

POLICY BRIEF

Guaranteed Family Care

By Charlisa Goodlet, Emanuel Nieves, Jeremie Greer, and Alicia Atkinson

“I’ve always believed it’s important to make the invisible visible. And valuing that which has been taken for granted is something that I’ve always instinctually known is the key to the kind of society I want to live in and raise my children in.”

– Ai-jen Poo. *Believer Magazine*, 2014.

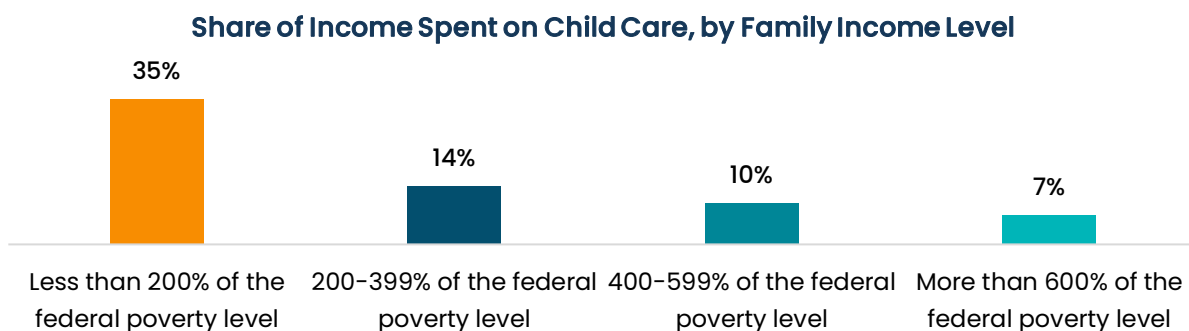
The Problem

In the United States, pro-children and pro-family narratives have long shaped our political and social discourse. While it is clear that these narratives have often prioritized nuclear, white, heteronormative families, it should be unequivocal that everyone—from newborns and parents to adolescents, adults, and the elderly—deserves support and social systems that offer comprehensive, quality care throughout all stages of life. Yet, when we push past the country’s rhetoric on supporting children and families, we find ourselves steeped in an [Oppression Economy](#) where families—particularly families of color¹—constantly struggle to secure quality, affordable family care, which is inclusive of childcare and care for dependents, people with disabilities, and elderly adults.

At the root of these struggles is our nation’s systematic undervaluation and underinvestment in essential systems of family care. As a result, our patchwork family care systems push many of us into unnecessary struggles. For example, while the [Child Care and Development Block Grant \(CCDBG\)](#) is designed to help low-income families

¹ Throughout this document, we use the terms “people of color,” “communities of color,” “workers of color,” and other similar phrases to refer to Black, Indigenous, Latine, Arab, Middle Eastern, Asian, and Pacific Islander people. We use these terms not to erase the experience of any group but to demonstrate the shared impact that systemic racism and white supremacy have had on us.

access childcare, the program serves only [one in six eligible children](#).² At the same time, our historical underinvestment in family care also provides [an opening for big businesses to capitalize on this essential need](#). This situation leads families to struggle with rising care costs as wages stagnate—if they can even access care in their communities. Even when government investment is involved, it often carries little or ineffective oversight or enforcement mechanisms—a direct result of elites rigging the rules of our economy in their favor—allowing [profit to overshadow quality, access, and affordability](#). The prioritization of profit within our systems of care is appalling, and it is the reason why, among other related issues, low-income working families face childcare costs as high as [35% of their household income](#) and why only [about 10% of childcare programs in the country are considered “high quality.”](#)



Source: Malik, Rasheed. "[Working Families Are Spending Big Money on Child Care](#)." Center for American Progress. 2019.

The struggles in our early care systems are mirrored in the long-term care system, where [average costs of long-term services and supports \(LTSS\)](#) can reach as high as \$172,000 over an individual's lifetime. Part of this is due to [skyrocketing costs for services like nursing facilities and in-home care](#), which can cost as much as \$108,000 and \$61,000 a year, respectively. Compounded by a [growing national shortage of care workers](#), countless families are forced to make impossible trade-offs when considering long-term care needs—[if they can afford these services at all](#). Put another way, our current care systems are not working. In fact, some, like our childcare system,

² Block grants like CCDBG provide states with wide implementation discretion, which often can lead to policy decisions at the state level that limit access for Black, low-income families trying to access quality, affordable care.

