

Flourishing Families

AN AGENDA TO HELP FAMILIES THRIVE



IndependentWomen®







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AN AGENDA TO HELP FAMILIES THRIVE

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FLOURISHING FAMILIES: AN AGENDA TO HELP FAMILIES THRIVE



Introduction



Families are the essential building block of any functioning society. Moreover, families are a source of joy, fulfillment, and love. They are responsible for creating and raising the next generation. This is not only critical for creating new cohorts of taxpayers and workers, but for passing on values and customs that encourage stability and continuity, and help societies thrive. Families also serve as the first line of defense against deprivation: We expect family members to provide for one another during times of need.

Yet just because families are critically important to our country doesn't mean that our federal government needs to launch programs or take affirmative actions in the name of bolstering family life. In fact, the opposite could be argued: Family life is so essential that we must keep government out of it. The word "family" never appears in the Constitution. Nor does the word "children." This isn't because our Founders didn't recognize that families and children were essential to the future of our republic. Rather, they saw family life as outside of the scope of federal authority.

Today, there is growing concern about the state of family life: A declining share¹ of Americans are getting married or becoming parents.² A growing number of parents are estranged from their adult children, and, as a result, many older Americans are ending their lives without extended family support.³ The causes of these trends are many and complex.

Modern culture has played a leading role and disserved the public, particularly younger generations, by downplaying the benefits of marriage and family for individual men and women, children, and society. Twentieth-century movements that pushed back against the perceived idealization of marriage and family life and sought to reduce stigmas around those (especially women) who were single or divorced also contributed to misconceptions about relative levels of well-being, leading many people to assume that marriage was a riskier bet than its alternatives.

In recent decades, conservatives and some liberals, like those at the Brookings Institution,⁴ have worked to counteract this and build awareness of how getting married before having children, along with graduating high school and getting a job, provides the foundation for avoiding poverty and achieving long-term success. They have sought to highlight statistics that show that people who are married are better off on effectively every measure of well-being that is currently tracked, from income and health to reported happiness and life satisfaction. This is important information for the public—particularly young women and men charting their futures—to have.

Unfortunately, it's not just a cultural narrative that helped discourage healthy family formation; ill-conceived federal policy has interfered in family life and contributed to some of the problems we face today. The federal government penalized married couples with higher taxes and created welfare programs with benefit cliffs that discouraged couples, particularly those with lower incomes, from marrying. This disastrous public policy approach contributed to the decades-long breakdown of healthy family formation and the rise of generational poverty and dysfunction. Rooting out policies that discourage marriage should be a priority.

Today, Americans overwhelmingly support providing a safety net to help those who struggle financially. When children are involved, the government has a particular duty to ensure that children get the support that they need to grow up healthy and secure, and to gain skills that will enable them to be productive members of society. But beyond providing that limited safety net, the government should seek to undo the damaging policies that have driven up the costs of living, which make some young people feel as though they can't afford to marry and start families.

Americans understand the need for sensible regulations and oversight, but today, onerous rules and regulations plague law-abiding civil society, making family life expensive and discouraging community engagement. Housing

policies have made housing scarce and unaffordable in many parts of the country, particularly for young people starting out. Child care and other help are also more expensive and inaccessible than they need to be because of ill-conceived government policy. Education policies that limit parents' ability to choose a school for their children have also made family life more expensive and stressful than in times past. Better policies can help address these critical needs.

This report primarily focuses on families with children. Those families have particular challenges and play a critical role in raising the next generation, and we all have a vested interest in their success. Yet importantly, this report also considers the needs of families more broadly. We want to make it easier for adults to care for elderly relatives. While we know that children benefit from having the support of two married parents, we also know that not all families fit this mold. We want to support single parents and blended families, and help them flourish, too.

We want family life to be more affordable. We want everyone to have more resources so they can raise happy and healthy children and have 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. This report provides an overview of policies that federal and state lawmakers can pursue to help make that happen.

We need young people to feel that starting a family is possible, welcomed, and rewarded by our communities. The future of our country depends on the future of American families.





Giving Families More Choices, Not More Mandates

By Carrie Lukas | President



INTRODUCTION

Workers need to be able to take time off from work to care for themselves and their families, particularly when facing illness or the addition of a new child to the family. The question is: How best can we ensure that people can take time when they need it without infringing on other freedoms or eroding take-home pay?

The most common proposals to create new government programs or mandate that companies provide certain paid leave benefits ignore the costs associated with this approach, including higher taxes, lower take-home pay, reduced workplace flexibility, and fewer work opportunities for women.

Rather than a one-size-fits-all government program, the best solution is to make it easier for employers to offer leave benefits and foster an environment with many available work opportunities so workers can find options that provide their preferred compensation arrangement. Policymakers should also make it easier for people to save and prepare for time away from work.

BACKGROUND: How We Got Here

Most working Americans, whether they are employed full-time or part-time, have access to paid time off.

- * Eighty-two percent of American workers in the private sector receive paid sick leave, 81% receive paid holidays, and around 80% receive paid vacation.¹
- * However, only 27% of workers in America specifically have employer-provided paid family leave, which includes maternity leave.²
- * The Family and Medical Leave Act (FMLA) requires companies with 50+ employees to provide 12 weeks of unpaid leave to workers with life events including childbirth, adoption, and family or personal illness.³
- * Fourteen states, plus the District of Columbia, have created paid leave programs that provide benefits to qualifying employees, which are funded with a dedicated payroll tax. For instance, California collects 1.3% of employee wages through mandatory payroll deductions.⁴ Washington collects 1.13% of employee wages.⁵

Many workers have less leave time than they would prefer, especially related to the birth or adoption of a child.

SOLUTIONS: *Paths Forward*

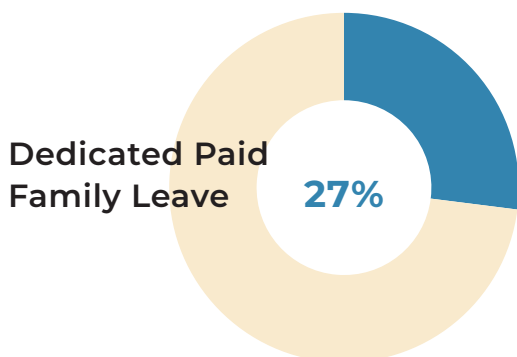
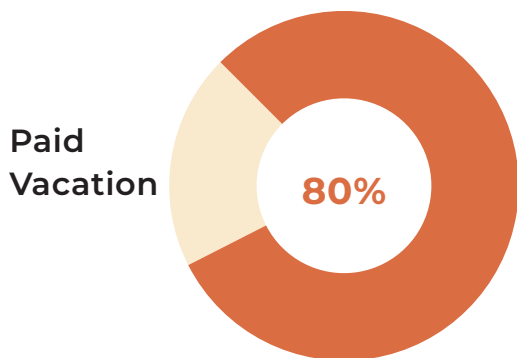
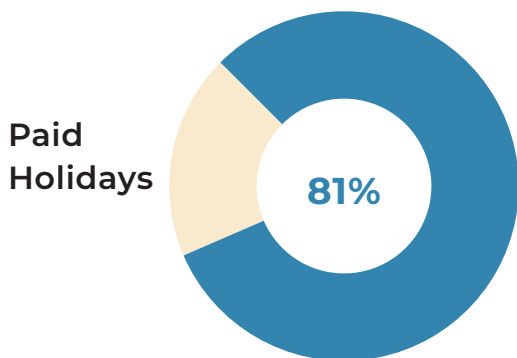
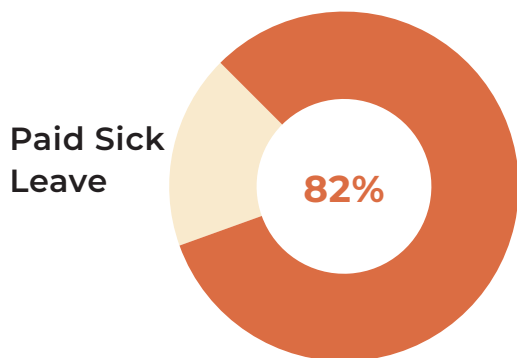
- 1. More and Better Job Opportunities:** A robust job market—with plentiful, diverse employment opportunities—is the best way to help workers get the benefits they want. Policymakers should preserve independent contracting and part-time work,⁶ and embrace policies,⁷ such as tax cuts, that let workers keep more of what they earn and that preserve true workplace flexibility.
- 2. 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.⁸ 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.⁹ Private-sector workers deserve this option, too. The Working Families Flexibility Act would extend this voluntary option to private-sector employees, allowing workers to choose compensatory time off in place of overtime pay.
- 3. 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.¹⁰ Workers who use Earned Leave would then have to wait a few months longer to be eligible for full retirement benefits.¹¹ 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.

