

**Testimony Re: H-6066, Temporary Disability
and Temporary Caregivers Insurance**
House Labor Committee
April 9, 2025
Paige Parks, Executive Director



Rhode Island KIDS COUNT coordinates the Right from the Start Campaign, a state policy coalition led by eight organizations to advance state policies and budget priorities that will help families with young children.

Both Rhode Island KIDS COUNT and the Right from the Start Campaign strongly support Rep. Giraldo's Paid Family Leave bill, H-6066, which would enable Rhode Island to increase wage replacement rates for both the Temporary Disability and the Temporary Caregivers Insurance Programs to bring RI closer to wage replacement rates in other states. Increasing wage replacement rates will help parents with low and moderate wages be able to take the full disability and caregiving leave they need and are entitled to (and contribute to). The bill would also update the definition of family to match what is already in the Rhode Island Sick and Safe Leave law and would enable self-employed workers to buy into the program.

Both the TDI and the TCI programs are essential supports for pregnant and new parents in Rhode Island. See the attached Fact Sheet which provides information at the city/town level about approved TDI claims for pregnancy complications and recovery from childbirth and TCI claims to care for a newborn, newly adopted child, or new foster child.

Rhode Island has by far the [lowest wage replacement rate among the 14 states that have a paid family leave program](#). Rhode Island's TDI and TCI wage replacement is currently at 60%, meaning that workers only receive up to 60% of their regular pay when on leave. As we know, it is difficult for families to make ends meet when they are earning the minimum wage. If they receive only 60% of the minimum wage, household financial challenges are even greater.

Low wage replacement rates cause families, particularly those with low wage jobs, to reduce the amount of time they take off with a new baby, even when they know babies thrive with consistent, nurturing care from their parents during the first 12 weeks, and ideally, the first six months of life. Low wage replacement rates also cause families to put off paying bills and increase their credit card debt, causing challenges with credit scores and housing during a critical time when the family should be focused on providing the intensive, foundational care a new baby needs to thrive.

Expenses usually increase significantly when a new baby or child joins a family, and families need their full paycheck to cover both their regular living expenses and to meet the needs of a baby.

Nurturing, consistent relationships with parents are critical to a baby's early development, shaping the architecture of the developing brain. Adequate wage replacement allows families to take off the time needed to attend to pregnancy complications, follow medical orders (e.g., bed rest), recover from childbirth, establish breastfeeding, and ensure newborns receive all their medical care. Adequate paid family leave is also associated with a reduced risk of post-partum depression and has a long-term positive effect on outcomes for babies. Children whose parents took time off when they were born have increased educational levels and earn more money as adults.

We applaud the General Assembly's actions to increase the number of weeks covered by TCI during the last session (although we still have work to do to get to 12 weeks) and we urge the General Assembly to take action to increase wage replacement rates this year. Thank you for this opportunity to testify.

Paid Family Leave 2025

H-6066 (Giraldo) & S-XXX (Lawson)



Right from the
Start

Since 2014, Rhode Island has been a leader in providing paid family leave for families with babies, newly adopted or foster children, and seriously ill family members through the **Temporary Caregiver Insurance (TCI) program**. One of only 14 state-based paid family leave programs, TCI currently provides up to seven weeks (eight weeks starting in 2026) of partial (about 60%) wage replacement for workers who need to take time from their jobs to care for a new baby or seriously ill family member.

In 2024, 79% (7,395) of approved TCI claims were to care for a new child, with 99% to care for a newborn and 1% to care for a newly adopted or foster child. Fifty-five percent of claims to care for a new child were filed by women and 45% were by men. In addition, **Rhode Island's Temporary Disability Insurance (TDI) program provides essential support for workers with temporary disabling conditions, including pregnancy complications and recovery from child birth**. In 2024, there were 3,883 approved TDI claims for pregnancy complications and/or recovery from child birth.