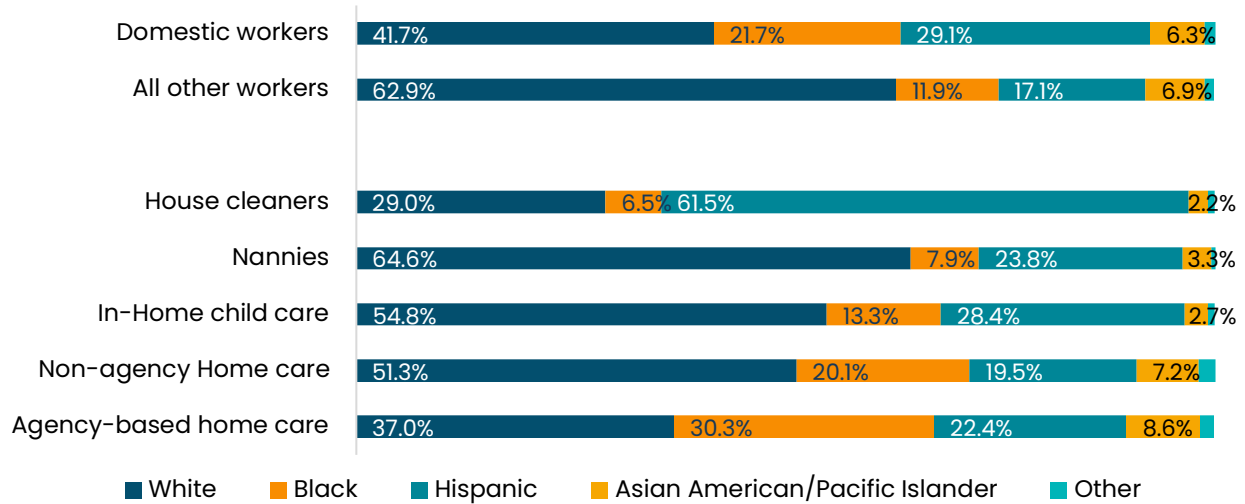
are considered broken by the [federal government](#) and [economists](#) and in dire need of intervention. Other systems, like our long-term care services, are [hurtling toward a crisis](#) as the country's population ages.

In a society that claims to prioritize children and families and [where over 40 million people are caregivers—90% of whom are unpaid](#)—no one should be forced to pick between earning an income and caring for a loved one or spending a significant portion of their income on care. As part of our work to create a [Liberation Economy](#) that serves the basic needs of people of color, where we find safety and security, and where we are valued, we must establish a **guarantee to family care** that comprehensively supports us all throughout life and acknowledges the true value of vital and essential care work.

The Policy Solution and Potential Benefit to People of Color

People of color disproportionately bear the brunt of our inadequate systems of family care. For example, [over half of Latine and Indigenous families live in childcare deserts](#), while the typical Black family with two young children can find themselves spending up to [56% of their income on](#) childcare—eight times higher than the [federal affordability standard](#). These disparities are further amplified by the reality that [people of color are more likely to have low-wage jobs](#) with [unpredictable hours](#) and [limited access to paid time off](#), which can make childcare and family care-related job disruptions more likely to occur. These issues particularly impact Black women, who are more likely than white women to be [working mothers](#) and the [sole, primary, or co-breadwinners breadwinners in their homes](#), yet have [less access to paid leave than their White counterparts](#). At the same time, our lack of investment in our care systems also affects childcare providers, who [typically earn about \\$31,000 a year](#)—often without benefits such as paid sick leave, retirement, or healthcare. Unsurprisingly, these and other critical [care worker roles are primarily held by women and people of color](#), with [Black, Latine, or Asian American and Pacific Islander women making up over half of the domestic workforce](#).

