

Temporary Caregiver Insurance: Findings from the First Year

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This research was conducted in 2014-2015 by the University of Rhode Island in partnership with the RI Department of Labor and Training through a grant funded by the US Department of Labor. Findings presented here are based on an electronic survey of over 800 TCI-eligible Rhode Island employees.

Awareness

Approximately 50% of individuals surveyed were aware of TCI. Those more aware were more likely to have higher incomes and education, be younger and white, and have more employer-paid benefits.

In-Depth Awareness

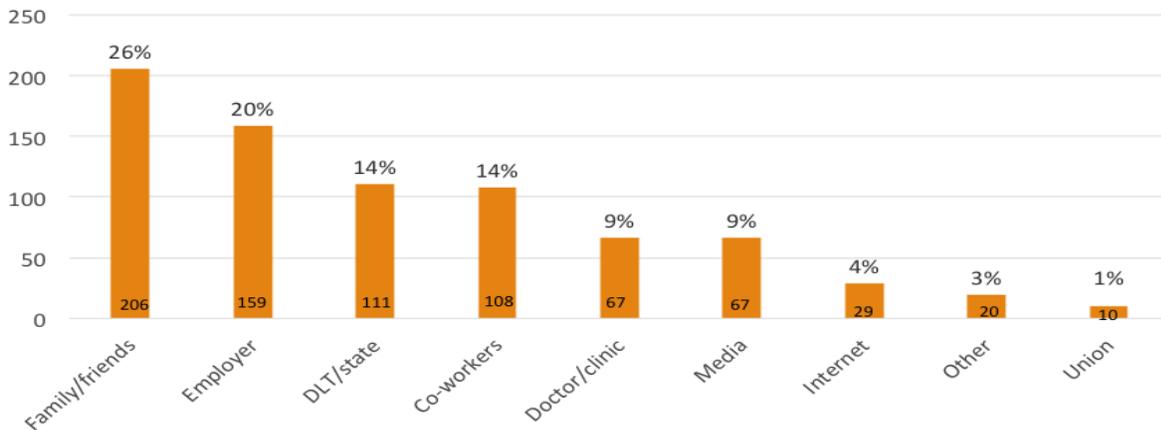
Item	Yes (%)	Item	Yes (%)
TCI can be used ...		TCI ...	
... for care of a newborn child	97.3%	... Provides up to 4 weeks per year	81.7%
... by both men and women	97.1%	... Provides job security	57.0%
... to care for a seriously ill family member	95.3%	... Offers 60% wage replacement	43.5%
... to care for an adopted child	91.8%	... Is funded by employee contributions	28.2%

Recommendations

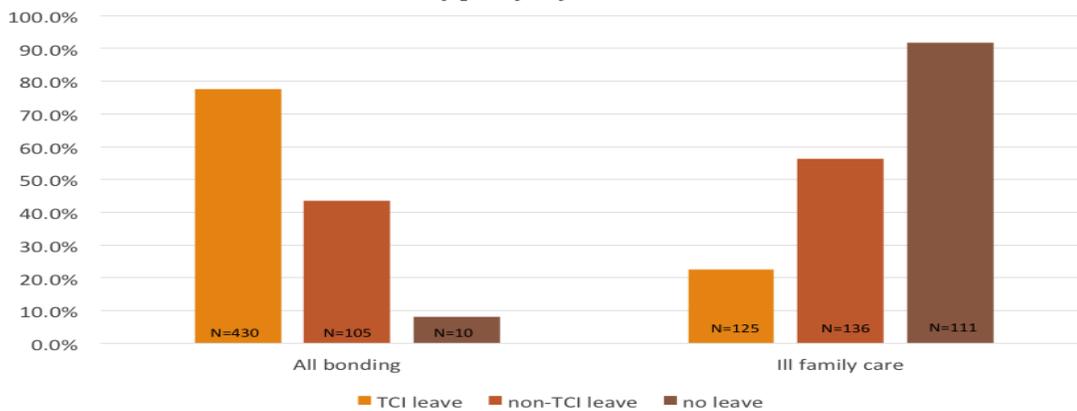
- Targeted marketing, outreach, and education
- Focus on increasing awareness about employee contributions and job security

Access

The majority of users were satisfied with the application process. How employees heard about TCI:



Type of Life Event



Recommendations

- Encourage employers to disseminate TCI information - only 20% of the 51% of aware respondents heard about TCI from their employers
- Media outlets and doctors and clinics might be good targets to increase awareness
- Increase awareness about TCI among those with ill family care needs

Impacts

Work-related

- TCI group reported greater satisfaction with transition back to work and lower absenteeism than Other Leave Types group
- About 75% of respondents indicated that coworkers taking leave had neither a positive nor negative effect on them

Health- and Family-related

- TCI group reported better overall physical health, lower stress, greater number of well-baby visits, greater likelihood of following medical advice, and greater likelihood of breastfeeding
- TCI group reported greater satisfaction with ability to provide care for new child, arrange child care, and re-organize their lives to be both a worker and a caregiver than non-TCI leave takers

Economic-related

- TCI group reported greater satisfaction with their ability to maintain financial stability and their level of wage replacement than the non-TCI leave group

Income Change After Leave	TCI Leave (N=369)	Non-TCI leave (N=234)	No Leave (N=89)
Increase in Income	23.9%	12.2%	7.6%
Decrease in Income	34.4%	51.9%	28.6%
Same Income	40.6%	34.8%	60%

Recommendations

- Inform employers of positive business outcomes
- Inform employers and public of positive health and well-being outcomes

Barriers

	TCI Leave Takers		Non-TCI Leave Takers	No Leave
	why didn't you take the full 4 weeks? (N=51)	if no TCI, why wouldn't you have taken another type of leave? (N=555)	why didn't you take TCI? (N=241)	why didn't you take any leave? (N=122)
Lack of Awareness			60.3%	67.4%
Couldn't afford loss of income	53.5%	83.3%	45.9%	80%
Don't have employer benefits		55.9%		61.7%
Worried about Losing Job		45.3%	34.5%	59%
Worried about negative work outcomes	42.1	43.8%		
Didn't feel supervisor would be supportive			27.8%	
Felt uncomfortable being away from work longer	42.7%			
Didn't need the extra time	31.6%			

Recommendations

- Program outreach to inform workers and employers of TCI, particularly the provision of job security