_annual_report.pdf
- vi World Policy Analysis Center, UCLA Fielding School of Public Health. (2018 February). *A Review of the Evidence on the Length of Paid Family and Medical Leave*. Retrieved February 3, 2023, from <https://www.worldpolicycenter.org/sites/default/files/WORLD%20Brief%20%20Length%20Paid%20Family%20and%20Medical%20Leave.pdf>
- vii Rhode Island Department of Labor and Training. *TDI FAQ*. Retrieved February 3, 2023 from <https://dlt.ri.gov/individuals/temporary-disability-caregiver-insurance/temporary-disability-tdi-faq>
- viii Emily J. Adams (2022). *Paid Family Medical Leave in States: Progress and Considerations*. Washington, DC: ZERO TO THREE. Retrieved on February 3, 2023 from <https://www.zerotothree.org/resource/paid-family-medical-leave-in-states-progress-and-considerations/>
- ix State of California Employment Development Department. (2015, December 14). *Paid Family Leave Market Research*. Retrieved February 3, 2023 from https://edd.ca.gov/siteassets/files/Disability/pdf/Paid_Family_Leave_Market_Research_Report_2015.pdf; Adema, W., Clarke, C., & Frey, V. (2015, November 19). *Paid Parental Leave: Lessons from OECD Countries and Selected U.S. States*. OECD Social, Employment and Migration Working Papers, 172. Retrieved February 2, 2023 from https://www.oecd-ilibrary.org/social-issues-migration-health/paid-parental-leave_5jrqqvqqb4vb-en; Setty, S., Skinner, C., & Wilson-Simmons, R. (2016, March). *Protecting Workers, Nurturing Families: Building an Inclusive Family Leave Insurance Program: Findings and Recommendations from the New Jersey Parenting Project*. Columbia University Mailman School of Public Health National Center for Children in Poverty Publication. Retrieved February 3, 2023 from http://www.nccp.org/wp-content/uploads/2016/03/text_1152.pdf