- a. In 2019, Senators Marco Rubio and Mitt Romney introduced the New Parents Act, which aimed to provide a voluntary option for paid family leave by allowing new parents to draw from their future Social Security benefits with later repayment to avoid impacting retirement.¹²
 - b. In the same year, Senators Mike Lee and Joni Ernst introduced the CRADLE Act, which proposed a budget-neutral paid parental leave option, allowing new parents (natural or adoptive) to take 1-3 months of paid leave by drawing from future Social Security benefits and delaying retirement accordingly.¹³
4. **Making Existing Benefits More Flexible:** Similar to the Earned Leave concept, Senators Kristin Sinema and Cassidy offered legislation to give new parents the option to take a \$5,000 advance on the child tax credit (CTC).¹⁴ Again, this avoids creating new taxpayer costs, but could help parents when they need it most.

LIST OF SPECIFIC BILLS

- * **Working Families Flexibility Act of 2025 (H.R.2870):** Allows private-sector employees to voluntarily choose compensatory paid time off instead of overtime pay, providing greater workplace flexibility.¹⁵
- * **Paid Family and Medical Leave Tax Credit Extension and Enhancement Act (S.400):** Expands and extends the employer tax credit for voluntarily providing paid family and medical leave, encouraging businesses to offer benefits without imposing federal mandates.¹⁶
- * **Cassidy-Sinema Bipartisan Proposal:** Would allow new parents to receive an advance on the Child Tax Credit to help cover expenses during parental leave, with repayment through future tax credits rather than new government spending.¹⁷
- * **More Paid Leave for More Americans Act:** Encourages employers to voluntarily offer paid family leave by improving and expanding tax incentives instead of creating a new federal entitlement.¹⁸
- * **Expanding Small Employer Pooling Options for Paid Family Leave Act of 2021 (H.R.5161):** Allows small employers to join together to offer paid family leave benefits, making coverage more affordable and accessible for smaller businesses.¹⁹
- * **The FAMILY Act (S.1714/H.R.3481):** Creates a national paid family and medical leave program funded through mandatory payroll taxes, establishing a federal entitlement available to qualifying workers.²⁰

Most Workers Already Have Access to Some Form of Paid Time Off



Government-Sponsored Paid Leave Isn't Free

MANDATORY

Payroll Tax



LOWER

Take-Home Pay



Government-Administered Leave Benefit

VERSUS

HIGHER

Take-Home Pay



MORE FREEDOM

to Save, Spend, Or Prepare For Leave



Employer-Provided Benefits, Earned Leave, and Flexible Leave Options

Source: U.S. Bureau of Labor Statistics. "What data does the BLS publish on family leave?" *U.S. Department of Labor Statistics*, accessed Jul. 20, 2026. <https://www.bls.gov/ebs/factsheets/family-leave-benefits-fact-sheet.htm>.

MISPERCEPTIONS VS. FACTS

MISPERCEPTION: Government paid leave programs help the most vulnerable workers most.

FACT: Higher-income workers disproportionately use these programs, making them regressive.²¹ They take money from lower-income workers (via payroll taxes) to subsidize benefits primarily used by those with higher earnings and better job protections.

MISPERCEPTION: Mandated or government-run paid leave programs increase workers' take-home pay and financial security.

FACT: New payroll taxes or mandates raise costs for employers, which are often passed on through lower wages, reduced benefits, or fewer hiring opportunities—particularly harming women's earnings and labor force participation over time.²² Workers end up with less in their pockets throughout their lives, making it harder to make ends meet or save and prepare for family needs.

MISPERCEPTION: A federal paid leave entitlement would give all workers additional benefits.

FACT: Many companies would likely scale back or eliminate their existing paid leave offerings once employees are required to fund and participate in the government program, leaving many workers with less flexibility and less generous leave than they have today.²³

MISPERCEPTION: Without a new government program, most workers lack any access to paid time off for family needs.

FACT: The majority of American workers already have access to paid sick leave, vacation, holidays, and other benefits through private employers (with 80%+ coverage in many categories per BLS data).²⁴ Market-driven flexibility, higher take-home pay, and voluntary options like Independent Women's Earned Leave (drawing on future Social Security benefits without new taxes) better empower families.

BOTTOM LINE

Families flourish when they have the freedom to choose the workplace benefits and leave arrangements that best fit their unique circumstances. Rather than imposing one government-designed model, policymakers should expand opportunity, preserve flexibility, and empower workers to prepare for life's biggest moments in the ways that work best for them.





Putting Families in the Driver's Seat

By Heather Madden | Vice President for Policy Initiatives



INTRODUCTION

Every parent wants their child to be safe, well cared for, and given the best possible start in life. There is no one-size-fits-all approach to raising children. Parents know their children's unique personalities, developmental needs, and the values they hope to instill better than anyone else on the planet. Public policy should trust them to choose the care arrangement that best reflects their family's needs.

Too often, however, childcare policy assumes that expanding center-based day care is the primary goal. But in reality, day care is only one option among many, and it is certainly not the option many parents would choose if they had complete flexibility.

Rather than subsidizing one model of care over the others, policymakers should remove unnecessary barriers, expand access to a wide range of high-quality options, and empower families to choose the arrangements that best support their children. When families have meaningful choices, children thrive, parents are better able to balance work and caregiving responsibilities, and communities are strengthened.

BACKGROUND: How We Got Here

While center-based day care is often presented as the gold standard—both in popular culture and in public policy—that simply isn't what many families

say they want. Research shows that many parents prefer care provided by a parent, grandparent, relative, or trusted home-based provider, particularly when children are very young.¹

Nor does the evidence support treating day care as the preferred outcome for every child. Federal evaluations of Head Start found no lasting academic benefits,² and long-term negative effects on children's achievement and behavior have been identified in at least one state-run pre-K.³

Meanwhile, unnecessary regulations have increased costs and reduced childcare options, particularly for home-based, faith-based, and other community providers that many families prefer.

SOLUTIONS: *Paths Forward*

Families don't need government to raise their children. They need public policy that makes it easier to care for them in the ways they believe are best. A flourishing childcare system expands opportunities, respects parents' decisions, and remains neutral among safe, high-quality care options.

- 1. Trust Parents:** Parents—not politicians or bureaucrats—are best equipped to determine the care arrangement that best meets their children's needs.
- 2. 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.
- 3. 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.

LIST OF SPECIFIC BILLS

- * American Caregivers Act (Federal Model Legislation):** Creates a new pathway for families to access affordable, non-medical in-home child care through trained caregivers placed by qualified sponsoring organizations.⁴ This would expand family choice, create flexible caregiving opportunities, and increase access to trusted home-based care without creating a new taxpayer-funded entitlement.

