FLOURISHING FAMILIES:
ELDER CARE

Helping Families Care Across Generations

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INTRODUCTION

As they grow older, most Americans hope to remain in the homes and communities they know best, surrounded by family, friends, and neighbors. While some rely on spouses or adult children and others receive professional support, most families combine different forms of care as needs change.

Yet much of today's elder care debate focuses on expanding government-financed care rather than how public policy can remove barriers, expand families' options, and make it easier to support aging loved ones.

The better question is this: How can we build a system that makes remaining safely at home a realistic option for more Americans, for longer?

Rather than steering families toward one-size-fits-all, government-centered approaches, policymakers should remove unnecessary barriers, expand opportunities for in-home support, and give families more options to choose the arrangements that best meet their loved ones' needs.

BACKGROUND: *How We Got Here*

America is aging.[1] Advances in medicine and longer life expectancies mean more Americans are living well into their 80s and 90s. At the same time, smaller families, geographic mobility, and workforce shortages have made caregiving more challenging.

More than 40 million Americans already provide unpaid care to aging loved ones, making families the backbone of America's long-term care system.[2]

Nearly nine in ten adults over age 50 hope to remain in their homes as they age.[3] Remaining safely at home preserves independence, strengthens family connections, and allows older Americans to remain connected to the communities they helped build.

Unfortunately, regulatory barriers, caregiver shortages, and outdated labor rules have made that goal harder to achieve. While it may not be possible for every older American to remain at home indefinitely, we can make remaining safely at home a realistic option for more Americans, for longer.

SOLUTIONS: *Paths Forward*

Families don't need the government to dictate how their aging loved ones are cared for. They need public policy that expands their options and makes it easier to choose the arrangements that best reflect their loved ones' needs and wishes. For many families, that means making it possible for older Americans to remain safely in their own homes for as long as possible.

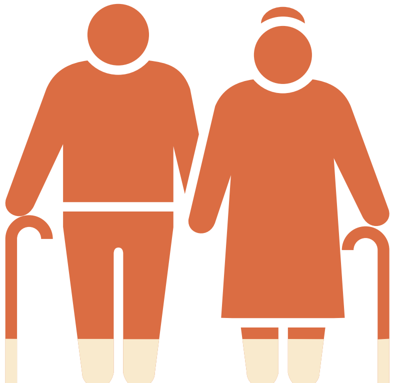
1. **Prioritize Remaining Safely at Home:** Most older Americans hope to remain at home for as long as possible, and public policy should reflect that preference. Policymakers should prioritize reforms that make remaining safely at home a realistic option for more families by expanding access to affordable in-home care. Making that possible also requires housing and transportation policies that support independence. Removing unnecessary barriers to home modifications, accessory dwelling units, and multigenerational living can help more families safely care for aging loved ones at home. Likewise, emerging technologies such as autonomous vehicles have the potential to preserve mobility, reduce isolation, and help older Americans continue accessing medical care, grocery stores, religious services, and community activities long after they are no longer able to drive.[4]
2. **Rescind the 2013 Home Care Rule:** The 2013 Home Care Rule imposed unnecessary regulatory burdens, making non-medical companionship services more difficult and expensive to provide. Rolling back those restrictions would expand access to affordable in-home support and help more older Americans remain safely at home.

3. **Empower Families:** Millions of Americans willingly care for aging parents, spouses, relatives, and loved ones while balancing careers and raising children of their own. Flexible work arrangements, tax relief, and fewer unnecessary regulatory burdens can make those responsibilities easier to fulfill.
4. **Expand Caregiving Options:** Independent Women's American Caregivers Act expands access to affordable, non-medical in-home care through trained caregivers supported by qualified sponsoring organizations, helping more older Americans remain safely at home for longer.
5. **Promote Innovation that Supports Aging in Place:** Encourage policies that remove unnecessary barriers to technologies and housing innovations—including autonomous vehicles, home modifications, and flexible multigenerational housing—that help older Americans remain safely in their homes and communities for longer.

LIST OF SPECIFIC BILLS

* **American Caregivers Act (Federal Model Legislation):** Expands access to affordable, non-medical in-home senior care by authorizing qualified sponsoring organizations to recruit, train, place, and oversee caregivers.[5] The proposal helps more older Americans remain safely at home for longer while expanding flexible in-home caregiving opportunities and maintaining appropriate safeguards.
* **American Caregivers Act (State Model Legislation):** Authorizes states to establish a flexible framework that expands access to affordable, non-medical in-home senior care, helping more older Americans remain safely at home for longer while expanding new caregiving opportunities and strengthening local caregiving networks.[6]
* **Ensuring Access to Affordable and Quality Home Care for Seniors and People with Disabilities Act (H.R.2304):** Reforms the 2013 Home Care Rule to reduce unnecessary regulatory barriers that have made non-medical companionship services more difficult and expensive to provide. The bill would help families access the support many older adults need to remain safely at home.[7]
* **Lowering Costs for Caregiving Act (S.1565):** Modernizes Health Savings Accounts by expanding the range of caregiving expenses families can pay for with tax-advantaged savings, helping them better prepare for the financial realities of caring for aging loved ones.[8]
* **The Modern Worker Empowerment Act (H.R.1319):** Codifies a common-law standard for independent contractor classification, protecting flexible work arrangements that many caregivers rely upon.[9]

Aging at Home



88%

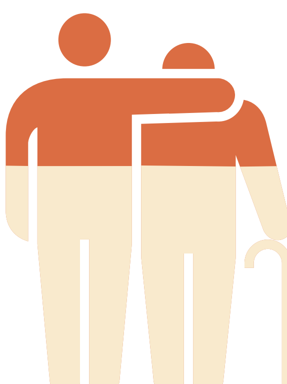
Americans ages 50+ want to age at home

Source: S Robinson-Lane, D Singer, M Kirch, E Solway, E Smith, J Kullgren, and P Malani. "Older Adults' Preparedness to Age in Place." ***University of Michigan National Poll on Healthy Aging***, Apr. 2022. https://ihpi.umich.edu/national-poll-healthy-aging/national-findings/older-adults-preparedness-age-place?utm.

