







The Care Imperative: Why Investing In Care Grows America's Economy

NOVEMBER 18, 2025

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Key Points

- A vibrant vision for America's economy must put public investments for care at the center. Care investments are foundational to a strong economy, government that is responsive to the needs of its people, and a healthy democracy.
- Care policies—supporting child care, paid leave, aging and disability care, and good jobs for the care workforce—grow the economy by every measure, from the widely used GDP and job numbers to the individual and family security and well-being metrics that are not as commonly measured, but which are just as essential.
- Today, for many American families, care is unaffordable and unobtainable, which not only creates stress, feelings of being overwhelmed, and burnout, but also significant and immediate economic challenges. These problems affect everyone, since everyone will either need to give or receive care at some point in their lives.
- The impacts of chronic underinvestment in the care sector ripple out to the whole economy. For example, the cost of unpaid caregiving in the United States is estimated to be over \$1 trillion—and this estimate does not even account for the devaluation of the care workforce or the costs to those who need care themselves.

Executive Summary

A better, more affordable country for all of us is possible, within reach, and necessary if we are to secure a brighter future for families everywhere. This report makes the case for building the care economy as a path to that better future. A vibrant vision for America's economy must put public investments for care at the center. This approach supports people and families' ability to thrive, increases broadly shared prosperity, and remains a necessary precondition for a growing United States economy and healthy democracy. For these reasons, care policy is widely and deeply supported by the public.¹

The cost of unpaid caregiving in the United States is estimated to be over \$1 trillion—and this estimate does not even account for the devaluation of the care workforce or the costs to those who need care.² The cost burden of care that currently stifles economic stability for American families and hinders economic growth will be lifted by prioritizing public care investments and policies that support the ease of providing and caring for each other. These include:

 Child Care for All. Guarantee that all families have child care that meets their families' needs, is free or within families' budgets, and includes the resources to build out a strong supply of options and a thriving community of early educators and child care programs.

- Paid Leave for All. Create a permanent, comprehensive federal paid family and medical leave program to allow family members to do any of the following: bond with a new child; deal with a personal or family illness or disability; handle needs that arise from a military deployment; or respond to needs arising when a worker or their family member or loved one experience sexual or domestic violence, without risking their job or critical income.
- Paid Sick Leave for All. Ensure that all workers in the United States have access to paid sick leave when they need it to care for themselves and their loved ones.
- Aging and Disability Care for All. Provide a robust home care benefit to strengthen Medicare, make home- and community-based services a mandatory Medicaid service, eliminate Medicaid waitlists, and establish a program for people not eligible for Medicaid or Medicare and who cannot afford to pay out of pocket.
- Good Jobs for All Care Workers. Guarantee
 that care jobs are good jobs that provide dignity
 and respect, family-sustaining pay and benefits,
 opportunities for professional development, and
 the ability to form and join a union to attract, retain,
 and support the workforce that's needed to meet the
 growing care needs of everyone across the country.



A Better, More Caring World Is Possible

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Care Policies Are the Foundation of Strong Families, a Growing Economy, and Stable Democracy

A vibrant economic vision for America must prioritize care policies that support families, children, disabled people, older adults, and the people who care for them; and ensure people can manage their work and family responsibilities with ease. Everyone at some point in their life will need to give or receive care. In this economic vision, parents can find and afford convenient and flexible child care options that support their children's development. Seniors and people with disabilities can find and afford care that supports family caregivers and enables loved ones to live full, independent lives at home in their communities. When someone has a serious illness or welcomes a new child, they can take needed time without losing pay or their job. The care workforce is paid wages and benefits to sustain their own families.

In addition, in this economic vision, people can find good jobs that pay well, value their labor, include them in decisions about their work, and level the playing field between workers and employers. Work supports them to afford a roof over their head, food on the table, and time for care, rest, and leisure. Ensuring these needs are met prevents stress, debt, and overwhelm from piling up.

This vision guards against imbalances in power and the accumulation of wealth by the few at the expense of the many. Public dollars are responsive to people's basic needs and ability to thrive economically. Everyone, not just corporations and the ultrawealthy, has the resources and power to make the best choices for themselves and their families. A society that delivers on these commitments—supporting care throughout the lifespan, thriving families and communities, a robust workforce, and broadly shared prosperity—is in the best position to sustain a vibrant economy and healthy democracy.

CARE POLICIES DELIVER ACROSS MANY METRICS:

- Add billions to GDP
- ✓ Create millions of jobs
- ✓ Boost productivity
- ✓ Increase consumer spending
- ✓ Support businesses
- ✓ Bolster workforce participation
- ✓ Strengthen public sector

- ✓ Help families afford basic needs and a decent life
- Ensure meaningful work with dignity
- ✓ Reduce stress, burnout, and financial strain
- ✓ Help people build savings and wealth
- ✓ Improve health and well-being
- ✓ Build social connections
- ✓ Increase trust in government

Care policies, including those that support child care, paid leave, aging and disability care, and workplace and labor standards that help ensure good jobs for care workers, are uniquely powerful in this vision. Care policies grow the economy by every measure—from the GDP and job numbers widely used today to measure economic prosperity, to individual and family security and well-being metrics that are not as commonly measured, but are just as essential.³

These policies are also popular. People from all political backgrounds agree that the cost of child care is too high, families shouldn't have to choose between earning a paycheck and caring for a loved one with a serious medical need, and aging loved ones and people with disabilities should be able to receive care in their homes and communities. In addition, over the past decade, many of these policies have been implemented in states and localities. Such policies are models to learn from, as are the temporary federal care policies that were in place at the height of the COVID-19 pandemic. The effectiveness of these policies is not theoretical. We know that, when implemented well, they improve child and family well-being, reduce inequities, increase workforce participation, and have positive effects on businesses, tax revenue, and economic growth.

This report makes the case that the national vision for America's economy must center care because care is a public good. Paid leave, child care, aging and disability care, and good care jobs support families to thrive, increase broadly shared prosperity, and are a necessary precondition for a growing and vibrant United States. For these reasons, care policy is widely and deeply supported by the public, and has momentum at the state and local level, which alongside pandemic-era lessons from temporary national level policies, gives us models from which to learn and build.

The Growing Power and Wealth of Corporations and the Ultrawealthy Is Leaving the Majority of Families Behind

The economic system in place today, characterized by free markets and limited government intervention, is rigged against working families. Corporations and ultrawealthy individuals—those with the most resources—have led decades of attacks on worker organizing that have scaled back workers' ability to form and join unions, leading to a historic decline in union density that has severely diminished the power of workers to demand higher wages and benefits. Productivity gains have gone to those at the top in the form of amassing billions of dollars, while the labor of the American people has not translated into greater economic security for workers and their families. The result is that America's workforce—the very heart of the U.S. economy—is being left behind while those at the top of the income scale continue to amass wealth.