- * **American Caregivers Act (State Model Legislation):** Authorizes states to establish a flexible framework that expands access to affordable, non-medical in-home child care through trained caregivers and sponsoring organizations, giving families more home-based caregiving options while strengthening the local caregiving workforce.⁵
- * **Respect Parents' Childcare Choices Act:** Promotes greater neutrality across childcare arrangements so families are not disadvantaged based on the type of care they choose.⁶
- * **Working Families Childcare Access Act:** Modernizes tax policy to give families greater flexibility in how they save and pay for childcare expenses, recognizing that parents use a variety of caregiving arrangements.⁷
- * **State Childcare Regulatory Reform:** States should regularly review childcare regulations to ensure they protect children's health and safety while eliminating unnecessary barriers that reduce provider availability and limit parents' choices.

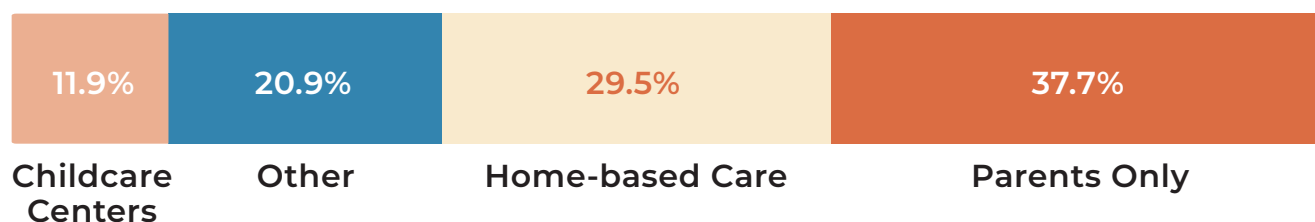
Parents Want Choices, Not One-Size-Fits-All Child Care



Nearly 6 IN 10 PARENTS would choose informal care over a childcare center even if formal care were free and conveniently located

Sources: "Survey Results: What Keeps Employed Parents out of the Child Care System?" *Bipartisan Policy Center*, Aug. 8, 2022. <https://bipartisanpolicy.org/article/survey-results-what-keeps-employed-parents-out-the-child-care-system/>.

How American Children Are Cared For



Source: Chris Kolmar. "US Child Care Availability Statistics." *Zippia*, Jun. 20, 2023. <https://www.zippia.com/advice/us-child-care-availability-statistics/>.

STATE SPOTLIGHT: TENNESSEE

Tennessee recently modernized its childcare framework by eliminating unnecessary barriers while maintaining strong health and safety protections.⁸ The reforms demonstrate that states can reduce costs, expand provider choice, and preserve quality at the same time.

MISPERCEPTIONS VS. FACTS

MISPERCEPTION: Families overwhelmingly prefer center-based care over other options.

FACT: Many families prefer other arrangements. Nearly six in ten parents say they would choose informal care over a childcare center—even if formal care were free and conveniently located.⁹ Other polling found that just 6% of parents believe a daycare center is the ideal arrangement for young children.¹⁰

MISPERCEPTION: Families who care for children themselves don't need public policy support.

FACT: Many families make significant financial sacrifices so a parent, grandparent, or other relative can care for young children. While 66% of families earning more than \$75,000 use daycare or preschool,¹¹ 57% of families earning less than \$30,000 rely on family care.¹² Public policy should support families, not just one type of childcare arrangement.

MISPERCEPTION: Childcare subsidies will reduce costs.

FACT: When the government gets involved, prices go up. To lower costs, policies should focus on expanding the supply and diversity of providers. A Mercatus Center study found that modest changes to child-staff ratios could reduce annual childcare costs by between \$850 and \$1,890 per child, without reducing quality.¹³ There are also ludicrous examples of regulations dictating the minutiae of daycare facilities, such as very specific art supplies and the number and size of balls and other toys, which drive up costs without improving quality.¹⁴

BOTTOM LINE

Families flourish when public policy supports a broad range of caregiving options rather than privileging a single model. The strongest childcare system is not the one that offers every family the same solution, but one that gives every family the freedom to find the solution that works best for them.



Parents Know Their Children Best

By Neeraja Deshpande | Policy Analyst



INTRODUCTION

Over the past decade, parents across the country have seen their tax dollars funding schools that are failing their children—and locking parents out from knowing what’s going on in the classroom. Schools have actively prioritized ideology over academics, and the results are impossible to ignore: Per the 2024 National Assessment of Educational Progress (NAEP), only about 31% of fourth-graders read proficiently.¹

No wonder only 35% of Americans are satisfied with K-12 education!²

This erosion of confidence directly shapes family decisions, making education reform key to any pro-family agenda. Parents need to be able to trust their children’s schools will respect their rights as parents and place academics first. They also need access to robust school choice options, especially when their locally assigned school is not serving their children’s needs.

BACKGROUND: *How We Got Here*

Even before the pandemic, NAEP scores showed stagnant or declining trends, but COVID-era closures exacerbated these academic losses. During this period, districts shifted focus toward ideological content regarding gender, race, and sexuality, sacrificing core academics. Worse, schools withheld details about

curriculum from parents, even socially transitioning students without parental consent. Consequently, public school enrollments declined.

The lack of educational options creates real costs for parents, including chasing expensive housing in select neighborhoods with better public schools. Accessing quality education should not depend on a zip code.

Because K-12 education remains primarily a state and local responsibility, many families feel captive to restrictive district boundaries. While federal funding provides leverage, it cannot fully address the root problems of educational monopolies or the critical lack of accountability in our current public school systems.