Share of Domestic Workers by Race/Ethnicity



Source: Wolfe, Julia, et al. "[Domestic Workers Chartbook](#)." Economic Policy Institute. 2020.

One issue facing people of color is that our systems of care fail to properly acknowledge, support, and value families and caregivers. Essential protections like the [Family and Medical Leave Act](#) are [narrowly available](#) and only offer unpaid leave, leading many women—[especially Black women](#)—to forgo leave or take it unpaid. Critical paid leave programs, where available, are often insufficient. Childcare costs are prohibitively high, [surpassing in-state college tuition in 34 states](#). Meanwhile, our long-term care systems are unable to meet the needs of not just the elderly but also those facing unique challenges, such as people with disabilities. This is alarming, considering that Indigenous and Black communities have the [highest rates of disability among working-age adults](#) (16% and 11%, respectively).

To address these and other issues within our systems of family care, we must invest in a new care infrastructure that allows families of color to access high-quality, affordable care for their loved ones throughout all stages of life. While the ultimate goal must be establishing universal paid family and medical leave, we also need to improve our current systems of early childcare, education, and long-term services to ensure that families, children, dependents, people with disabilities, and elderly adults have the supports they need now.

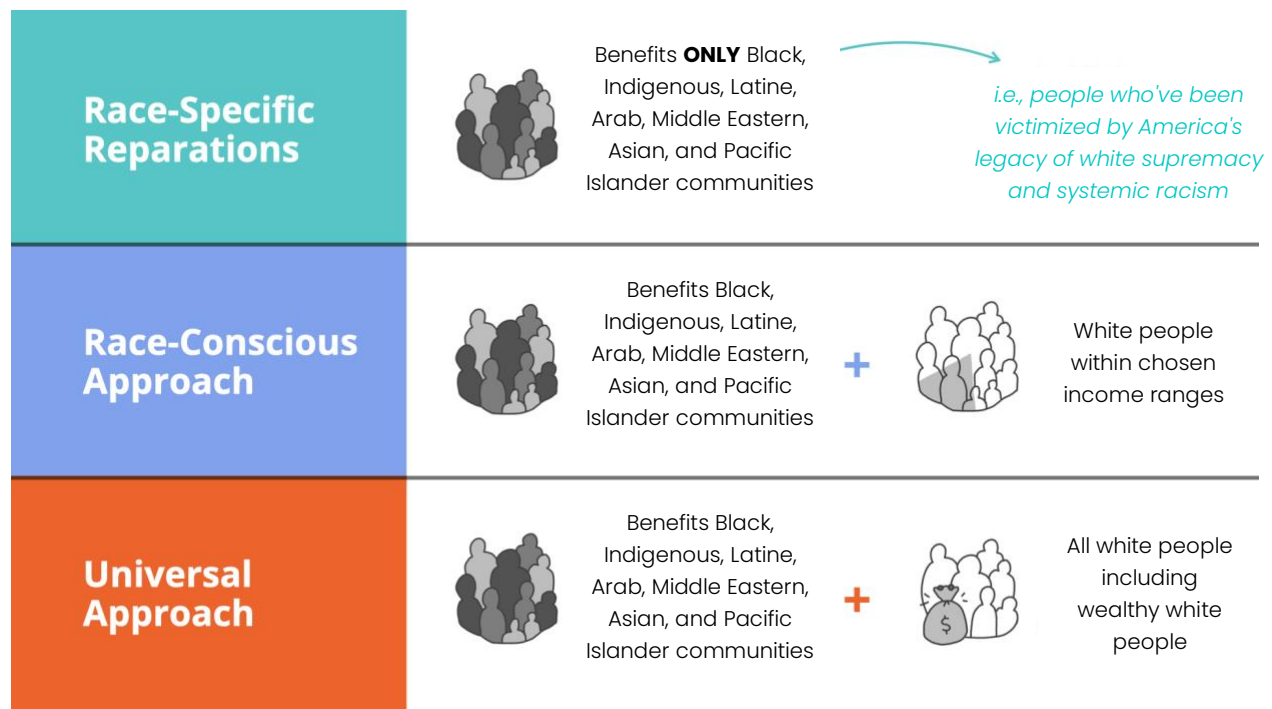
Specifically, as we work to create universal paid family and medical leave, we need to expand the reach of family care systems to eliminate the care deserts many people of color face while also ensuring that families of color can access high-quality, affordable, early and long-term care at little or no cost. At the same time, we need to invest in the childcare and home-healthcare workforce, in which people of color play a critical role, by ensuring that care workers are provided with livable wages, quality jobs, and substantial fringe benefits, like paid leave and health insurance. We also must end the practice of being forced to be unpaid or partially paid while on leave caring for our loved ones—[practices that not only lead more than 60% of Black women to not take leave or to do without pay](#) but also lead [Black women to lose \\$3.9 billion in wages each year](#). Lastly, we must lower costs and expand access to affordable long-term care services and support so families of color are not going bankrupt or being left unable to care for themselves or their loved ones.

