

Expanding Access to Paid Family Leave (TCI)

Rhode Island is leading the way in providing security for workers and their families through the enactment in 2013 of Temporary Caregiver Insurance (TCI). The third state in the nation to pass a paid family leave program, TCI provides up to four weeks of partial (about 60%) wage replacement for workers who need to take time from their jobs to care for a seriously ill family member or to bond with a newborn, adopted or foster child. The worker's job and seniority are protected while the worker is on leave.

TCI is an expansion of the Temporary Disability Insurance (TDI) fund, created in 1942 to provide wage-replacement benefits to workers injured outside the workplace. To be eligible for TCI, claimants must have worked in RI and paid into TDI. TCI is funded through employee contributions to the fund.

In calendar year 2018, more than 6,700 workers used TCI to take time from work to bond with a new child (80% of claimants) or provide care for a seriously ill family member (20% of claimants).

TCI is Working for Workers and Employers:

A study by researchers at the University of Rhode Island found that overall users were very satisfied with TCI. Workers who used TCI reported greater satisfaction with their ability to maintain financial stability, greater satisfaction with their transition back to work, and better overall physical health and lower stress than workers who needed to take leave but could not access TCI.¹

A survey of 213 small and mid-size businesses by the Columbia Business School found that a majority (61%) had a favorable opinion of TCI. The survey was focused on employers in the food services and manufacturing sectors.²

Legislation to Improve TCI

Evaluations of Rhode Island's TCI program, conducted by researchers at URI and funded by the U.S. Department of Labor, found that employees need more time and higher wage replacement to make TCI more effective.

Legislation introduced by Senator Goldin (S765) & Representative Blazewski (H5912) would improve the program by:

- Increasing the number of weeks a worker can use from four to six weeks in 2020 (and up to eight weeks in 2021),
- Expanding the category of who a worker can take time to care for to include: grandchildren, siblings and care recipients,
- Expanding who is eligible for TCI to include self-employed individuals,
- Increasing the benefit rate from the current 60% of wages to 65% in 2020; 70% in 2021; 75% in 2022,
- Institute fines and penalties for not reinstating an employee to work if they use TCI.

¹Silver, Mederer & Djurdjevic, "Temporary Caregiver Insurance: Findings from the First Year", Schmidt Labor Research Center, URI
²Barte, Rossin-Slater, Ruhm and Waldfogel, "Assessing RI's Temporary Caregiver Insurance Act: Insights from a Survey of Employers" January 2016.