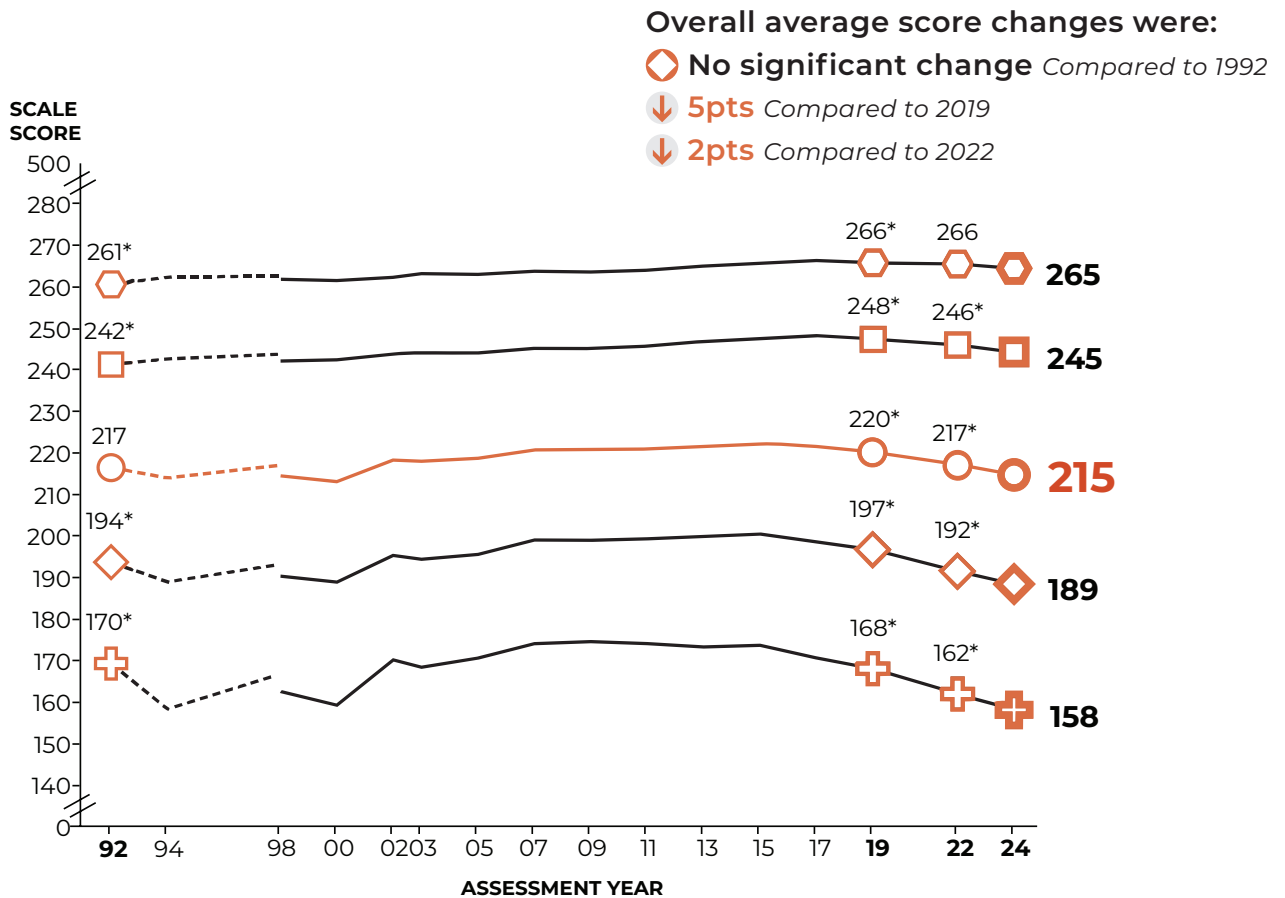
SOLUTIONS: *Paths Forward*

States should enact comprehensive parental rights laws, which guarantee curriculum transparency, timely notification and opt-out rights on sensitive topics (including gender identity), and easy access to student records. At the federal level, Congress can condition certain funding on parental consent requirements and advance legislation applying strict scrutiny to government interference in parental educational decisions. Moreover, states should expand school choice options—from vouchers to charter schools—and those that haven't yet should opt into the Federal Tax Scholarship Credit from the One Big Beautiful Bill.³ States should also continue strengthening early literacy initiatives, transparent school accountability systems, and policies that give excellent teachers greater freedom to teach. These reforms empower families, reduce the need to change zip codes, and signal to parents raising children that there are reliable, trustworthy education options.

LIST OF SPECIFIC BILLS

- * **Families' Rights and Responsibilities Act (H.R.650):** Establishes strict scrutiny protection for parents' fundamental right to direct their children's education.⁴
- * **Stopping Indoctrination and Protecting Kids Act (H.R.2616):** Requires parental consent for gender-related changes in schools receiving federal funds.⁵
- * **Mississippi Educational Freedom Program Act (H.B.2):** Establishes Education Savings Accounts and public accountability dashboards, and expands charter schools and reading and math tutoring, among other reforms.⁶

NAEP Reading Proficiency Rates for 4th Grade (2024)



◊ 90th Percentile ◻ 75th Percentile ○ Average Score ◊ 25th Percentile
 + 10th Percentile - - - Accomodations Not Permitted — Accomodations Permitted
 * Significantly Different ($p < .05$) from 2024

Source: "NAEP Report Card: Reading." *The Nation's Report Card*, 2024. https://www.nationsreportcard.gov/reports/reading/2024/g4_8/.

Parental Support for Education Savings Accounts

Education Savings Accounts (ESAs) allow families to use a portion of public education funding to cover approved educational expenses.

MAGA
Supporters

77% SUPPORT

Liberals and
Progressives

75% SUPPORT

Source: Alli Aldis and Colyn Ritter. "End of School Year Survey: Parents Divided on Technology and Student Preparation for Life After Graduation." *EdChoice*, Jun. 9, 2026. <https://www.edchoice.org/2026-parents-divided-on-technology-and-student-preparation-for-life-after-graduation/>.

MISPERCEPTIONS VS. FACTS

MISPERCEPTION: School choice drains money from public schools and hurts students who remain.

FACT: Per-pupil funding typically follows the student; studies and state experiences show public schools often improve under competitive pressure while overall system resources remain stable or increase. Additionally, charter schools, which educate 7.2% of American children and are part of the school choice portfolio, are themselves public schools.⁷

MISPERCEPTION: Parental rights laws ban books or censor classroom discussion.

FACT: These laws require transparency so parents can review materials and consent to age-inappropriate or ideological content, while ensuring schools are accountable to the public and focused on academics.

MISPERCEPTION: School choice only benefits wealthy families.

FACT: Many programs are now universal, and some are even heavily targeted at lower-income students. In fact, school choice programs primarily benefit students who are from lower-income families as well as special needs students.⁸

MISPERCEPTION: Parents already have enough say in their children's education through existing public school channels.

FACT: Widespread reports of withheld curriculum, secret social transitions, and resistance to parental input demonstrate real barriers; choice and rights laws directly address these accountability gaps.

BOTTOM LINE

Families flourish when they have the freedom to choose the best education for their children. Policymakers should respect parents' authority through school choice, parental-opt-out for curriculum on sensitive topics, and access to records.



Helping Families Care Across Generations

By Heather Madden | Vice President for Policy Initiatives



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



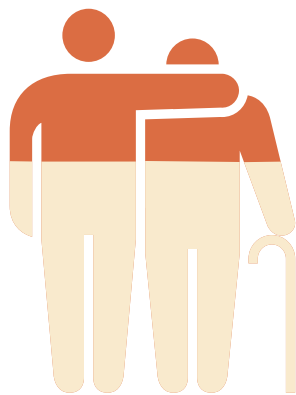
88%
Americans ages 50+
want to age at home

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.





Putting Patients in Control

By Dr. Monique Yohanan | Director, Center for Better Health



INTRODUCTION

Healthcare costs have made up a growing share of family budgets for the past two decades, and the standard explanation—rising premiums—tells only part of the story. Since 2006, the average family premium has more than doubled, now sitting at \$26,993, and has outpaced inflation by roughly 50%.¹ But for many families, deductibles are the more immediate concern, having risen to an average of \$1,886.² The practical consequence is that more than half of American households lack sufficient liquid assets to cover their deductibles in any given year.³ They pay high premiums for coverage, but the deductible means that they pay out of pocket for most routine care. Tackling healthcare affordability for families means providing solutions that give people control over their healthcare spending. Families deserve healthcare options that meet their needs, and increasingly those are best provided outside of traditional insurance models.

BACKGROUND: *How We Got Here*

After World War II, wage controls and tax policy pushed employers to offer health benefits, tying insurance to employment for most Americans.⁴ The result is a system that separates individuals from the real costs of care, and has allowed insurance companies to silently pile on layer after layer of overhead expenses. Over time, more and more of those costs were shifted to employees, and the insurance cards they carry offer an illusion of coverage rather than meaningful

access to routine care. Many Americans who pay dearly for comprehensive coverage effectively have become cash payers for health care.