70%

Americans who will need help to remain at home

Source: Richard W. Johnson. "What Is the Lifetime Risk of Needing and Receiving Long-Term Services and Supports?" ***U.S. Department of Health and Human Services***, Apr. 3, 2019. https://aspe.hhs.gov/reports/what-lifetime-risk-needing-receiving-long-term-services-supports.



40M+

Americans already caring for aging loved ones

Source: AARP and National Alliance for Caregiving. "Caregiving in the United States: 2020 Report Executive Summary." ***AARP Public Policy Institute***, May 2020. https://www.aarp.org/content/dam/aarp/ppi/2020/05/executive-summary-caregiving-in-the-united-states.doi.10.26419-2Fppi.00103.003.pdf.

MISPERCEPTIONS VS. FACTS

MISPERCEPTION: Caregiving is primarily the responsibility of government or professional providers.
FACT: Families already provide the majority of long-term care in America. Public policy should strengthen those efforts by making it easier for families to access the support, flexibility, and resources they need.

MISPERCEPTION: Family caregiving is a burden public policy should replace.
FACT: More than 40 million Americans already care for aging loved ones.[10] While caregiving can be demanding, many families see it as one of life's greatest responsibilities and privileges. Public policy should make that choice easier—not harder—to fulfill.

MISPERCEPTION: The best way to improve elder care is to expand government-funded care.
FACT: The goal isn't simply to finance more care; it's to help more older Americans have better options to meet their needs, including helping them remain safely at home for longer. Public policy should expand families' options, not prescribe one model of care.

MISPERCEPTION: Expanding in-home caregiving options means compromising safety.
FACT: The American Caregivers Act pairs greater flexibility with strong safeguards. Qualified sponsoring organizations recruit, screen, train, place, and monitor caregivers, while standardized agreements and ongoing oversight help protect both caregivers and host households.

BOTTOM LINE

Families flourish when they're able to meet their loved ones' needs. Policymakers can expand options for elder care by loosening unnecessary regulations, championing flexible work options, and finding ways to help seniors age in place.

ENDNOTES

1 "Demographic Turning Points for the United States: Population Projections for 2020 to 2060." ***U.S. Census Bureau***, Feb. 2020. https://www.census.gov/library/publications/2020/demo/p25-1144.html.

2 AARP and National Alliance for Caregiving. "Caregiving in the United States: 2020 Report Executive Summary." ***AARP Public Policy Institute***, May 2020. https://www.aarp.org/content/dam/aarp/ppi/2020/05/executive-summary-caregiving-in-the-united-states.doi.10.26419-2Fppi.00103.003.pdf.

3 S Robinson-Lane, D Singer, M Kirch, E Solway, E Smith, J Kullgren, and P Malani. "Older Adults' Preparedness to Age in Place." ***University of Michigan National Poll on Healthy Aging***, Apr. 2022. https://ihpi.umich.edu/national-poll-healthy-aging/national-findings/older-adults-preparedness-age-place?utm.

4 Carrie Sheffield and Rachel Chiu. "Policy Focus: Autonomous Vehicles." ***Independent Women***, Jun. 2026. https://www.independentwomen.com/wp-content/uploads/2026/06/0626_AutonomousVehicles.pdf.

5 "American Caregivers Act (Federal Model Legislation)." ***Independent Women's Voice***, accessed Jul. 30, 2026. https://www.iwvoice.com/american-caregivers-act/.

6 "American Caregivers Act (State Model Legislation)." ***Independent Women's Voice***, accessed Jul. 30, 2026. https://www.iwvoice.com/american-caregivers-act/.

7 Heather Madden. "Independent Women Supports the Ensuring Access to Affordable and Quality Home Care for Seniors and People with Disabilities Act." ***Independent Women's Voice***, Apr. 10, 2025. https://www.iwvoice.com/wp-content/uploads/2025/04/Letter-Access-Affordable-Quality-Home-Care-Seniors-People-Disabilities-Act-2025.pdf.

8 Heather Madden. "Independent Women's Voice Supports the Lowering Costs for Caregivers Act." ***Independent Women's Voice***, Jun. 9, 2025. https://www.iwvoice.com/wp-content/uploads/2025/06/Letter-The-Lowering-Costs-For-Caregivers-Act-2025.pdf.

9 Patrice Onwuka. "Independent Women Supports the Modern Worker Empowerment Act." ***congress.gov***, Mar. 10, 2025. https://www.congress.gov/119/meeting/house/118267/documents/HHRG-119-ED10-20250520-SD007.pdf.

10 AARP and National Alliance for Caregiving. "Caregiving in the United States: 2020 Report Executive Summary." ***AARP Public Policy Institute***, May 2020. https://www.aarp.org/content/dam/aarp/ppi/2020/05/executive-summary-caregiving-in-the-united-states.doi.10.26419-2Fppi.00103.003.pdf.