Moving Toward Liberation: Guaranteed Family Care Policy Design

Although the United States stands out among other high-income countries in its relatively low investment in [early care](#) and [long-term care](#), the concept of making substantial investments in our care infrastructure is not unfamiliar to this country. For example, between 1943 and 1946, during World War II, the U.S. helped to establish a universal childcare program by providing [\\$52 million](#) in grants to states through the [Lanham Act](#). As a result, every state in the country had a childcare center where [all families could receive up to six days of childcare for \\$10 per day in today's dollars](#). Unfortunately, because childcare support was directly linked to the war, nearly all subsidized programs ended when the war did. Since then, apart from the [military's childcare program](#), the U.S. has yet to establish a universal childcare program to meet this ever-growing need.

The urgency to establish a guarantee to family care has never been greater. With too many families struggling to afford childcare, many caregivers being underpaid and undervalued, varying degrees of care quality available, and the country's population growing older, the current situation is unsustainable. To achieve a [Liberation Economy](#)

where all people of color can thrive, our childcare and adult care systems must be strengthened and overhauled. Achieving this will require significant investments and innovative solutions. However, how well these systems serve the needs of people of color will greatly depend on how policies are designed and how much support is targeted at us. For example, if reforms are structured as **race-specific reparations**, meaning that they are offered exclusively to people of color, it would ensure that these new systems of support serve us well. Alternatively, a **race-conscious approach** that uses income as a proxy to progressively target support would also greatly benefit us because Black and Brown communities have historically faced economic disadvantages.³ Moreover, although it may not fully address generational disparities, a **universal approach** where support is broadly available to all would also help to support our needs to some extent.



Drawing from proposals and models put forward by [Caring Across Generations](#), the [Biden Administration](#), the [National Domestic Workers Alliance](#), the [U.S. military](#), the

³ Ideally, using wealth as a proxy to target support would better serve to uplift communities of color. Unfortunately, as of today, governments—at both the federal and state level—have not developed reliable and consistent methods to value assets and track wealth over time as they have for income.

[Congressional Caucus on Black Women and Girls](#), and others, the following non-exhaustive list of policies can contribute to improving access, affordability, and quality in our family care system. Ultimately, in presenting these ideas, we aim to establish a foundation where everyone, regardless of gender, ethnicity, disability, age, or socioeconomic status, has the right to truly affordable, comprehensive systems of care that fully support them and their families.

Expand Early Childcare and Education Supports and Systems

- **Permanently expand tax credits that support families raising children:** As part of the American Rescue Plan (ARPA), the [Child and Dependent Care Tax Credit](#) and the [Child Tax Credit](#) were expanded to better help families raising children. Specifically, each had their maximum credit amounts significantly increased and were made fully refundable, meaning our lowest-income families could claim the credits for the first time. As a result, not only did millions of families benefit from these changes, but the child poverty rate among [Black children was cut by over 50% while the rate among Latine children declined by 40%](#). Unfortunately, these expansions have since expired. To support families of color as we work toward creating new systems of family care, the U.S. Congress needs to make the ARPA improvements to these credits permanent.
- **Expand and enhance childcare subsidies to help more families access and afford care:** Part of the reason that the CCDBG program only serves [one in six eligible children](#) is that current funding levels at the federal and state level are not enough to meet families' childcare needs. Additionally, states also limit the number of families who can receive childcare subsidies by setting low income-eligibility thresholds.