SOLUTIONS: *Paths Forward*

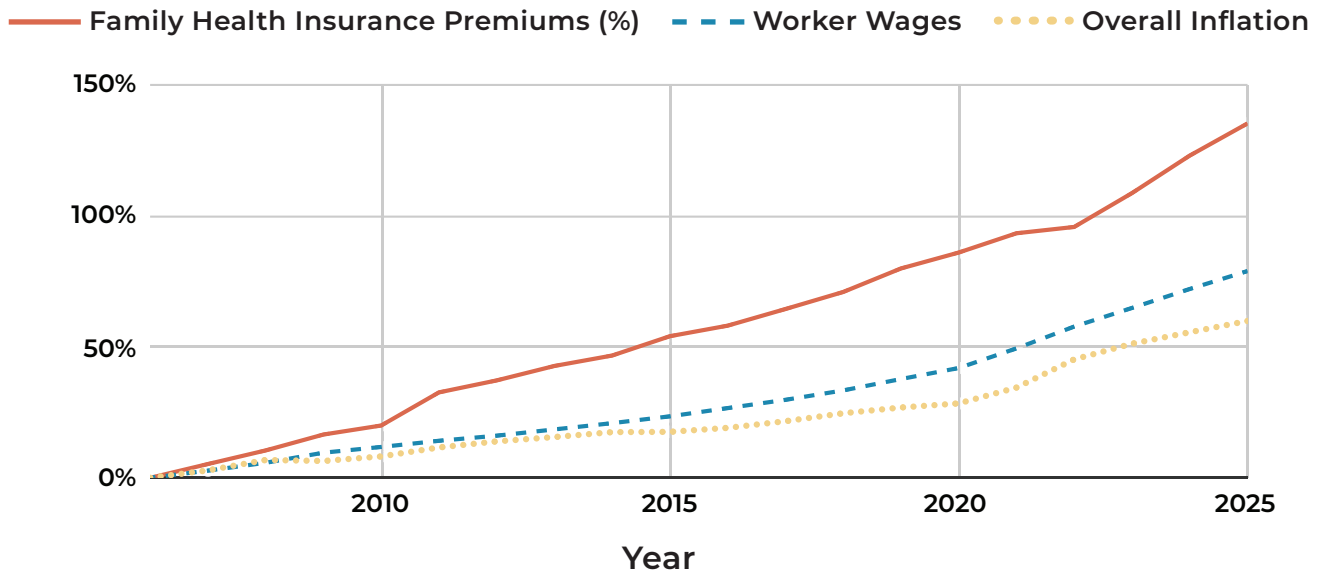
We need reforms that give families both transparent prices and practical ways to pay for routine care outside the traditional insurance system.

Congress should strengthen and enforce healthcare price transparency so families can compare costs before scheduling care. But transparency alone is not enough. Families also need the flexibility to choose lower-cost options rather than being locked into traditional health insurance models. Direct primary care (DPC), in which patients pay a simple monthly membership fee directly to a physician for routine primary care, paired with lower-premium major medical coverage, offers one such alternative.⁵ Major medical coverage continues to protect families against unexpected medical expenses, while DPC provides routine primary care through a simple monthly membership rather than insurance billing. Together, they reduce administrative barriers, improve timely access to care, and can provide better value than traditional insurance models. Recent legislation has expanded the availability of health savings accounts (HSAs) and has allowed them to be used for DPC memberships.

LIST OF SPECIFIC BILLS

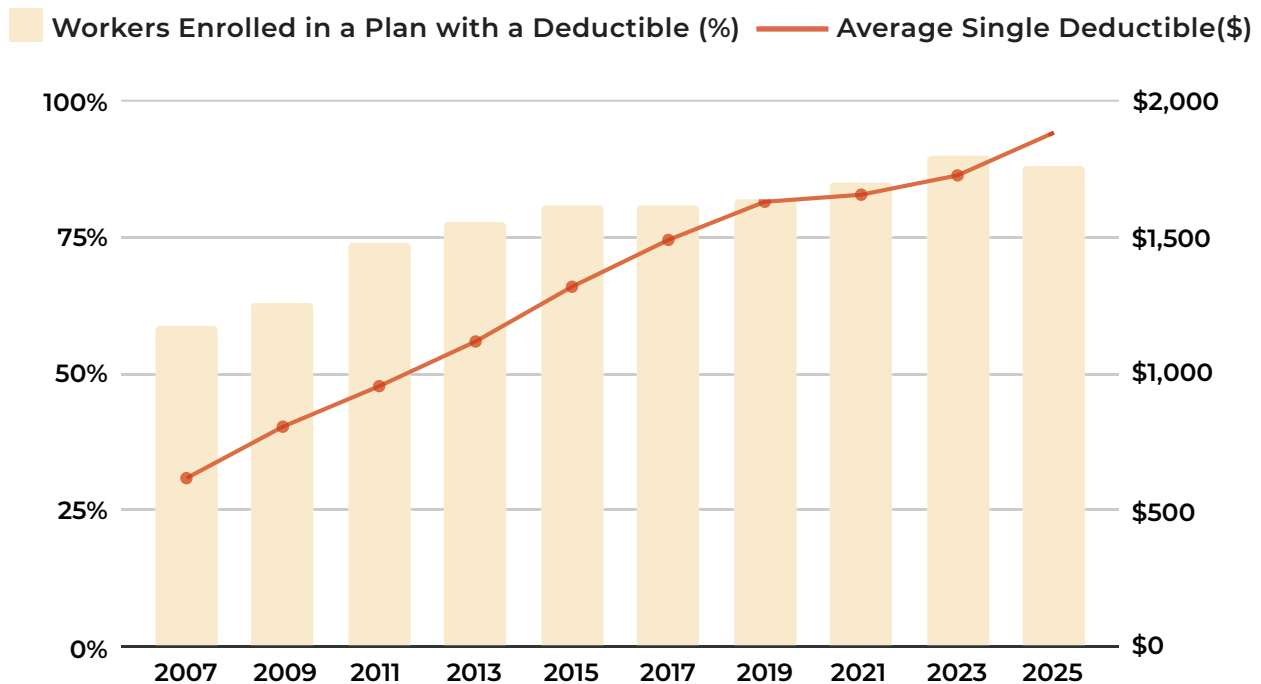
- * **Patients Deserve Price Tags Act (S.355 / H.R.5582):** Strengthens federal price transparency requirements throughout the system, holding hospitals and insurers accountable through meaningful penalties for lack of compliance with price disclosure.⁶ Still hasn't passed, despite bipartisan support.
- * **No Surprises Act, 2020:** Includes the Advanced Explanation of Benefits provision,⁷ which requires that patients be provided with upfront cost estimates before scheduling care, a requirement that remains unimplemented.⁸

Health Insurance Premiums Have Far Outpaced Wages and Inflation



Sources: "2025 Employer Health Benefits Survey." KFF, Oct. 22, 2025. <https://www.kff.org/health-costs/2025-employer-health-benefits-survey/>; "Average Hourly Earnings of All Employees, Total Private." Federal Reserve Bank of St. Louis, Jul. 2, 2026. <https://fred.stlouisfed.org/series/CES0500000003>; "\$100 in 2006 → 2025 | Inflation Calculator." Official Inflation Data, Alioth Finance, Jul. 21, 2026. <https://www.in2013dollars.com/2006-dollars-in-2025?amount=100>.

Deductibles: From the Exception to the Rule



Source: "2025 Employer Health Benefits Survey." KFF, Oct. 22, 2025. <https://www.kff.org/health-costs/2025-employer-health-benefits-survey/#7f154076-0868-47fe-8f90-313402cae36c>.

MISPERCEPTIONS VS. FACTS

MISPERCEPTION: Medical prices only differ because some places cost more to live in than others.

FACT: The same hospital often charges very different prices for the exact same services—such as lower limb MRI—depending on who’s paying. Researchers studying a single common scan found wide price swings within a single hospital for identical care.⁹

MISPERCEPTION: Healthcare prices are already available.

FACT: Only 16.8% of hospitals comply with federal rules requiring price disclosure, and several years after being signed into law, the No Surprises Act, which would require insurance companies to provide Good Faith Estimates of what a service will cost before it is scheduled, still has not been implemented.¹⁰

MISPERCEPTION: Patients can’t act on prices because healthcare decisions aren’t made in advance.