The current administration and majorities in Congress are making life even worse, implementing even bigger tax cuts for the ultrawealthy and corporations in the <u>largest transfer</u> of wealth in American history, paid for by cuts to Medicaid and Supplemental Nutrition Program (SNAP), while simultaneously attacking immigrants, who are vital members of our communities.¹⁰

When the wealthy few control the majority of assets, this particularly hurts the people with the least resources, undermining their ability to make ends meet and secure a good life for themselves and their families. The vast increase in income and wealth inequality exacerbates inequities across race, gender, ability, and country of origin. This inequality impacts every aspect of American life, from labor force participation and family economic security to people's overall health and well-being. It also impacts overall economic growth and the stability of our democracy.

In Today's Economy, Care Remains Unaffordable or Out of Reach Entirely

For most families in America, simply getting by without stress, feelings of being overwhelmed, burnout, loneliness, or debt is unobtainable and unaffordable. Those with the most resources have used their wealth to lobby policymakers to underinvest in public goods and services, including child care, paid leave, and aging and disability care while unfairly stacking the deck for themselves with tax cuts that favor wealth. In addition, private equity firms have begun to target the care sector. These firms prioritize maximizing their profit margins, which means that their primary incentive is not to make care more affordable, accessible, or higher-quality, nor to pay care workers fairly.¹²

This vast power imbalance leaves families in every part of the country forced to make impossible choices while struggling to afford the care they or their family members need. A room in an institutional care or skilled nursing facility now costs approximately \$100,000 per year, and aging and disability care at home, where most people want to receive it, costs between \$69,000 and over \$288,000 per year.\frac{13}{2} In every state and the District of Columbia, center-based child

care for two children costs more than rent; for many families, center-based child care for one infant costs more than \$15,000 per year. The lack of affordable aging, disability, and child care all lead to tough choices and lost wages for family caregivers, disabled adults, and parents every year. Each year, the average family in the United States spends 248 hours on unpaid caregiving, the value of which collectively adds up to \$1.1 trillion in unpaid care. The lack of federal paid family and medical leave alone means workers in the United States lose \$34 billion in wages annually.

The expenses and wage losses resulting from providing unpaid care disproportionately make life harder for women, people of color, immigrants, people with disabilities, and the aging population. In particular, the reliance on the undervalued, underpaid, and unpaid labor of women especially immigrants and women of color-contributes to greater inequities.¹⁷ This creates additional consequences for mothers, 64 percent of whom are either their family's breadwinners or co-breadwinners. Supporting mothers' employment is essential for the overall economic security of families.¹⁸ However, research shows that becoming a mother causes additional losses of income relative to men and to women without caregiving responsibilities.¹⁹ A 2023 report affirms that unequal caregiving responsibilities over a lifetime on average results in a \$400,000 loss of lifetime earnings for women, and a loss of \$1 million in lifetime earnings for Black women, increasing income barriers and compromising economic security in retirement.²⁰

The aggregate effect of these trends is not only a challenge for families, but also a weaker economy, according to traditional economic measures. Research has shown that if women's labor force participation were the same as in high-income countries that make significant public investments in care supports, there would be roughly 5 million more women in the U.S. labor force, translating into more than \$775 billion in additional economic activity per year.²¹

In addition, the income and wealth inequality that a lack of affordable care options exacerbates has even contributed to the eroding of democracy. In a vicious cycle, this erosion simultaneously makes it harder to enact the care agenda. A 2004 analysis found that "each of the top 400 or so richest Americans had on average about 22,000 times the political power of the average member of the bottom 90 percent." (No doubt, as wealth inequality has grown, this gap has only widened since then.) This further supports more recent findings which make clear that inequality contributes to polarization and cynicism, including a distrust in democracy and democratic institutions to solve people's problems or make life better. Solving for care—ensuring that every family has what they need—is one of the most immediate and direct ways the government can rebuild trust and make life better for the majority of families.

Care Policies Strengthen Families' Ability to Thrive

Valuing care and caregiving is central to how well we function as a society, supporting the social connections that bind our families and communities together. Care investments prioritize critical needs throughout the life span so people can live, learn, age, and work with dignity. Care investments reduce income inequality and other inequities deeply embedded in our economy, support local economies, and spur wage growth in high-demand yet vastly underpaid occupations. They support strong labor force participation and job growth, increased consumer spending, and tight labor markets in which workers have the power to engage in workplace decisions and change jobs. Care undergirds a full employment economy that values people's labor where everyone who wants a job is able to find one. Care investments are the key to a more robust, sustainable economy, in which a larger share of people have the resources they need to thrive, build a better life, and have more freedom to participate in civic life and democracy.

The sections below describe the current state of (1) child care, (2) paid leave, (3) aging and disability care, and (4) care jobs and how public investments in each area improve family health and economic well-being and improve shared prosperity across all economic measures.

Child Care

An American economy that prioritizes care includes a child care system where every family can find, afford, and choose the child care option that best meets their needs. Children from all backgrounds would be safe, happy, healthy, and learning. The people who teach and work with children would be well compensated with good wages and benefits and have opportunities for professional development, empowered with a collective voice through pathways to join and build strong unions, allowing them to grow and prosper as they support and nurture the next generation to do the same. Parents would have less financial strain, as well as the peace of mind that comes with making sure the providers and educators who care for their children can also care for themselves and their own families with dignity. With families and educators working in partnership, children's development and well-being would be supported.

Unfortunately, however, the United States' child care and early learning system is underfunded and inequitable. Child care is a textbook example of a market failure, where many parents struggle to find and afford child care options that meet their needs, while child care providers operate on razor-thin profit margins, and early educators are paid poverty-level wages.²⁴ These high costs and the scarcity of child care lead many parents to be underemployed or forgo employment altogether to instead care for their children, which in turn undermines their financial security and weakens the economy. At the same time, there is a dearth of child care options in many communities, especially for infants and children with disabilities and for parents who work "nontraditional" hours. Today, the American economy does not work for millions of children and families because of the broken child care system.