To address these issues, Congress must not only [fully fund the CCDBG program](#), but also streamline the process for families to be eligible for and participate in the program. For example, eligibility for childcare subsidies should be automatically extended to families receiving other forms of public assistance. Congress should also set a national standard for eligibility that states can only build on to ensure

that all eligible low-income families can qualify and participate in the program. Finally, to help spur an increase in the quality of the care available to families in local communities, [higher CCDBG-funded provider payments should be provided to higher-quality programs](#). In the end, however, these and other enhanced existing subsidies should serve as a bridge toward a universal childcare system.

- **Guarantee affordable, high-quality early childcare for all:** Following efforts made through the [Build Back Better Act](#) and the [Child Care for Working Families Act](#) put forward by Senator Patty Murray (WA) and Representative Bobby Scott (VA), we agree that the U.S. should establish a universal right to affordable, quality childcare in the country. However, while the goals of these pieces of legislation are laudable—creating a childcare and early learning entitlement program for all, at little or no cost to the nation’s lowest-income families—the government should take a more direct role in providing affordable, high-quality care for all children.

To this end, instead of primarily funneling hundreds of billions of dollars to states to implement this program to varying degrees, the federal government should directly establish care as a public good, similar to the nation’s public education system. Administered through a standalone centralized federal agency—whether it be a newly created entity or an expanded Office of Child Care at the U.S. Department of Health and Human Services—a national childcare program should carry with it national care, quality, and implementation standards that the states can build on, rather than chip away at. And as part of this program, the federal government should also work to incentivize states to build, expand, and maintain their state’s childcare infrastructure through the provision of federal funding, much like it does for public schools throughout the country. However, these dollars should carry with them strict measures of quality, eligibility, and success.

To ensure that all children and families can access their right to care, no state should be allowed to opt out of the program, [and all families with children under three years of age should be eligible for subsidized care](#). Rather than leveraging user fees to offset the cost of care, federal, state, and local governments should move to fund this program similarly to our K-12 system funding. However, to avoid

repeating the inequities that plague our current public education system, a national childcare program should provide additional funding to historically disadvantaged and underserved communities. While this does not provide a silver bullet, it would help to ensure parity in the number of children served, the level of staff, and the quality of care provided between low- and high-resourced communities.

Building on long-running efforts within the [U.S. military's childcare system](#), a national childcare program should not only provide training to staff, but also establish enforceable safety, education, and quality standards that can be consistently applied throughout the country. Included among these standards should be low adult-to-child ratios, small group size, caregiver credentials, and educational levels. These standards would not only serve to raise the varying standards currently in place in states throughout the country but also be part of national accreditation criteria for states and childcare providers that is tied to funding and other public resources.

Finally, considering that establishing a new, comprehensive, and inclusive national system of care will take some time to ramp up fully, the federal government should also move to implement a [home childcare allowance](#) that provides parents raising their children at home with some financial support for early care. Doing so would [help reduce the strain on any new system of universal childcare](#) and help to chip away at the massive number of people providing critical but unpaid care today.

- **Establish universal pre-K for all children:** Following the proposal put forward in the Build Back Better Plan to create a [voluntary, high-quality, free, and inclusive universal preschool program](#), Congress must enact this program into law to provide pre-K for all children. However, rather than providing optional grants to states to serve underserved communities, a universal pre-K program (and a national early care program) should automatically provide states with additional funding for historically disadvantaged children that they are required to pass along to providers serving high-need families and areas. Finally, states should not be allowed to opt out of the program; at a minimum, they should not be given broad

flexibility to implement the program in ways that may redirect resources away from people of color and [toward initiatives that have no bearing on the ultimate goal of the program.](#)

- **Provide families with meaningful care supports beyond the traditional 9-to-5 work schedule and preschooler age.** Considering that childcare needs are neither contained to traditional work hours nor end when a child goes into the formal K-12 education system, policymakers should provide other forms of family support that meet the needs of families caring for children, regardless of age. For example, policymakers should provide additional resources to ensure that families with non-traditional or sporadic work schedules can access childcare providers and facilities at times that would allow them to work. Further, policymakers should also ensure that all families have access to childcare support for children up to the age of 13 years. Although it does not create a comprehensive solution, providing funding to support the establishment and expansion of after-hours head start programs and other providers of childcare and preschool services and extending after-school programming for children in our K-12 public school system would provide needed support.

