

Rhode Island's New Temporary Caregiver Insurance: What We've Learned So Far

Background: On January 5th, 2014, Rhode Island was positioned on the vanguard of a national movement for paid workplace leave when the state's new Temporary Caregiver Insurance (TCI) program took effect. Recognizing the importance of paid leave to gender equality, the Women's Fund of Rhode Island had a leadership role in coordinating the WE Care RI Coalition to support this new program. TCI builds on the state's Temporary Disability Insurance program to ensure that workers have access to up to four weeks of job protected, paid leave from work to care for a seriously ill family member or to welcome a new child through birth, adoption, or foster care. This program is administered by the Rhode Island Department of Labor and Training (DLT), and is funded entirely by employee payroll deductions.

Rhode Island joined California and New Jersey as the only three states that provide paid family caregiving leave. Since the legislation took effect, more than 6,000 Rhode Island families have been able to better meet the demands of being a worker and a family member by using TCI. The University of Rhode Island, in partnership with the RI DLT through a grant by the US Department of Labor, conducted research exploring the level of awareness, usage and impact of TCI among Rhode Island employees during its first year. The URI research team conducted a survey of 800+ TCI eligible Rhode Islanders and presented their findings to the coalition on December 9th, 2015.

The research findings highlight some opportunities for additional outreach, education, and advocacy, summarized here:

- 1. More people need to know about TCI!** URI researchers found that only half of their survey sample were aware of TCI. Of those who knew about TCI, only about a quarter knew that the program was funded by employee contributions. Nearly all knew that it could be used by men and women to care for a newborn child or seriously ill family member. In fact, Rhode Island's awareness of the program, especially for ill family caregiving, was greater than a similar survey conducted in California seven years after their law passed, so we are ahead of the curve; however, we want eligible families to know that this program is available to them!
- 2. TCI awareness is an equity issue.** People who are *less aware* of TCI are more likely to need it – they on average have lower incomes and fewer employer benefits. Survey participants were less likely to know about TCI if they were:
 - Older
 - Less educated
 - Non-white, especially Hispanic
 - Employees at smaller workplaces
- 3. People don't know that their job is protected while they are on TCI.** Only about half of respondents knew TCI provides job security, a unique and important feature of Rhode Island's program. Most Rhode Islanders dealing with the stress of family caregiving are not

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taking any leave from work, and many respondents reported not taking leave because of fear of job loss.

- 4. TCI has positive health-related impacts, making for healthier employees.** Compared to those who took some other kind of leave, TCI-takers reported better overall physical health and lower general stress. For new mothers, those who took TCI reported a higher likelihood to initiate breastfeeding, a higher number of well-baby doctor visits, and a higher likelihood to follow medical advice about recovery from childbirth. Healthier employees and healthier children make for a healthier Rhode Island!
- 5. TCI has great value to employers, not just to employees.** TCI usage seems to be meeting its goal of helping families use paid time off to adjust their lives without losing their financial footing – and employers need to know! Twice as many TCI users reported satisfaction with the ability to reorganize their lives when welcoming a child or facing a serious family illness, with 2 of 3 reporting this capacity. 70% of TCI users welcoming a child reported satisfaction with being able to arrange childcare, compared to only 35% of non-TCI users. TCI users reported greater satisfaction with their transition back to work and were less likely to be absent from work following the event. When employers understand that TCI helps their employees rearrange their lives and return to the workplace successfully, they will have an incentive in promoting TCI to their employees when they face a qualifying life change.
- 6. People are not taking TCI for family caregiving.** More than 90% of those who did not take leave despite a qualifying life event were caring for an ill family member. The vast majority of TCI recipients use their leave to welcome a new child, and twice as many women use TCI as men. The Women’s Fund is working on an effort to expand TCI awareness in lower-income dads, as part of a multi-state initiative through Family Values @ Work to increase paid leave awareness and utilization among families of vulnerable children. There is a gap in outreach around family caregiving, especially as our state’s population ages.
- 7. Medical providers are an untapped resource to spread the word about TCI.** Nearly 4 out of ten people find out about TCI through word of mouth or their employer; fewer than 1 in 10 find out through a medical provider. There is a significant need to enroll medical caregivers as advocates for TCI, and to ensure that healthcare providers are aware of the program as a support for their expecting or seriously ill patients. Since a TCI claim requires medical certification, this may also help streamline the application process.
- 8. TCI helps people maintain financial stability, but we need to do more.** More than half of TCI users reported satisfaction with being able to maintain their financial stability compared to only about 30% of those who took some other kind of leave. But the primary reason people didn’t take leave or they didn’t take a longer TCI leave was that they couldn’t afford the reduced income. Future advocacy could look at higher rates of wage replacement for lower wage earners.