Legislation introduced in 2025 focuses on **increasing the wage replacement rate for both the TCI and TDI programs, while also updating the definition of family and enabling self-employed workers to buy into the programs**.

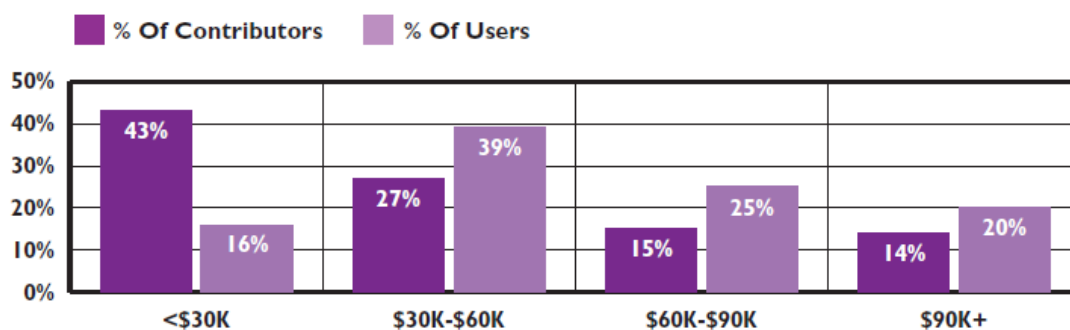
Rhode Island's wage replacement for paid family and medical leave is the lowest in the U.S.

Rhode Island's TDI and TCI wage replacement is currently at 60%, meaning that workers only receive up to 60% of their regular pay when on leave. Families need their full paycheck (or as close as possible) to cover both their regular living expenses and to meet the needs of a baby.

Rhode Island offers the shortest paid family leave in the U.S. Rhode Island's TCI will cover eight weeks of paid family leave starting in 2026. This is the shortest length of any paid family leave policy in the country and significantly less than the minimum 12 weeks of leave that researchers and medical professionals recommend for new parents.

Access to Rhode Island's paid family leave program is not equitable. The lowest-wage workers use the TCI program at lower rates than they contribute to it. Data shows that workers with the lowest earnings, less than \$30,000 per year, made up 43% of the people who contribute to the TDI/TCI fund, but only 16% of the people who take leave.

Approved Temporary Caregivers Insurance (TCI) Claims
Compared with Contributors by Wage Range, Rhode Island, 2024



Source: Rhode Island Department of Labor and Training, TCI Program, 2024.

Approved TDI Claims for Childbirth & TCI Claims, Rhode Island, 2024

City/Town	Pregnancy Complications and/or Recovery from Childbirth	Care for a New Baby/Child	Care for a Seriously Ill Family Member
Barrington	35	80	15
Bristol	54	92	32
Burrillville	39	64	26
Central Falls	64	88	27
Charlestown	20	27	10
Coventry	163	346	94
Cranston	303	630	171
Cumberland	122	242	57
East Greenwich	63	127	21
East Providence	171	353	85
Exeter	30	56	12
Foster	14	38	15
Gloucester	30	55	9
Hopkinton	16	40	19
Jamestown	*	*	*
Johnston	109	225	65
Lincoln	58	116	41
Little Compton	*	*	*
Middletown	34	63	13
Narragansett	27	43	11
Newport	76	89	13
New Shoreham	*	*	*
North Kingstown	98	188	35
North Providence	114	219	82
North Smithfield	31	46	15
Pawtucket	234	434	125
Portsmouth	44	86	13
Providence	651	1,096	289
Richmond	27	68	11
Scituate	46	68	24
Smithfield	70	120	29
South Kingstown	64	130	27
Tiverton	30	59	13
Warren	42	60	19
Warwick	290	659	191
Westerly	57	90	29
West Greenwich	21	34	13
West Warwick	110	214	83
Woonsocket	96	192	55
Out-of-State	416	834	198
TOTAL	3,883	7,395	1,996

* < 5 approved claims