CHALLENGES IN CURRENT CHILD CARE POLICIES

The Child Care and Development Block Grant (CCDBG) is the primary source of federal funding for child care. 25 States receive CCDBG funds, which can be combined with other federal funding sources (such as the Temporary Assistance for Needy Families block grant) and state funding sources to provide subsidies to families with low

incomes and to support state child care and early education systems. ²⁶ Unfortunately, due to decades of underfunding and a chronic child care workforce supply shortage, only 11 percent of the 11.5 million eligible children are actually served by this program. ²⁷ And millions more children are not eligible for CCDBG because of their families' incomes or their education or employment situations. While federal programs such as Head Start also provide critical early care and education services to communities around the country, and support children's health and well-being in a variety of ways, they still don't meet the need for child care—even when combined with CCDBG. ²⁸ In 2025, the Trump administration began undermining child care and Head Start programs by freezing funds, firing staff, impeding programming that serves children and families, and more. ²⁹

In addition to federal child care funding, there are several child care-related provisions in the federal tax code. Unfortunately, the federal tax credit intended to support families who pay out of pocket for child and dependent care expenses—the Child and Dependent Care Tax Credit (CDCTC)—does not reflect the high cost of child care and is largely inaccessible for families with low and moderate incomes. Families with income less than \$40,000 a year would receive little to no support from this tax benefit, even after modest expansions enacted as part of the 2025 budget reconciliation law.³⁰ The CDCTC was temporarily expanded in 2021 in ways that help families with low and moderate incomes, but even then, because families only receive the benefits of the CDCTC when they file their taxes in the spring, the credit did little to help families with their child care bills throughout the year.³¹ There is also a tax provision under which employers can allow workers to put aside pre-tax dollars for child and dependent care expenses, which is even less accessible, and offers even less tax benefit, to low- and middle-income families.³²

During the COVID-19 pandemic, temporary child care and early learning investments showed what is possible when the United States invests in care. The more than \$50 billion invested in child care and early learning programs stabilized the child care sector and supported nearly 10 million children. These federal investments in states also helped set the stage

for state leaders to invest in more robust child care policies. In September 2025, New Mexico became the <u>first state to announce plans to implement free</u>, <u>universal child care</u>. The Connecticut, Vermont, Illinois, and Massachusetts have also made significant progress in making child care affordable for families, expanding options through investments in child care supply and improving wages and other working conditions through collective bargaining agreements where applicable. The 2023–24 school year set new records for state-funded pre-K enrollment and funding for children ages 3 and 4. Still, in the majority of states, child care is too expensive and hard to find, providers are barely making ends meet, and early educators are paid poverty-level wages.

ECONOMIC COSTS OF INADEQUATE CHILD CARE POLICIES

As a result of a patchwork of state and federal programs and inadequate funding, millions of families are left struggling to find and afford child care, while providers, including home-based providers who are mostly women of color-owned small businesses, do not receive the resources they need to keep the doors open, provide culturally responsive care, and support children to thrive in their earliest years. At the same time, private equity is taking over more of the child care market, extracting value and adding to inequities by serving wealthier communities and minimizing operating costs in ways that keep wages low and undermine the quality of care. The same time, and the same time are same time, private equity is taking over more of the child care market, extracting value and adding to inequities by serving wealthier communities and minimizing operating costs in ways that keep wages low and undermine the quality of care.

The failure to invest in child care has a significant economic cost. Two-thirds of children from birth through age 17, and 70 percent of children under age 6, have all available parents—either both parents or a solo parent—in the workforce. Parental labor force participation is significantly impacted by the presence or absence of affordable, reliable high-quality child care, school, after-school, and summer camp options when and where they need them. The KPMG Parental Work Disruption Index found that an average of 1.34 million workers were affected by inadequate child care options each month in 2024, which meant up to 1.44 billion lost potential work hours. For those families, in aggregate, it's a loss of between \$15 billion and \$44 billion in wages due to child

care challenges, which is a huge stress on family budgets.⁴⁰ In August 2025, <u>1.1 million</u> part-time workers attributed reduced working hours to problems with securing reliable, affordable child care.⁴¹

This is an especially significant issue for moms' labor force participation. The majority of mothers work outside the home for pay, and for breadwinner and co-breadwinner moms, labor force participation is nonnegotiable.⁴² Over the past forty years, as more women entered the labor force and brought home larger paychecks, they have driven 91 percent of the income gains experienced by middle-class families.⁴³ Women of color, and <u>Black women in particular</u>, historically have had much higher levels of labor force participation when compared with white women, and they also experience <u>many more job disruptions due to inadequate child care options.⁴⁴</u>

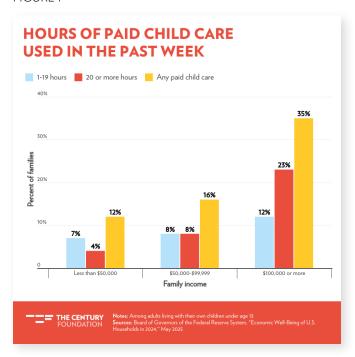
Child care-related work disruptions extend beyond lost income and economic security for women and families. States and localities are losing out on billions of dollars every year due to insufficient child care coverage. For example, research shows that Ohio's economy loses \$5.48 billion each year; Indiana's loses \$4.22 billion; and Florida's loses \$5.38 billion, due to a combination of losses to businesses and tax revenue connected to insufficient child care. The lack of a child care system to meet the needs of families and businesses alike has raised the risk of child care turning into a luxury good more than a public good.

Today, the lack of affordable, high-quality child care options increases income and wealth inequality. Child care is one of the largest expenses on families' monthly balance sheets. The national average annual price of child care for 2024 was \$13,128.⁴⁸ This is more than the annual cost of mortgage, rent, or public college tuition in the majority of states. For a married couple earning the median income, it would take 10 percent of that income to afford child care; for a single parent, the bite out of income would soar to 35 percent.⁴⁹

Families with higher income are more likely to use paid child care (see Figure 1).⁵⁰ Among parents with younger children, those with high incomes are about twice as likely as those with low or middle incomes to use twenty or more hours of

paid child care per week.⁵¹ Households with young children with incomes lower than \$75,000 per year are more likely to reduce work to provide child care, with about 35 percent of these households reducing work to care for children.⁵² In other words, the lack of affordable child care contributes to income inequality. Those with more income can better afford to pay for child care and participate in the labor force and in educational advancement opportunities, resulting in a self-reinforcing cycle.

FIGURE 1



WHAT GREATER PUBLIC INVESTMENT IN CHILD CARE WOULD DO FOR FAMILIES AND THE ECONOMY

When families have access to affordable, high-quality child care options, the adults in the family can increase their labor force participation and educational opportunities, which, in turn, can increase their income. A <u>study from the Committee for Economic Development at the Conference Board</u> found that paid child care usage leads to greater overall labor force participation at the state level.⁵⁵ Child care bills that don't break the bank have the added benefit of allowing parents to work more and earn more, eventually having more resources to afford essentials, saving and reducing debt, and accumulating <u>assets</u> and <u>wealth</u>.⁵⁴ High-quality child care and family economic security both support children's

healthy development, which can support better educational, employment, and economic outcomes for them over time as well.