FACT: Nearly 90% of outpatient services are non-emergency and can be scheduled in advance, exactly the circumstances in which price comparison is both possible and useful to consumers.¹¹

BOTTOM LINE

Families flourish when they have access to high-quality, affordable health care that fits their needs. Policymakers should enforce price transparency laws while also allowing flexibility so that families can choose more affordable options outside the traditional health insurance framework.



Crafting a Career Around Family

By Patrice Onwuka | Vice President for Economic Policy



INTRODUCTION

The modern U.S. economy is creating new opportunities for working parents to care for their children while earning incomes and pursuing careers. Independent contracting through self-employment, freelancing, and gig economy work provides the flexibility and freedom to determine when, where, for whom, and how much they work. Some 72.9 million Americans—42% of the U.S. workforce—freelance nationwide.¹ Most gig workers (90%) are employed part-time, earning supplemental income, but many freelancers in the broader independent contracting earn a living full-time.²

Millions of families include someone who earns 1099 income instead of, or in addition to, traditional W-2 earnings. Flexibility is uniquely valued by large shares of workers because their personal circumstances prevent them from working in traditional jobs. They are bonding with newborns; shuttling children to schools, sports, and extracurricular activities; taking parents to medical treatments and doctors' appointments; and even managing their own health conditions. Labor force participation among working parents and caregivers is increasingly at risk as policymakers seek to reclassify independent workers through labor law and regulations that will eliminate independent contracting opportunities.

BACKGROUND: How We Got Here

Individuals have long engaged in freelance work and been self-employed. Technology has facilitated these transactions digitally. However, over the

past decade, as gig economy work has gained greater attention, left-leaning policymakers have sought to end the independent contracting model through mass reclassification efforts. This occurs when restrictions are placed on whether workers are classified as independent contractors or employees. These efforts intensified at the state level with the passage of California's Assembly Bill 5 (AB5), leading to job losses, business closures, and a 10.5% decline in self-employment.³

At the federal level, the Protecting the Right to Organize Act (PRO Act) and labor regulations from democratic administrations aim to limit the number of independent contractors nationwide by changing classification standards under the Fair Labor Standards Act (FLSA) and other federal laws to be more restrictive.

SOLUTIONS: *Paths Forward*

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. It will lead to lost incomes, closed businesses, and destroyed livelihoods.

Policymakers should fight mass reclassification efforts and seek to codify clear and simple standards for independent contractors.

To 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. Close to a dozen states have already passed such legislation.

LIST OF SPECIFIC BILLS

- * **Modern Worker Empowerment Act (H.R.1319 / S.2228):** Establishes a clearer, standard test for determining independent contractor status under the Fair Labor Standards Act and the National Labor Relations Act.⁴
- * **Modern Worker Security Act (H.R.1320) and Unlocking Benefits for Independent Workers Act (S.2210):** Establish a safe harbor in federal law that allows companies to voluntarily provide portable benefits to independent contractors without risking their reclassification as employees.⁵

MISPERCEPTIONS VS. FACTS

MISPERCEPTION: Gig workers are misclassified and are being robbed of worker protections, minimum wage, overtime, and paid leave.

FACT: Traditional jobs offer benefits, but contract work offers independence, flexibility, and greater control. Reclassification efforts would take this choice away from workers and threaten their livelihoods.

MISPERCEPTION: Reclassifying independent contractors will lead to them all being hired as employees by companies.

FACT: History demonstrates this will eliminate flexible independent jobs. Companies and small businesses cannot afford the increased labor costs (20-30%).⁶ In California, AB5 did not increase traditional employment, but reduced overall employment and hurt entrepreneurship.

MISPERCEPTION: To provide independent contractors with benefits, just reclassify them as employees.

FACT: Mass reclassification of independent contractors as employees is a devastating approach that undermines flexibility and worker freedom. A large majority of independent workers prefer their nontraditional job arrangements over a traditional job.⁷

Reasons Women Shift From Full-Time Employment to Independent Contract Work

Prioritize Flexibility Over Stability **92%**

Other
8%

Source: Jack Kelly. "Indeed Study Shows Women Took Gig Work, Preferring Flexibility Over Stability During The Pandemic." *Forbes*, Mar. 9, 2022. <https://www.forbes.com/sites/jackkelly/2022/03/08/indeed-study-shows-women-took-gig-work-preferring-flexibility-over-stability-during-the-pandemic/>.

BOTTOM LINE

Families flourish when they have the ability to choose what type of work best fits their needs. Policymakers should stand firm against mass reclassification efforts of independent contractors and support ways to provide benefits to non-traditional workers.





Making Home More Attainable

By Patrice Onwuka | Vice President for Economic Policy



INTRODUCTION

Housing costs exert an outsized influence on the economy and household budgets. Rising housing costs explain over one-third of the inflation rate and are regularly the main driver of rising prices across the economy.¹ In 2024, half of renters (23 million) and a quarter of homeowners (21 million) spent above the recommended 30% of their income on housing.² Housing costs also partly explain why unaffordability is not uniform across the country. The cost of living and taxes are consistently higher in left-leaning states,³ driving residents toward more affordable states,⁴ especially for raising a family.

BACKGROUND: How We Got Here

Generally, the cost of living has outpaced the growth of Americans' incomes since the pandemic due to excessive government spending and rising interest rates to combat inflation. Inflation has recently begun to recede; however, housing unaffordability is decades in the making. A fundamental matter of demand and supply, inadequate production of new homes, and limited inventory of existing homes for sale have failed to meet growing demand, pushing prices sharply higher.

Onerous government regulations on home-building, zoning and land-use restrictions, and an arduous permitting process have led to chronic underbuilding of millions of homes in recent decades.⁵ Government regulations at every level add roughly \$132,000 to the price of a new home.⁶ Biden-era energy mandates

for consumer appliances also added over \$31,000 to home prices.⁷ In addition, millions of existing homes are off the market due to high interest rates and potential tax bills from the inflationary gains in home values.

SOLUTIONS: *Paths Forward*

Policymakers must reduce onerous regulations to improve and expand the U.S. housing stock of existing and new homes. The passage of the recent 21st Century ROAD to Housing Act is just the beginning.⁸ The federal government, states, and local governments must reform or eliminate regulations that make the home-building process protracted, complex, corrupt, and costly. Federal policymakers should end costly energy mandates on household appliances and condition federal housing grants on zoning and permitting reforms. Reforming land use regulations to allow for multi-generational living, such as accessory dwelling units, will help seniors, especially women, age in place.⁹ Removing tax penalties on home value appreciation will also encourage the sales of existing homes.

LIST OF SPECIFIC BILLS

- * **More Homes on the Market Act (H.R.1340):** Doubles the current exclusion levels from capital gains taxes and indexes them for inflation.¹⁰
- * **Homeowner Energy Freedom Act (H.R.4758):** Would repeal costly energy efficiency mandates on household appliances.¹¹
- * **Don't Mess With My Home Appliances Act (H.R.4626):** Would repeal requirements to tighten appliance standards every six years.¹²

