Flourishing Families Report

POLICY SOLUTIONS

We want family life to be more affordable. We want everyone to have more resources so they can raise happy and healthy children and be part of vibrant communities. The good news is that there are numerous actionable ideas and policy reforms that policymakers can embrace to make it easier for people to start and sustain families.

Paid Leave | *Giving Families More Choices, Not More Mandates*

- **More and Better Job Opportunities:** A robust job market—with plentiful, diverse employment opportunities—is the best way to help workers get the benefits they want. Policymakers should preserve independent contracting and part-time work, and embrace policies, such as tax cuts, that let workers keep more of what they earn while preserving true workplace flexibility.
- **Overtime Flexibility:** Hourly workers under the Fair Labor Standards Act should be allowed to opt for more paid time off, rather than collecting overtime pay. Government workers have long enjoyed this option: Rather than getting paid time-and-a-half for every hour worked overtime, they can earn an extra hour-and-a-half of paid leave. Private-sector workers deserve this option, too.
- **Earned Leave:** Independent Women proposed an **"Earned Leave"** approach that would allow workers to access their future Social Security retirement benefits to provide financial support during parental leave. Workers who use Earned Leave would then have to wait a few months longer to be eligible for full retirement benefits. This approach would be budget- and gender-neutral, does not raise taxes or expand government, and is completely voluntary, limiting its impact on other leave programs.
- **Making Existing Benefits More Flexible:** Similar to the Earned Leave concept, new parents could have the option to take a $5,000 advance on the child tax credit (CTC). Again, this avoids creating new taxpayer costs, but could help parents when they need it most.

Child Care | *Putting Families in the Driver's Seat*

- **Trust Parents:** Parents—not politicians or bureaucrats—are best equipped to determine the care arrangement that best meets their children's needs.
- **Expand Choices:** Public policy should support a diverse childcare ecosystem—including parents, relatives, home-based providers, faith-based organizations, nannies, and childcare centers—rather than favoring one model over another.
- **Remove Barriers:** Policymakers should reduce unnecessary regulations, encourage innovative caregiving models, strengthen the caregiving workforce, and support flexible work so families have the freedom to choose the arrangements that work best for them.

Education | *Parents Know Their Children Best*

- **Support Parental Rights:** States should protect parental rights through curriculum transparency, opt-out rights on sensitive topics, and easy access to student records, and the federal government should support parental consent requirements and restrict governmental interference in parental decisions.
- **Expand School Freedom:** States should opt into the Federal Tax Scholarship Credit from the One Big Beautiful Bill and expand school choice options. States can empower families by strengthening early literacy programs and transparent school accountability systems, and allowing teachers greater freedom to teach.

Elder Care | *Helping Families Care Across Generations*

- **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.
- **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.
- **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.
- **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.
- **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.

Health Care | *Putting Patients in Control*

- **Enforce Healthcare Price Transparency:** Congress should strengthen and enforce healthcare price transparency so families can compare costs before scheduling care. But transparency alone is not enough.
- **Promote Flexibility in Non-traditional Health Insurance:** Flexibility to choose low-cost options such as direct primary care paired with lower-premium major medical coverage can improve access to care and reduce administrative barriers.

Flexible Work | *Crafting a Career Around Family*

- **Encourage Flexibility for Parents:** Families need flexibility to move in and out of the workforce and find opportunities to participate in the labor market in ways that work with their other responsibilities.
- **Fight Mass Reclassification Efforts:** Parents value flexibility and thrive as self-employed professionals, freelancers, and gig workers. Reclassifying independent contractors takes away a valued form of child care and caregiving for modern families. Policymakers should fight mass reclassification efforts and seek to codify clear and simple standards for independent contractors.
- **Expand Access to Traditional Workplace Benefits:** Policymakers should also reform laws and regulations to allow companies to provide benefits to independent contractors without changing their reclassification.

Housing Affordability | *Making Home More Attainable*

- **Reduce Regulations and Expand Housing Stock:** Policymakers can expand the U.S. housing stock by reducing onerous regulations on the federal, state, and local levels that make the home-building process complex, corrupt, and costly.
- **Empower Families:** Policymakers can empower families by reforming land-use regulations to allow for multigenerational living, such as accessory dwelling units, and removing tax penalties on home value appreciation.

Taxes and Social Support | *Rewarding Work and Supporting Families*

- **Reduce Unnecessary Government Burdens:** Families can thrive when policymakers reduce unnecessary government burdens and create an affordable, opportunity-rich economy.
- **Reform Welfare Programs:** Safety net programs are a needed backstop for struggling families, but must have proper oversight to bring spending under control. Welfare programs should prioritize work among the able, verify eligibility, and combat fraud and abuse in order to preserve funding for the most vulnerable.

There is no single formula for helping families flourish because no two families are exactly alike. Families differ in their values, priorities, circumstances, and the challenges they face at different stages of life. Public policy should reflect that reality by expanding choice, increasing flexibility, and removing unnecessary barriers to the development of a wide variety of family, community, and market-based options, rather than prescribing one-size-fits-all solutions.