Robust public investments in a comprehensive child care and early learning system will simultaneously create jobs and enable jobs: it supports good jobs for those working in child care, enables economic growth through higher spending among care workers with higher wages, and enables parental participation in work, education, job training, or other related activities.⁵⁵ A 2023 study found that the U.S. economy loses \$122 billion each year from the child care crisis. Families lose \$78 billion per year as a result of child care challenges, employers lose \$23 billion annually due to child care challenges faced by their workforce, and taxpayers lose \$21 billion each year in lower local, state, and federal tax revenue.⁵⁶ New research has also found that child care investments in particular help drive up women's labor force participation.⁵⁷ Data from 2022 shows that through both direct and spillover effects, the child care sector supported a total economic impact of \$152 billion in output, \$57 billion in household earnings, and 2.2 million jobs.⁵⁸ In addition, research finds, "the U.S. child care industry generated \$68.5 billion in revenue and \$24.1 billion in purchases of goods and services. Over 1.5 million proprietors and workers were directly employed by the child care sector, collectively earning \$32.7 billion in 2022."59 The size of the U.S. child care market is estimated to grow from \$65 billion in 2024 to \$110 billion by 2033.60

Greater public investment in high-quality child care means that parents have more economic stability to house, feed, clothes and care for their children, and less stress and pressure in their own lives. These factors help them support their children's healthy development and well-being, which is especially critical in the early years. Researchers have found that, "Healthy development in the early years (particularly birth to age 3) provides the building blocks for educational achievement, economic productivity, responsible citizenship, lifelong health, strong communities, and successful parenting of the next generation." That is one of the many reasons investing in child care is such a popular issue among not only parents, but all voters.

According to recent polling data, 68 percent of all voters say access to high-quality, affordable child care is "essential/very important" to strengthening the economy and 71 percent of small business owners think that access to high-quality, affordable child care is essential or important to strengthening the economy and helping workers. ⁶² Another poll found that 77 percent of voters say it is important for the government to guarantee access to affordable child care for everyone who needs it. ⁶³

By the numbers, greater public investment in affordable child care would:

- Support economic growth, increase household earnings, and create millions of jobs. Both through direct and spillover effects, the child care sector supported a total economic impact of \$152 billion in output, \$57 billion in household earnings, and 2.2 million jobs.⁶⁴ In addition, research finds that in 2022, for example, "the U.S. child care industry generated \$68.5 billion in revenue and \$24.1 billion in purchases of goods and services."
- Support women in the workforce. A 10 percent child care price reduction would increase maternal employment by 0.5–2.5 percent.⁶⁵
- Provide a path to more work hours and job advancement.
 A nationwide survey of 1,175 parents in 2024 found that among parents with children age 5 and under, nearly one in three would increase their work hours, and one in four would seek a new job if reliable, affordable child care were available.⁶⁶
- Increase long-term income. A 1 percent increase in the labor force participation rate for women (72.9 percent to 73.6 percent) is associated with an expected \$72.8 billion long-run increase in total personal income.⁶⁷

Paid Leave

An American economy that prioritizes care includes workplace policies that make the basic cost of living more affordable, make it easier for caregivers to both care and work, and ensure that regardless of race, gender, and ability, people are able to freely choose their careers and make decisions about work. The bottom line when it comes to paid leave is that all workers should have the time they need to care for themselves and their families when they need it without risking their job or their paycheck.

The United States has no national paid family and medical leave or paid sick leave policy. Even unpaid leave under the Family Medical Leave Act (FMLA) is inaccessible and unaffordable for many. Far too many people are faced with impossible choices between taking the time they need to take care of their own health, provide care for a loved one, or welcome a new child and losing the job or paycheck they need to make ends meet and put food on the table and pay rent. The absence of common-sense, family-forward workplace policies exacerbates economic and care challenges, with significant costs for workers and their families, public health, and the economy.

PAID FAMILY AND MEDICAL LEAVE

Paid family and medical leave enables people to receive wage replacement when they take extended time off from work for qualifying reasons, such as bonding with a new child, managing their own serious health condition, or caring for a loved one with a serious health condition.

Currently, thirteen states and the District of Columbia have paid medical and family leave laws in place.⁶⁸ But the majority of private-sector workers in the United States do not have access to paid family and medical leave.⁶⁹ In 2023, the Bureau of Labor Statistics (BLS) found that only 27 percent of private-sector workers have paid family leave.⁷⁰ As of 2025, less than 50 percent have access to short-term disability, which some eligible workers may use on its own or alongside paid family and medical leave, if available.⁷¹ When paid family and medical leave benefits are at the discretion of employers, the most underpaid low-wage workers are the

least likely to have access to paid leave. Among the most underpaid workers, many of whom are women and workers of color, only 5 percent have access to paid family leave through their employers. These inequalities across income are deepened by racial and gender inequities, with Black, Latina, and immigrant women being more likely to work in kinds of jobs that often do not have access to paid family and medical leave. Black women lose an estimated 3.9 billion in wages each year due to unpaid leave. Workers with disabilities are also less likely to have access to paid family and medical leave, with only 26.5 percent of disabled workers having access compared to 37 percent of non-disabled workers. Lack of access to paid leave makes it more difficult to balance care needs with work.

The lack of access to paid family leave or personal medical leave costs U.S. families \$34 billion per year in lost wages. More than half (56 percent) of family caregivers experience financial strain and work interruptions as a result of caregiving. Both women and men over the age of 50 who leave the workforce to care for an aging parent lose over \$400,000 in earnings and retirement savings, with women losing almost \$460,000, further entrenching gendered income inequality while making everybody less economically secure. Both the percentage of the

The uneven distribution of who has paid leave contributes to income and wealth inequality in the United States. Those without paid leave are forced to forgo their paychecks and, in some cases, even risk their jobs if they take leave when they need it, which sets them back further economically. People may forgo medical care, which can have a devastating personal and financial impact.

