



The Matriarchs Report

SOLUTIONS

Our government and our cultural institutions can make changes to make life better for American women in their matriarchy years.

Financial Security

- **Greater workplace flexibility:** The ability to work from home and/or set flexible hours helps many women who balance caregiving responsibilities (at all stages of life).
- **Independent contracting:** States should resist efforts to make it harder to employ independent workers on a contract basis. Contracting particularly benefits women who are caregiving, face health limitations, or are already retired from full-time work, but want to keep an income stream.
- **Portable benefit accounts:** With portability, women can [obtain benefits](#) without working in a traditional employment arrangement. These accounts belong to individuals and follow them from job to job.
- **Fiscal Responsibility in Social Security and Medicare:** To address the long-term unfunded liabilities of these programs, lawmakers could increase payroll taxes, restrict benefits, use money from the general treasury to “bail out” the programs, or raise the eligibility age. All of these solutions would help the budget picture but have clear downsides.
- **Individualized accounts for Social Security:** These would belong to workers and retirees, who could bequeath these assets to their families in the event of their death.
- **Defined contribution model for Medicare:** Retirees would have healthcare dollars to direct to private plans of their choice.
- **Reduce tax burdens:** With more take-home pay, workers can save and invest more over time, improving their retirement security.
- **Expand catch-up contribution opportunities:** Those who took time out of the workforce for caregiving may have missed opportunities to save. Proposed legislation like the Expanding Access to Retirement Savings for Caregivers Act increases their opportunities for catch-up contributions.

Stronger Families and Communities

- **Make elder care easier:** The American Caregivers Act would adapt some of the principles behind the au pair model to [expand access](#) to non-medical, in-home support. American college students could be matched with people who want modest assistance remaining safely and independently at home, providing help with everyday activities and companionship within a structured model that includes screening, training, and oversight.
- **Reduce gray divorce:** Churches and other cultural institutions should act immediately to offer greater support to married couples throughout all types of life transitions, including entering the “empty nest” phase and retirement from careers. This could look like counseling, classes, seminars, or retreats.
- **Reduce and reconcile family estrangement:** Sadly, parent-child estrangement has become more common. Cultural and religious institutions can encourage strong and healthy family relationships.
- **Bring families closer:** Accessory dwelling units (ADUs) can make [multigenerational living](#) or caregiving arrangements possible or even just more comfortable. Renting ADUs can also bring financial opportunities.
- **Encourage volunteerism:** The [Office of Disease Prevention and Health Promotion](#) has an online social isolation screening and a list of resources for older Americans.
- **Connect (or reconnect) with a faith community:** This yields massive social and mental health benefits. Churches and other houses of worship have long been a source of community for Americans of all ages.
- **Build and maintain a community:** Neighborhood meetups, book clubs, or other informal social gatherings can offer Americans of all ages opportunities to spend time with friends and make new ones.

We can do more to support women in their 60s as they support so many, from their grandchildren to the elderly, from businesses they've created to nonprofit organizations they volunteer for. We need matriarchs. Our culture and laws should reflect their place of importance and give them the best chance at successful, joyful lives in every chapter.