Ensure Care Workers Are Appropriately Valued, Compensated, and Protected

- **Increase the wages and benefits of the nation's care workers:** As part of reimagining our early care systems, the federal government should enact legislation to raise the wages of the nation's care workers who are vastly undervalued and underpaid. By how much and how soon these wages should rise will depend on various political factors, but as a recent study by the [Economic Policy Institute](#) (EPI) finds, our nation's early care and home-healthcare workers should be paid a minimum of \$21 to \$26 per hour. Doing so would ensure they can afford basic necessities for themselves and their families and would also value them in ways other industrialized nations value their care workers.

However, to fully ensure that care workers can afford their and their families' basic needs wherever they live and work, all care workers should be provided with a [living](#)

[wage](#). Additionally, all care workers should be provided with basic fringe benefits, including paid leave and health insurance, and should be afforded the right to unionize and collectively bargain.

Enhance the Rights of Domestic Care Workers

- **Extend workplace rights and protections to the nation’s 2.2 million domestic workers:** Long excluded from workplace rights and protections, domestic workers—who are disproportionately women of color—often face financial insecurity, harsh working conditions, low pay, and lack of benefits that most other workers are afforded in the workplace. To properly acknowledge, value, and appreciate their critical but thankless work and role in our society, the U.S. Congress and state governments should move to enact a [Domestic Workers Bill of Rights](#) to support the lives and livelihoods of the millions of domestic workers across the country.

A Domestic Workers Bill of Rights would elevate the efforts of the [National Domestic Workers Alliance](#), and it should extend workplace rights and protections to all domestic workers, including by ending domestic workers’ exclusion from the Fair Labor Standards Act that, among other things, denies them the ability to earn overtime pay. Further, domestic workers should also be provided with paid sick leave, be protected from workplace abuse and discrimination, and should be allowed to take rest and meal breaks like many other workers. Finally, a Domestic Workers Bill of Rights should also provide these workers with transparency about the terms of their employment, along with scheduling stability and their rights as workers.

Create a National Paid Family and Medical Leave Program

- **Provide up to six months of paid medical leave and up to a year of paid family leave:** To ensure that individuals and families can care for themselves and their loved ones when facing serious health conditions, Congress should provide up to 26 weeks of paid job-protected medical leave. And for parents to bond with and

care for their child following birth, adoption, or foster care placement, Congress should provide up to 52 weeks of paid job-protected family leave.

Looking to the [Canadian system of paid family leave](#) as a model, along with other similar systems in states like [New Jersey](#), [Massachusetts](#), and [California](#), 12 of the 52 weeks of paid family leave should be set aside as birthing benefits for birthing people, leaving the remaining 40 weeks of parental leave to be shared between both parents. In addition to the 12-week birthing benefit and the shared 40 weeks of parental care, an additional four weeks of leave should also be provided to the non-birthing parent to bond with their child.

Both medical and family leave programs should be funded through employee contributions like our unemployment insurance program, and they should also progressively provide individuals, parents, and families with wage replacements of 50% to 85% of their average weekly wage, up to \$4,000. [This amount mirrors that offered in the Paid Family and Medical Leave Program within the Building Back Better Plan](#). However, a greater level of wage replacement support should be provided to the lowest-income workers, [as EPI has called for as part of their unemployment insurance reforms](#). Additionally, unlike our unemployment insurance program, the federal government should establish national minimum floors of support that states must provide and can build on if they choose to ensure that those taking family and medical leave are not unfairly and arbitrarily short-changed during their leave periods.