A person's health and well-being are linked to their ability to work. Paid leave helps workers and their loved ones access timely health care, <u>improves maternal mental health</u>, and creates more <u>financially stable families</u>. Further, access to paid family and medical leave increases <u>women's labor force participation</u>, which supports family economic security and improves national economic growth. Paid family and <u>medical leave also increases</u> the labor force participation of unpaid family caregivers providing care for aging and

disabled family members, boosting their economic security.⁸¹ With its immense benefits to workers and their families, paid leave is overwhelmingly popular across the political spectrum: 81 percent of voters support a national paid eave program.⁸²

By the numbers, greater public investment in paid family and medical leave would:

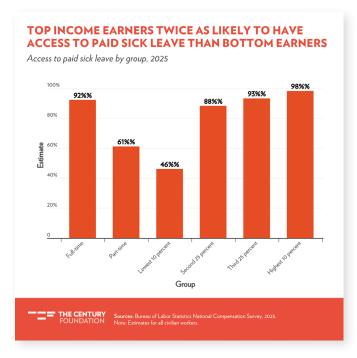
- Support family caregivers, reducing racial and gender inequities in wages and work. With paid family and medical leave, 3.7 million more women caregivers, 850,000 more Black caregivers, and 1 million more Latinx caregivers could enter the labor force by 2030.83
- Increase labor force participation, especially among women, growing the economy. Studies have found that states with paid family and medical leave policies saw a 20-percent decrease in women leaving their jobs after giving birth.⁸⁴
- Improve family economic security. A worker making \$50,000 who needs twelve weeks to care for a loved one or themselves would receive \$8,848 from a national paid family and medical leave program, increasing stability during a time of acute caregiving needs.⁸⁵
- Decrease employee turnover. By allowing workers to return to their jobs after taking leave, paid family and medical leave reduces employee turnover, which also reduces costs associated with worker turnover for businesses. In one study, among workers in lower-wage jobs without employer health insurance, 83 percent of workers returned to their jobs if they had access to paid family and medical leave while only 74 percent of workers who did not have access to paid leave returned to their jobs. In the same study, 92 percent of employers said that paid leave had a positive or neutral effect on employee turnover.

- Bolster small businesses and economic productivity. National paid family and medical leave would help small businesses compete by helping provide a proven employer retention program without stretching their bottom line.⁸⁹ In one poll, 79 percent of small businesses supported a national paid leave program.⁹⁰ In another study, 72 percent of small business owners agreed that paid family and medical leave policies allowed them to retain employees and compete with larger businesses.⁹¹
- Increase lifelong earnings for workers. One study finds that, by helping workers stay at the same employer rather than needing to find a new job after leave, paid family medical leave policies would increase aggregate household income by \$28.5 billion dollars. Around \$9.4 billion of this would be generated from increased spending on goods and services by people with access to paid leave, buoying the economy.

Seventeen states and the District of Columbia have laws requiring employers to provide some <u>paid or earned sick leave</u>. 94 This type of leave is for short-term use, for illness, injury, or seeking medical care. While, nationally, substantially more workers have access to paid sick leave than paid family and medical leave, access is both inconsistent and largely reliant on the voluntary actions of employers.

Twenty-five million workers still do not have a single day of paid sick leave. (See Figure 2.) While 96 percent of the top 10 percent of wage-earners have access to paid sick days, only 41 percent of those in the bottom 10 percent of wage-earners have access to paid sick days. Only 19 percent of home care workers have access to employer-provided paid sick leave. 97

FIGURE 2



The 25 million workers without paid sick leave currently are most often underpaid and part-time workers, who are more often women and people of color. Women are more likely than men to be balancing work with caregiving responsibilities such as caring for a child or an aging loved one. Access to paid sick leave makes a healthier and more productive workforce: increasing access to preventative care, reducing the likelihood that workers show up to work sick, and improving collective public health.

Workers and families around the country and across the political spectrum overwhelmingly agree with the basic principle that people should be able to take a day off to care for themselves or a loved one, as evident from the recently passed ballot initiatives for paid sick leave in states from Alaska to Nebraska.¹⁰¹

By the numbers, greater public investment in paid sick leave would:

Reduce health care costs and improve public health.
 National paid sick leave is estimated to result in \$1.1
 billion in savings for hospital emergency departments each year.¹⁰²

- Increase employment and hours worked. One recent study found that paid sick leave <u>increased women's</u> <u>employment by 1.2 percent</u>.¹⁰³ Separately, another study found that workers with paid sick leave were able to <u>work</u> <u>an extra twenty hours per year</u>, increasing their income especially for hourly wage workers.¹⁰⁴
- Prevents the spread of illness. States with paid sick leave have seen a <u>decline in flu rates of 40 percent</u>.¹⁰⁵
- Reduce the number of people going into work while sick. Going into work while sick—a phenomenon called "presenteeism"—is estimated to cost the economy \$293 billion each year due to reduced productivity.

Aging and Disability Care

An American economy that prioritizes care recognizes that everyone will need to give or receive care at some point during their lives, and robust aging and disability care is central to ensuring that people have the freedom to choose where they live, work, and age.

THE CURRENT AGING AND DISABILITY CARE SYSTEM DOES NOT MEET NEEDS OR EXPECTATIONS

While some aging and disability care can take place in institutional facilities such as nursing homes, the vast majority of people-more than 90 percent of older adults and 89 percent of people with disabilities—would prefer to live and age at home and in their communities.¹⁰⁷ In order to do so, they need aging and disability care in the form of home- and community-based services (HCBS), including transportation and assistance with communication, getting dressed, or other day-to-day tasks that enable them to fully participate in their communities.¹⁰⁸ Care recipients need the option to self-direct their own care, determining how care is provided and hiring a caregiver of their choice, including a family member, if preferred.¹⁰⁹ People with disabilities need support to participate in employment, and family caregivers, who often take time out of the paid workforce to provide care, need support as well. 110 However, the current patchwork system leaves many out, and forces people who require care to become impoverished to access the services they need, utilize institutional settings when they would prefer to live and age at home, rely on the unpaid labor of undersupported family caregivers, or to go without care entirely.

Medicaid, a state and federal partnership, is the primary source of funding for aging and disability care, both for institutional care facilities and for home- and communitybased services. Since private insurance and Medicare do not cover the majority of long-term care, Medicaid pays for nearly 70 percent of all home- and community-based services.¹¹¹ More than 7.8 million people with disabilities and older adults rely on Medicaid HCBS.¹¹² Medicaid has strict financial eligibility requirements that force people to spend down assets if they need care. Despite the overwhelming preference that care recipients have for living and aging at home, Medicaid home- and community-based care is optional for states to provide, while institutional care facilities are a required service under federal law.¹¹³ As a result, most states operate waiting lists for HCBS, with more than 710,000 people remaining on such lists in 2024.¹¹⁴ Most wait an average of forty months before receiving home- and community-based services through Medicaid waivers.¹¹⁵ Many others do not qualify for Medicaid at all because they do not meet the strict income and asset requirements.¹¹⁶

Public education is also needed, because many people assume that private insurance or Medicare will cover the support that they or their loved ones will need as they age. Many people incorrectly believe that Medicare covers long-term care. Such a change to Medicare would be popular: 88 percent of voters support expanding Medicare to cover long-term, in-home care. Overwhelmingly, people value home- and community-based services and support increased investment. In a recent poll, 90 percent of likely voters said they believed there should be no cuts to HCBS, and a majority wanted increased funding. The need for long-term care is only growing, but the investment of public dollars has not met the need.