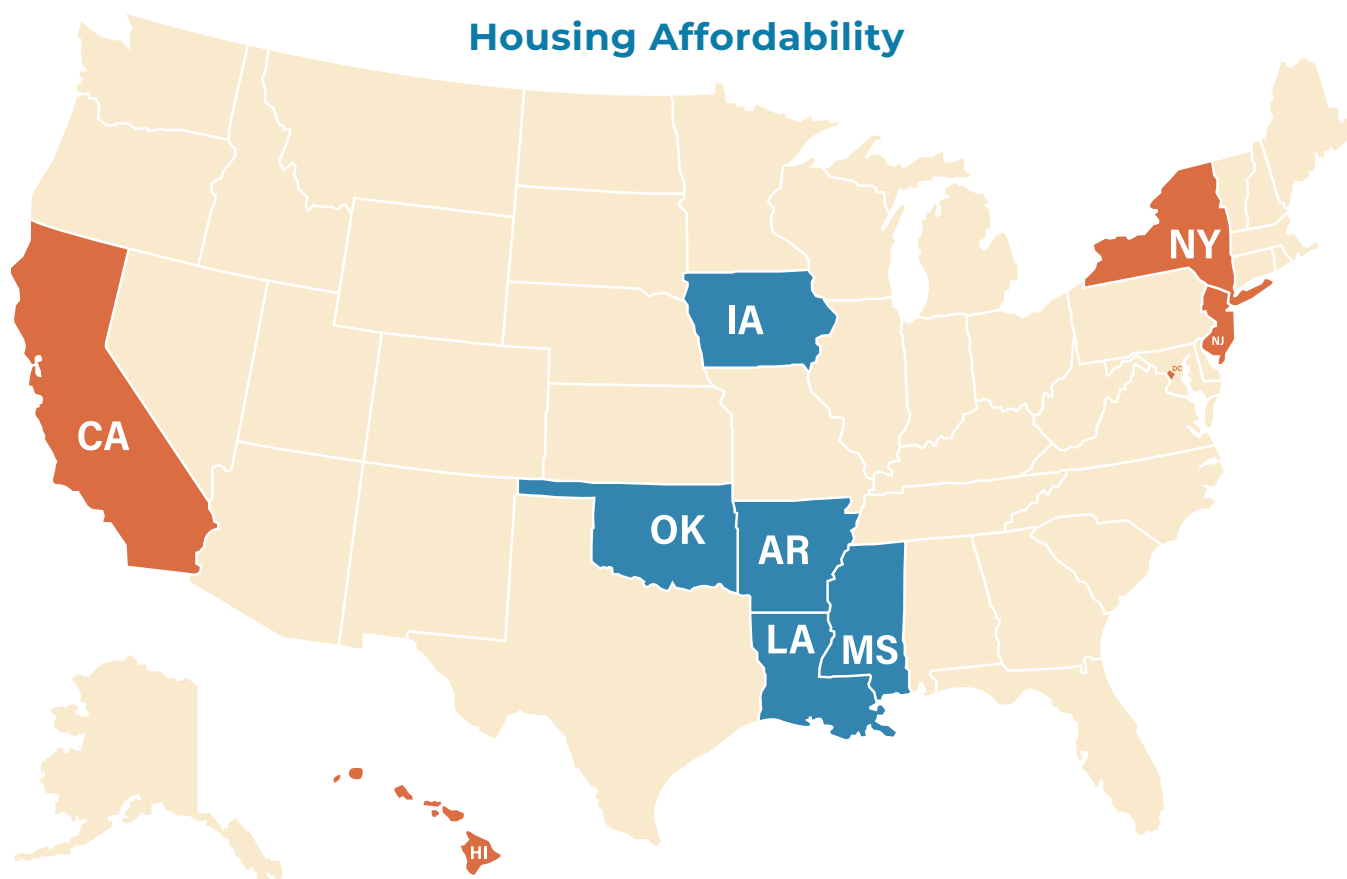
Cost of Regulations on a New Single-family Home

Cost of Applying for Zoning Approval	1.6%
Fees and Costs of Compliance	6.1%
Complying with Labor Requirements	1.6%
Standards That Go Beyond Ordinary	5%
Cost of Delay	0.6%
Change in Building Codes Over Time	6.1%
Other Regulations	2.8%
Total Cost of Regulation	23.8%

Regulations add up \$94,000 to the cost of a new home.

Source: Paul Emrath. "Government Regulation in the Price of a New Home: 2021." *National Association of Home Builders*, May 5, 2021. <https://www.nahb.org/-/media/NAHB/news-and-economics/docs/housing-economics-plus/special-studies/2021/special-study-government-regulation-in-the-price-of-a-new-home-may-2021.pdf>.

Housing Affordability



5 Most **UNAFFORDABLE** States

The percentage by which the cost of living **exceeds** the national average:

California	10.7%
Hawaii	10%
District of Columbia (DC)	9.9%
New Jersey	8.8%
New York	7.9%

5 Most **AFFORDABLE** States

The percentage by which the cost of living **lags** behind the national average:

Arkansas	13.1%
Mississippi	13%
Iowa	12.2%
Oklahoma	12.2%
Louisiana	11.8%

Source: Ivana Pino. "This map shows how cost of living varies by state." *Yahoo Finance*, Apr. 15, 2026. https://finance.yahoo.com/personal-finance/banking/article/cost-of-living-by-state-map-164246259.html?guccounter=1&guce_referrer=aHR0cHM6Ly93d3cuZ29vZ2xlLnVvbS8&guce_referrer_sig=AQAAIVikUKleBU-bYnvhl5xkgKR_NfBAusMo-Du4KjJX3p3NXgjPv_NmmN0_LCHQv1SscqL15DSm0UsX3cwFHyYICc9HLvER-4LlqocfLPU7Xz-OtrDI2Zni0fY6FIISjlcDzHZ9DX2bzGy5unUvVolaopmKMOgugL4gaRxHHC4isVb63.

MISPERCEPTIONS VS. FACTS

MISPERCEPTION: Rent control is a good solution to housing unaffordability.

FACT: Rent control is a failed idea that leads to counterproductive outcomes, including shrinking the supply of rental housing, reducing the quality of rent-controlled units, and worsening income inequities by empowering wealthier residents to exploit the system.¹³

MISPERCEPTION: Increasing regulations on industries is necessary to deliver safe, quality products and services.

FACT: Onerous regulations on industries from food to housing increase the costs of goods and services, often with no impact on safety. For example, state and local land-use regulations and zoning restrictions make new construction difficult, but cities that deregulated their housing industry lowered rental costs and expanded housing supply.¹⁴

MISPERCEPTION: Older Americans already benefit; they should not also be rewarded for selling their homes with a lower tax bill.

FACT: Increased housing values due to inflation are leading to high tax bills for longtime homeowners. In 2025, roughly one in three homeowners (around 29 million) will experience increased taxable gains when they sell their primary home.¹⁵ That tax burden creates a “lock-in effect” for homeowners and reduces the existing housing stock for sale.

BOTTOM LINE

Families flourish when they can find affordable housing that meets their needs at every stage of life. Policymakers should reduce onerous regulations to increase the number of available existing and new homes on the market.



Rewarding Work and Supporting Families

By Kamryn Crane | Budget and Entitlement Reform Policy Analyst



INTRODUCTION

America has a long history of providing social support for vulnerable families. The U.S. spends over \$1 trillion annually on more than 80 anti-poverty programs designed to support low-income families in caring for their children, such as the Supplemental Nutrition Assistance Program (SNAP), WIC, Temporary Assistance for Needy Families (TANF), and the Child Health Insurance Program (CHIP).¹

The U.S. tax code also provides tax relief to households and employers to help families through various phases of life. The Earned Income Tax Credit is aimed at reducing poverty for families and incentivizing work; the Child Tax Credit and employer tax credits offset the costs of raising children, including child care. 529 plans help parents cover educational expenses, and other tax-advantaged investment vehicles such as IRAs and Trump Accounts help them save for the future. Tax policy and social support should work together to support families, especially those raising children, and encourage lasting independence.

BACKGROUND: How We Got Here

Welfare programs are meant to provide temporary support for Americans facing financial hardships and long-term aid to truly vulnerable populations such as the disabled and elderly. Divorced from work requirements, social safety net programs have made some recipients government-dependent. Welfare reform in the 1990s successfully reduced the poverty rates for adults

and children,² while boosting workforce participation among mothers.³ Unfortunately, economic downturns and sweeping policies, such as the Affordable Care Act, expanded welfare rolls, and they have not receded.⁴ Government welfare programs have become increasingly expensive and, with poor verification processes, rife with waste, fraud, and abuse. These systems are unfair to taxpayers and too often fail those who actually need support.