Finally, in conjunction with creating a National Paid Family and Medical Leave Program, we should also establish a monthly allowance or tax credit for caregivers who cannot work. This could take the form of a [home childcare allowance](#) or the [expanded Child Tax Credit](#) and would ensure that parents and caregivers who cannot work are not overlooked but instead are supported as they raise young and new children at home.

Enhance Long-Term Services and Supports for the Elderly and People with Disabilities

- **Provide universal access to comprehensive long-term services and supports:** To ensure that our country’s aging population—particularly our most vulnerable elderly communities—have affordable access to the healthcare services and support they need over the long term, [Congress should move to finance LTSS through Medicare](#), as groups like AARP have called for. By [lifting up other reforms they have put forward](#), Congress should also entirely eliminate any cost-sharing for low-income seniors and should move to establish an LTSS trust fund. To ensure its long-term sustainability, this fund should be financed through a high-income surcharge on high-earning individuals and families as well as through state maintenance of effort spending on LTSS services. Finally, a universal LTSS program should also [empower eligible individuals](#) to choose care that is best suited to their needs, [treat all participants equally](#), [provide care independent of the ability of a participant’s family to support their care needs](#), and [actively work to improve and maintain participants’ health](#) through home- and community-based services that can delay or prevent institutionalization.

Expand Supports for People with Disabilities

- **Enhance and protect the rights of children with disabilities:** To ensure that the rights of children with disabilities are protected, supported, and enhanced, [Congress should move to fully fund the Individuals with Disabilities Education Act \(IDEA\)](#), while federal agencies should ensure that IDEA data is disaggregated by race, disability, and gender.
- **Make it easier for states to implement Medicaid buy-in programs:** Rather than resorting to waivers to combine various authorities to design Medicaid buy-in programs, [Congress should enact legislation to streamline existing state authorities into a single option](#) from which states can design Medicaid buy-in programs that offer comprehensive Medicaid benefits or other forms of health insurance coverage to workers with disabilities.
- **Establish a disabled workers tax credit and reform social security disability programs to better serve people with disabilities:** To ensure that people with disabilities are not unnecessarily facing hardship in the economy, Congress should

enact a refundable [disabled worker tax credit](#), as the Center for American Progress (CAP) has called for, to help offset some of the additional costs and challenges that may come from existing or newly acquired disabilities. Additionally, as CAP has also called for, [Congress should reform the Social Security disability programs to make it possible for all workers with disabilities—rather than only those with terminal illnesses and severe, work-limiting disabilities—to access temporary income supports and services to return or remain in their jobs.](#)

Beyond these and other provisions to improve our current family care systems and to create new inclusive systems of care, we must also ensure equitable funding and access to care programs, integrate various systems of care, provide targeted support to families of color and other vulnerable groups, appropriately value our care workers, and tie the success of these systems to how well they serve our needs. By instituting these changes, enacting the policies above, and making other investments in our care systems, we can create a guarantee to family care and eliminate the unnecessary and unfair burdens our current systems place on Black and Brown families.

The Road Ahead to Liberation

While creating a new system of family and long-term care will require structural policy changes, not all policies will dismantle the [Oppression Economy](#) overnight, nor will they come to fruition on their own. As a national movement-support organization building the power of people of color to totally transform the economy, we believe those closest to the problems are best suited to develop, shape, and advance the solutions that will get us to where we need to go.

This brief, [which is part of an ongoing series of resources](#), aims to provide organizers with bold policy platforms and policy design frameworks that can be used to guide conversations with their communities and policymakers about how policy can be shaped to advance racial justice. We invite you to use and refine the information in this brief in whatever ways are most helpful for your work and your community. We also invite you to engage with [Liberation in a Generation](#) in further developing this idea.

To build a [Liberation Economy](#) in one generation, we must ensure that advocates, community organizers, residents, and other proven and emerging leaders of color are empowered and at the center of the work to create an economy where all people of color can truly prosper.

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Liberation in a Generation is a national movement support organization building the power of people of color to totally transform the economy—who controls it, how it works, and most importantly, for whom. We bring together advocates, community organizers, economists, and other proven and emerging leaders of color across the country to build a Liberation Economy, within one generation.

www.liberationinageneration.org