At the height of the COVID-19 pandemic, the federal government temporarily did invest in Medicaid homeand community-based services. States used these funds to expand services to beneficiaries; strengthen workforce

recruitment, retention, and training; provide respite services for family caregivers; and improve services for the children, families, and disabled and older adults who rely on them. Notably, all states increased opportunities for care recipients to self-direct their own care, giving people more freedom in how they receive services.¹²¹ Unfortunately, these investments were temporary rather than permanent investments that care recipients and caregivers need.

At the same time, many states are pursuing policies to increase access to home- and community-based services because of the growing demand for services. California recently increased the Medi-Cal Aged, Blind, and Disabled income limit to 138 percent of the federal poverty level (FPL), and the amount of assets a person can have to be eligible for Medicaid from \$2,000 to \$130,000 for a single person.¹²² Oregon also strengthened its Medicaid program by expanding the Oregon Project Independence program to older adults and people with disabilities with incomes up to 400 percent of the federal poverty level (about \$5,200 per month) and who do not have resources that exceed the cost of six months in a nursing facility.¹²³ In Washington State, the state legislature established the WA Cares Fund, the first statewide long-term care social insurance program in the country. Funded through modest payroll contributions, the program helps pay for hiring home care workers, home modifications, meal deliveries, compensation for family caregivers, and more when residents need long-term care, paying out benefits beginning in 2026.¹²⁴ These policies mean that more people can get the care that they need and deserve without having to sacrifice income and draining savings to do so.

THE IMPACTS OF SCARCE PUBLIC INVESTMENT IN AGING OR DISABILITY CARE

Because Medicare does not cover most long-term care, older adults and people with disabilities who are ineligible for Medicaid must pay out-of-pocket for aging and disability care, rely on unpaid friends and family for care, or go without care entirely. Private-pay long-term care services are prohibitively expensive and pose a significant financial burden for those most in need. In 2023, the median annual costs of care in the

United States were \$68,640 for full-time home health aide services and \$288.288 for round-the-clock home health aide services—costs that are out of reach for most Americans. 125 Private long-term care insurance is also unaffordable for most people and is limited in scope. 126 The U.S. Department of Health and Human Services estimates that the average American turning 65 today will incur \$120,900 in future longterm care costs, with families paying for over one-third of the cost out-of-pocket.¹²⁷ Such high costs would quickly exhaust the resources of older adults and people with disabilities, making it harder for families to make ends meet, save for the future, and take care of themselves and their loved ones. Family caregivers are often left to shoulder the resulting gaps in care. Family caregivers provide an estimated value of \$600 billion in unpaid caregiving contributions.¹²⁸ These estimates don't include other financial challenges, such as lost wages resulting from needing to limit working hours, accumulated debt, lost retirement contributions and savings, and out-of-pocket caregiving costs. The country's failure to support investments in aging and disability care impact the ability of older adults and disabled people to get consistent, life-sustaining care even as the care workforce is underpaid and undervalued.

Recent and devastating federal funding cuts to Medicaid, Medicare, and the Affordable Care Act further entrench this imbalance, while also creating significant state budget shortfalls and that will have negative, downstream effects on existing care supports.¹²⁹ This is in part because Medicaid dollars are the single largest source of federal funding for states, and federal and state dollars combined make up nearly one-third of state budgets.¹³⁰ States will be unable to make up for such a loss in funding without making cuts to critical goods and services.¹³¹ As an optional Medicaid service, home- and community-based services are likely to be among the first services that states will consider eliminating.¹³² Additionally, without public investment that includes clear policy guardrails, long-term care is vulnerable to increasing privatization and financialization, with private equity firms now owning about 10 percent of the home care sector.¹³³ Private equity's involvement has been shown to raise prices for those who need care while cutting wages for care workers to minimize costs.¹³⁴ As the need for care grows, with the number of older adults who need care expected to double by 2080, investing public dollars in aging and disability care that empowers those who need care, resources for family caregivers, and supports good jobs for care workers is ever more urgent.¹³⁵

WHAT GREATER PUBLIC INVESTMENT IN AGING AND DISABILITY CARE WOULD DO FOR FAMILIES AND THE ECONOMY

Such investments would not only lower costs for families, but also strengthen the broader economy. Most critically, increased investments to strengthen HCBS would mean that older adults and people with disabilities have more freedom to receive the care they need in the setting of their choice, including through self-directed care. These policies improve the overall health and well-being of care recipients and caregivers. It would also increase family caregivers' economic security by ensuring that aging and disability supports are not only widely available, but also affordable, decreasing financial strain and preventing accumulation of debt.¹³⁶ Fuller access to supports such as respite care and compensation for family caregivers can help alleviate stressors that affect their health, well-being, and ability to participate in the workforce.¹³⁷ As discussed above, these policies also impact women's income and participation in the labor force because women are more often relied upon to provide care to children and other family members.¹³⁸

Investing in aging and disability care also supports the care economy by <u>creating good care jobs</u>.¹³⁹ And it would improve the health and well-being of millions across the country, as well as the dignity and economic security of everyone who gives and receives care.

By the numbers, greater public investment in aging and disability care would:

Build economic security for older adults and people
with disabilities. Currently, eight in ten older adults
would be unable to cover the costs of long-term
support and services, and adults with disabilities spend
one-fifth of their household income on their care.¹⁴⁰
A room in an institutional care or skilled nursing facility

costs approximately \$100,000 per year, and aging and disability care at home, where most people want to receive it, costs between \$60,000 and over \$288,000 per year.¹⁴¹

- Increase labor force participation of caregivers. Fifty percent of caregivers have experienced a workforce impact due to their caregiving responsibilities, such as having to leave work early or take time off. A system that allows these caregivers to remain in the workforce would contribute to economic growth.
- Meet the growing demand for care people prefer. Over 90 percent of older adults and 89 percent of people with disabilities prefer to live and age at home and in their communities;¹⁴⁵ 86 percent of voters think Congress should take action to improve the availability of quality, affordable HCBS.¹⁴⁴
- Generate revenue for states. State economies are strengthened when people have access to care, as investment in care has a multiplier effect. As one example, every dollar spent on Medicaid, which funds 70 percent of home- and community-based services in the United States, generates over one dollar for the economy.¹⁴⁵
- Promote job growth and a strong economy. Previously proposed investments to bolster home- and community-based services included would have created more than 740,000 jobs, both through directly created home care jobs and indirect job creation as workers spend new wages that strengthen local economies.¹⁴⁶

$Good\ Jobs\ for\ Care\ Workers$

An American economy that prioritizes care includes good jobs for the care workforce, with family-sustaining pay and benefits, and the ability to form and join a union. Care work would be a highly-valued and respected profession and the sector would attract and retain the workforce that's needed to meet the growing care needs of all across the country. Care workers of all kinds would have what they need to take care of themselves and their families, and care recipients

would have the high-quality, reliable, and affordable services they need to live, age, and work with dignity in the setting of their choice.