SOLUTIONS: *Paths Forward*

The most important way for policymakers to help families, at all stages of life, thrive is to reduce unnecessary government burdens and to create an affordable, opportunity-rich economy. That means reducing tax burdens across the board, while encouraging savings and additional support for families facing the biggest challenges, such as when children are young. Safety net programs are an important and needed backstop for struggling families, but they should be reformed to prioritize work among the able, to verify eligibility before benefits are bestowed, and to combat fraud and abuse in order to preserve funding for the most vulnerable.

MISPERCEPTIONS VS. FACTS

MISPERCEPTION: Social support programs still require people to work.

FACT: While Medicaid, SNAP, TANF, and other programs do have work requirements, they struggle to enforce them. Nearly 60% of able-bodied Medicaid recipients report no earned income.⁵

MISPERCEPTION: These programs help so many people that we just have to accept the fraud and waste that happens in them.

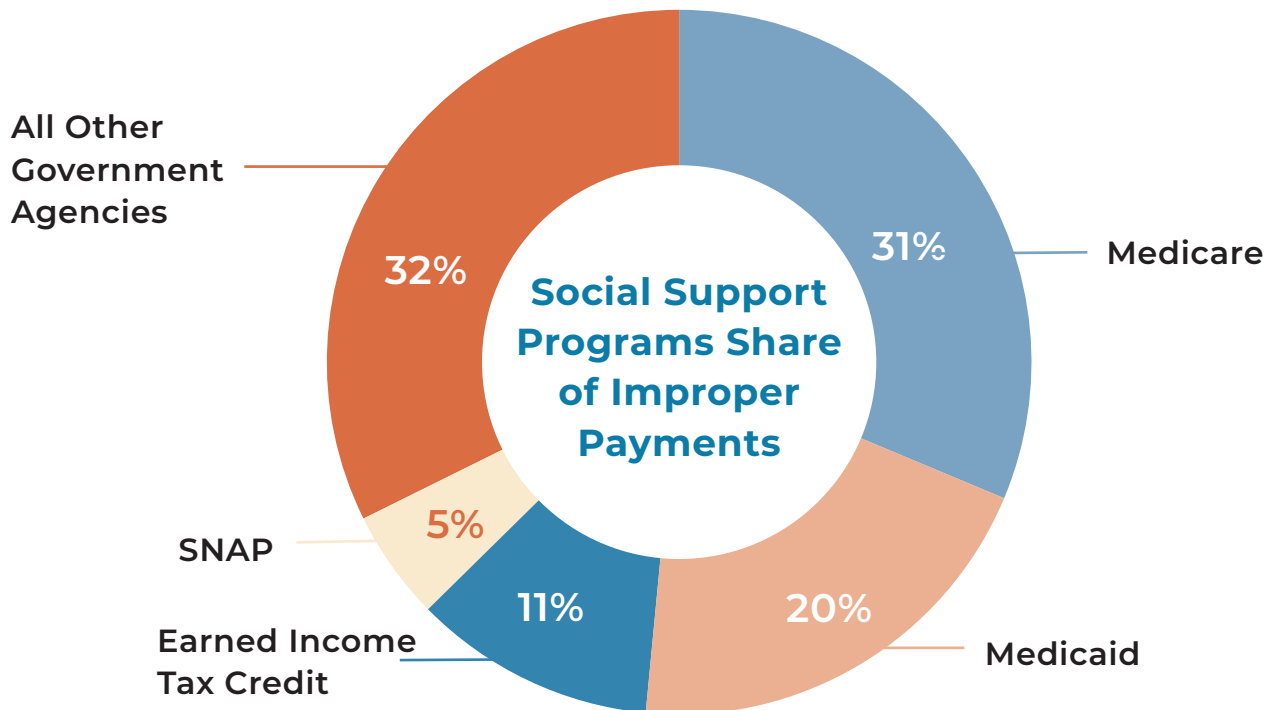
FACT: The GAO recently identified \$186 billion in improper payments government-wide. Medicaid, Medicare, the Earned Income Tax Credit, and SNAP made up 67% of improper payments.⁶ Reducing waste and fraud will ensure better services and support for those who are truly needy and eligible.

MISPERCEPTION: Cutting taxes only helps the rich and won't work as a social support.

FACT: Lower taxes, as we have seen with the Working Families Tax Cuts, accrue benefits to working-class families. Keeping more of their earned income and encouraging businesses to reinvest their tax savings will create a strong economy with more opportunities where fewer people struggle financially.

LIST OF SPECIFIC BILLS

- * **Child Care Payment Integrity and Fraud Accountability Act (H.R.7720):** Requires states to take accountability for the improper and fraudulent payments made under the Child Care and Development Block Grant.⁷
- * **Safeguarding Taxpayer Dollars in Child Care Act (H.R.7723):** Permanently prohibits childcare providers determined to be fraudulent from receiving federal funds and strengthens oversight through regular audits.⁸
- * **No Welfare for the Wealthy Act of 2025 (H.R.416):** Eliminates categorical eligibility for the Supplemental Nutrition Assistance Program.⁹
- * **Preventing Waste, Fraud, and Abuse in TANF Act (H.R.8872):** Limits how and when states may use TANF, establishes an eligibility threshold for TANF services, and requires tracking and reporting on improper payments under TANF.¹⁰



Source: "Payment Integrity: Agencies' Estimated Improper Payments Increased to \$186 Billion in Fiscal Year 2025." U.S. Government Accountability Office, Apr. 27, 2026. <https://www.gao.gov/products/gao-26-108694>.

BOTTOM LINE

Families flourish when government gets out of the way and empowers families to keep more of what they earn while preserving a safety net for those who truly need it.



FLOURISHING FAMILIES: AN AGENDA TO HELP FAMILIES THRIVE



Conclusion



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.

The policies outlined in this report share a common principle: Strong families are built by the people who know them best, not by government. Whether making child care more affordable, expanding options for families caring for aging loved ones, giving parents greater educational choice, protecting flexible work, improving healthcare affordability, increasing housing opportunities, or creating a tax and safety net system that rewards work while protecting the truly vulnerable, policymakers should focus on empowering families rather than attempting to proscribe how they should live and behave.

Families thrive when they have the freedom to make the decisions that are best for them. That means having real choices about where to live, how to educate their children, how to balance work and caregiving responsibilities, how to save for the future, and how to care for aging loved ones. Public policy should expand those choices rather than narrow them.

Public policy should also recognize that families' needs evolve over time. The challenges facing a young couple welcoming their first child are different from

those facing families raising teenagers or adults caring for aging parents. The best family policy provides flexibility at every stage of life, allowing families to adapt as their responsibilities and priorities change instead of forcing every family into the same mold.

Government has a role to play in creating the conditions for families to thrive by fostering a prosperous economy, removing unnecessary regulations, preserving opportunities for work and entrepreneurship, and ensuring that public resources are targeted effectively. But families—not government—are best equipped to make the decisions that shape their own lives.

Strong families are the foundation of strong communities and a strong nation. They raise the next generation, care for loved ones, strengthen neighborhoods, drive economic growth, and pass along the values that sustain a free society. Public policy cannot create strong families, but it should make it easier for them to flourish.

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Strong families are the foundation of strong communities and a strong nation. They raise the next generation, care for loved ones, strengthen neighborhoods, drive economic growth, and pass along the values that sustain a free society. Public policy cannot create strong families, but it should make it easier for them to flourish.



Independent Women's trusted experts, analysis, and data enable us to drive informed conversations to build support for better policy solutions.