CARE WORKERS ARE UNDERVALUED, UNDERPAID, AND UNDERPROTECTED

Care workers—child care and direct care workers, including personal care aides, home health aides, and direct support professionals—provide life-sustaining care that allows families and communities to thrive and live and age independently at every stage of life. Care work includes everything from caring for children, to assisting people with disabilities, to everyday household tasks such as cleaning services, laundry, and meal preparation. Not only is supporting care workers essential for their and their families' well-being, care work is critical for the well-being of care recipients and the broader economy, supporting people with care needs and caregiving responsibilities to participate in the paid workforce.

Despite the critical nature of this work, care continues to be devalued, relying on underpaid labor of care workers and unpaid family caregivers while also contributing to the persistence of racial and gender inequities. The devaluation of care work is inextricable from the country's legacy of chattel slavery, when enslaved Black women were forced to care for the family members of their enslavers.¹⁴⁷ Today, racial and gender-based inequities persist. Unpaid caregiving, two-thirds of which is done by women, is worth more than \$1 trillion.148 Asian women and Latina women both spend about an hour a day on average providing unpaid care—the highest out of any group-providing \$5,600 and \$5,100 in unpaid care per capita each year, respectively.¹⁴⁹ Black women and white women, who average the most time of any group caring for people outside of their household, are providing \$4,100 and \$5,000 total in unpaid care per capita each year, respectively.¹⁵⁰ Women of color are also more likely to be "sandwich caregivers"—providing unpaid care to an adult while also caring for children at home.¹⁵¹ These disparities demonstrate the compounding challenges of providing unpaid care, such as difficulties reentering the workforce and economic insecurity, further entrenching existing gender and racial inequities.

Wages in the care workforce are limited by an underinvestment of federal and state dollars, making occupations in the care sector among the lowest paid in the workforce overall.¹⁵² As a result, families often lack the resources to compensate providers in line with the true value of their work, making public investment even more essential to fill in the gaps left by the failure of the current economic system. The national median hourly wage for all jobs in the United States is \$23.80, meaning care workers are paid less than similar workers in other industries, even when controlling for characteristics such as education, demographic characteristics, geography, and credentials.¹⁵³ Nationally, people who work with children in child care and preschool are paid a median wage of \$15.41 an hour.¹⁵⁴ Home-based child care providers—those who provide care in their own homes or private households—are paid a median wage of just \$9.01 an hour.155 Direct care workers, which include personal care aides, home care workers, direct support professionals, residential care aides, and nursing assistants in nursing homes, are paid an annual median wage of \$17.36 an hour, with home care workers paid the least at a median of \$16.77 per hour.¹⁵⁶ These national averages hide regional and state specific variations. For example, in the South, where care workers are overwhelmingly Black, Latina, and immigrant women, they tend to be paid less than the national average, and union density is especially low. 157

In addition to low pay, care jobs often lack benefits such as health insurance, retirement, and paid time off.¹⁵⁸ Complex, emotionally and physically demanding work with little to no support or resources makes it difficult to attract and retain the workers necessary to meet rapidly growing demand. From 2014 to 2023, the direct care workforce added more than 1.5 million jobs, reaching 5 million.¹⁵⁹ Projections indicate that the direct care field will need to add nearly 740,000 new jobs from 2024 to 2034, outpacing every occupation in the country in terms of new jobs added to the labor force. 160 Meanwhile, today, child care employment remains 100,000 jobs below pre-pandemic trends, despite the vast demand. 161 Without improving the pay, benefits, and working conditions of the care jobs, the sector will struggle to fill these openings, stretching the workforce even thinner and jeopardizing lifesustaining care that people across the country rely on.

The exclusion of care workers from workplace rights and protections makes it even harder for the sector to organize and demand family-sustaining wages, benefits, and better working conditions. For example, New Deal-era policies quaranteeing minimum wages, overtime pay, health and safety protections, and the right for workers to join together and form unions, originally excluded domestic and agricultural workers—occupations held by mostly Black workers.¹⁶² More recently, the 2014 U.S. Supreme Court decision Harris v. Quinn ruled that Medicaid direct care workers providing home- and community-based services for older adults and disabled people could not be required to pay the portion of union dues that support collective bargaining, a major blow for workers organizing in the care sector.¹⁶³ Care workers today continue to experience attacks on what few workplace rights they've been able to secure.¹⁶⁴

As a result, care workers often face economic insecurity and poor working conditions. Still, care workers have successfully pushed back against their undervaluation by organizing to improve wages, benefits, working conditions, and the quality of services for care recipients. For example, New Jersey recently joined eleven other states, two major cities, and the District of Columbia in passing a Domestic Workers' Bill of Rights which guarantees basic labor rights and protections in the workplace that domestic workers—including child care and home care workers—are entitled to.165 Michigan home care workers recently won restoration of their collective bargaining rights and secured additional support for care recipients needing home- and community-based services in the state. 166 Washington, D.C. established the D.C. Early Childhood Educator Pay Equity Fund in 2022, a first-in-thenation initiative to raise compensation for early childhood educators across the early learning system. In fiscal year 2023, the policy increased caregiver compensation by 40 percent, supporting staff retention.¹⁶⁷

Despite progress made throughout the years, anti-immigrant policies put in place by the current administration and state lawmakers in many states, including a mass detention and deportation agenda, threaten the care workforce, exacerbate the challenges paid and unpaid care workers face, and put people in need of the care they provide at risk. Immigrant

workers have long been essential to our communities and to the care sector, making up nearly 30 percent of all home care workers, 21 percent of workers in nursing facilities, 23 percent of child care workers, and 42 percent of domestic workers in the U.S.¹⁶⁸ The number of Americans turning 65 and older has outpaced the growth of working-age adults, and the U.S.-born workforce alone will not be able to meet the nation's rapidly growing care needs.¹⁶⁹ Cruel anti-immigrant policies that force people out of their jobs and communities further threaten an already fragile system, jeopardizing the well-being of families and communities nationwide.

THE IMPACT OF UNDERVALUING CARE WORKERS

Poor working conditions, low pay, and no benefits mean that care workers aren't able to take care of themselves and their own families. The impact of a lack of good care jobs is clear: one-in-three direct care workers live in low-income households, and nearly half (49 percent) rely on some form of public assistance, such as Medicaid and SNAP.¹⁷⁰ Many direct care workers are also doubly reliant on Medicaid: the program is the key funding source for their pay, and over a third of home care workers rely on Medicaid for their own health care coverage.¹⁷¹ Child care workers' families are more than twice as likely to experience poverty as other workers' families and struggle to afford the cost of child care for their own children.¹⁷² Domestic workers are three times as likely to experience poverty and less than one in ten receive retirement benefits and health insurance through their employer.¹⁷³ It's important to note that many immigrant care workers aren't eligible for public assistance due to their immigration status, 174 leaving many workers without a way to secure basic necessities despite their essential contributions to such programs with taxes from their wages and purchases.

Low compensation remains a key driving factor behind challenges facing the care sector, resulting in difficulty recruiting and retaining workers, high turnover, and limited support for providers, which are often small businesses with few employees. High turnover, in particular, disrupts the consistency and reliability of care that older adults, people with disabilities, and family caregivers need. This is true across the care sector, but especially evident among

nursing assistants in nursing homes for whom the annual median turnover rate is <u>nearly 100 percent</u>.¹⁷⁵ This can have devastating effects on families: staffing shortages in nursing homes have been shown to be associated with increased deaths of nursing home residents.¹⁷⁶ These challenges are likely to worsen in the years ahead with attacks on <u>minimum staffing standards for nursing homes</u> and the recent federal budget bill's cuts to Medicaid, which limits states' ability to sustain or increase direct care workforce investments.¹⁷⁷ The economic reality of care workers does not reflect or recognize the complexity and value of the work they do in all settings.

Importantly, the current administration's attacks on immigrants will reduce the size of the care labor force, squeezing the labor supply further and negatively impacting careworkers' ability to support themselves, their families, and care recipients. Increased threats of family separation, detention or deportation in schools, workplaces, child care programs, and more may prevent people from receiving basic services or going to work out of fear. Not only does it impact the emotional and physical well-being of children and families foremost, it also puts their economic security even more at risk. One analysis found that the deportation of undocumented residents from mixed-status households would reduce median household income by 47 percent. In the size of the care labor force, squeezing th

Anti-immigrant policies also have broader economic consequences. Research has shown that a mass deportation policy could reduce cumulative GDP by \$4.7 billion over ten years. Without immigrant care workers, even more family caregivers may be forced to leave the workforce or reduce their work hours in order to provide care. Caregivers already lose an estimated \$522 billion in wages each year due to caregiving, and employers lose an estimated \$33 billion per year due to employees' caregiving responsibilities. Without sustained immigration to the United States, GDP growth will be near impossible, and allowing for larger flows of immigration is one of the only options for policymakers who do not want to see the rate of GDP growth slow.

WHAT GOOD JOBS FOR CARE WORKERS WOULD DO FOR FAMILIES AND THE ECONOMY

Making care jobs good jobs is necessary to support the well-being of families across the nation and build a more equitable and inclusive economy. In addition to a strong, family-sustaining wage floor for care workers in their respective industries, the bargaining power that unions can provide is one of the most direct pathways to securing better pay, benefits, and job security. According to one analysis, if all direct care and child care workers were covered by union contracts, due to the wage-boosting effects of such agreements, these workers would likely see significant wage increases.¹⁸³ They would also be much more likely to have health insurance, paid time off, and equitable pay, since these provisions are often included in collective bargaining agreements.¹⁸⁴ Raising pay for care workers addresses the workforce recruitment and retention crisis, and reduces the need for care workers to depend on the public programs which also need ongoing, robust investments to support people in meeting their basic needs. Better earnings for care workers also stimulates economic growth because lower income workers are more likely to spend a greater proportion of new, increased earnings on previously unaffordable basic needs and services, rather than saving it.185

As mentioned in the previous section, prioritizing public investments in aging and disability care supports good jobs for care workers by creating millions of jobs and stimulating the economy as workers spend new wages. When care jobs are good jobs, care workers are able to take care of themselves and their families with safety and dignity. This would mean more consistent and reliable care for older adults, people with disabilities, families, and children, giving people more freedom in where they live, age, and work. Pressure would be relieved from family caregivers who are often forced to take time out of the workforce to meet caregiving responsibilities, boosting their emotional and financial well-being, in addition to increasing women's labor force participation. Employers would benefit from reduced employee turnover and increased retention, reducing the costs associated with training and hiring new workers. Everyone benefits when care jobs are good jobs: workers

are better off, people receive better and more consistent services, and family caregivers are more secure.

By the numbers, greater public investment in good jobs for care workers would:

- Ensure that the jobs of the future are good jobs.
 Projections indicate that the direct care field will add
 nearly 740,000 new jobs from 2024 to 2034, <u>outpacing</u>
 every occupation in the country in terms of new jobs
 added to the labor force. 186
- Increase the quality of care. Better care jobs would reduce burnout and cut turnover costs for employers by as much as 40 percent.
- Grow the economy. One study estimated that higher wages for direct care workers would boost economic output by around \$20 billion in 2030.
- Support and resource care and caregiving. The economic output of unpaid caregivers' labor is worth more than \$1 trillion annually.¹⁸⁹ Compensating unpaid caregivers for this essential work would support the economic security of caregivers and enable economic growth.

An Economic Vision for America Centered on Care

A vibrant economic vision for the United States prioritizes care policies, including:

- Child Care for All. Guarantee that all families have child care that meets their families' needs, is free or within families' budgets, and includes the resources to build out a strong supply of options and a thriving community of early educators and child care programs.
- Paid Leave for All. Create a permanent, comprehensive federal paid family and medical leave program to allow family members to do any of the following: bond with a new child, deal with a personal or family illness or disability, handle needs that arise from a military deployment, or respond to needs arising when a worker or their family member or loved one experience

sexual or domestic violence, without risking their job or critical income.

- Paid Sick Leave for All. Ensure that all workers in the United States have access to paid sick leave when they need it to care for themselves and their loved ones.
- Aging and Disability Care for All. Provide a robust home care benefit to strengthen Medicare, make home and community-based services a mandatory Medicaid service, eliminate Medicaid waitlists, and establish a program for people not eligible for Medicaid or Medicare and who cannot afford to pay out of pocket.
- Good Jobs for All Care Workers. Guarantee that
 care jobs are good jobs that provide dignity and respect,
 family-sustaining pay and benefits, opportunities for
 professional development, and the ability to form and
 join a union to attract, retain, and support the workforce
 that's needed to meet the growing care needs of
 everyone across the country.

A future where families' decisions about care depend on what they want, rather than what they can afford, is within reach.

Looking Ahead

An American economy that prioritizes care is a prerequisite for an American future that includes flourishing individuals, families, and communities, greater equality, shared economic prosperity, and a stronger democracy. Care investments must be central to the economic policy agenda because it is what families need. That is and should be enough of a reason. A care-centered economy not only supports families, it drives economic growth and democratic stability.

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