

Education Freedom and Work Opportunities as Catalysts for Increasing the Birth Rate Among Married Couples

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KEY TAKEAWAYS

To reverse America's declining birth rate and help families to flourish, state and federal policymakers must first reduce their regulatory overreach.

Policymakers should also pursue commonsense education reforms and reforms that give working parents more options for childcare, education, work, and time off.

To help families to thrive, and to encourage married couples to have more children, government should remove the barriers that hold back innovation and flexibility.

The United States has experienced a rapid decline in its fertility rate, starting with the Great Recession and declining further since then. Since 2008, the U.S. fertility rate fell from 2.1—right at replacement rate—to a record low of 1.6 births in 2020.¹

Research at the University of Pennsylvania and McGill University suggests that two factors contributing to the falling birth rate are the decline in marriage and an increase in women's educational attainment.² Since 2006, marriage rates have declined by 15.9 percent among women ages 25 to 29.³ Married women are three percentage points more likely to have a child than their unmarried counterparts and are drastically less likely to have an abortion.⁴ Meanwhile, women's bachelor's degree attainment rose by 10 percent over the past decade and the total fertility rate of women

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with bachelor's degrees was 37 percent lower than the fertility rate of women with high school degrees in 2019.⁵ The fact that fertility rates fall as women's education and incomes rise suggests that opportunity costs—not a lack of income—is driving fertility declines, and that improved options for combining family and careers would increase family formation and raise the fertility rate.

Creating the conditions for family flourishing, including conditions that support increasing the married birth rate, require new approaches to early childhood education and care, advanced education, and workforce policies. Couples will be more likely to have the number of children they desire if they can be confident that they will have good and affordable educational options for those children. Current and prospective parents need confidence that they will have:

- Flexible childcare and work arrangements;
- Safe and effective K–12 options that align with their values;
- Higher-education opportunities that provide multiple, cost-effective routes to climbing the ladder of upward economic mobility; and
- A thriving economy that provides flexible work options for parents to maximize their ability to care and provide for their children.

Flexible Work Options

Work decisions affect marriage and children, and vice versa. Concerns that getting married and having children could disrupt career goals and that children are too expensive can cause some people to forgo or put off marriage and to decide not to have children or to have fewer than they would otherwise have. A 2018 poll by the Cato Institute found that workplace flexibility is parents' top priority for balancing work and family life, with 58 percent of parents saying that flexible work schedules, remote work, and part-time work would be the best way to help them to balance work and family.⁶

While “having it all”—successful careers for both parents and the perfect family situation all at the same time—may not always be realistic, increasingly family-friendly workplace policies and a surge in flexible work options have made it possible for people to have more of the work and family balance they desire. A recent economic analysis found that remote work increased

family formation and fertility rates.⁷ Over the past five years, the number of workers with access to paid family leave increased by 67 percent. And a surge in independent work options—which include contracting, freelancing, gig work, and self-employment—have made it possible for more people to be their own bosses.⁸ This is especially valuable to parents who want and need more control over their schedules. Independent workers report greater work-life balance, less stress, and better health, with the same, or higher, incomes as traditional employment—all of which make it easier for people to have the families they desire.⁹

Supporting Parents’ Preferences in Early Childhood Education and Care. Access to childcare that meets parents’ preferences and needs can increase the chances that would-be parents choose life over abortion and can help to enable couples to have the number of children they desire. Direct parental, spousal, or extended family care has always been parents’ top preference for childcare, and policies supporting those preferences should be prioritized. Indeed, the COVID-19 pandemic appears to have intensified the desire for family care over center-based childcare, which has become more possible through flexible work arrangements and remote work allowing some people to move closer to family.

According to a 2021 survey by the Institute for Family Studies that asked parents of small children up to age four about their ideal work and childcare arrangement, 31 percent of parents prefer that parents work flexible hours and share childcare duties; 28 percent prefer that one parent stays home full time to care for children; 14 percent prefer that a relative cares for children; 14 percent prefer that one parent stays home part-time while using part-time childcare; 11 percent prefer using full-time center-based childcare; and 4 percent prefer that a nanny cares for children.¹⁰

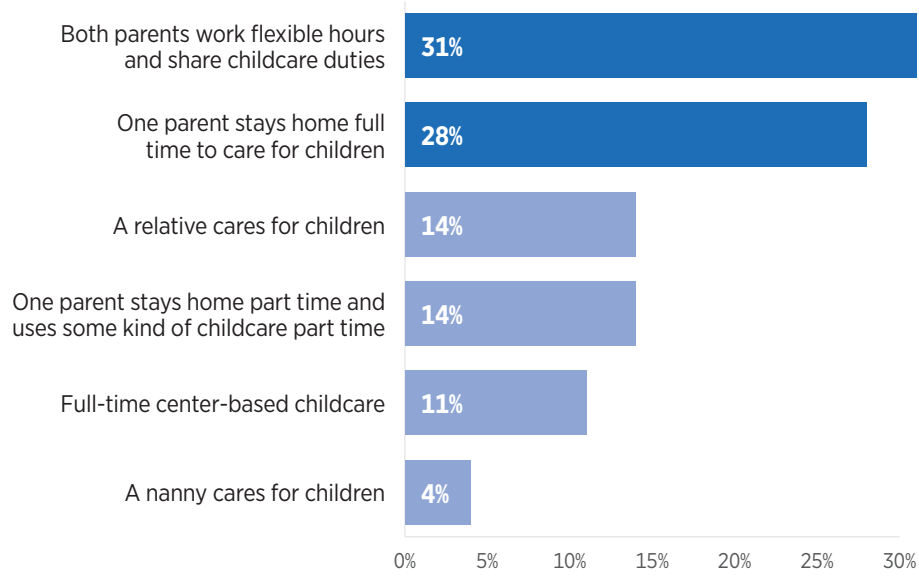
Current childcare regulations drive up costs and limit the supply of childcare providers, which has especially hurt small in-home family providers that are far more affordable than center-based childcare. In addition to the costs of converting one’s home into a childcare facility and of keeping up with tedious regulations,¹¹ a study of Illinois licensed in-home providers found that they spend 18 hours per week performing unpaid administrative work in addition to 51 hours per week providing paid childcare.¹² Not surprisingly, the number of small in-home childcare providers plummeted by 52 percent between 2005 and 2017.¹³

For lower-income earners, affordable childcare choices can reduce the financial strain that factors into decisions to have children. For higher-income and more educated workers who have lower fertility rates, the assurance of flexible childcare options can reduce concerns—particularly

CHART 1

Post-COVID-19 Childcare Preferences Shift Toward Home, Family, and Work Flexibility

PREFERENCES OF PARENTS WITH CHILDREN AGES 0 TO 4



NOTE: Percentages do not sum to 100 due to rounding.

SOURCE: Wendy Wang and Jenet Erickson, “Homeward Bound: The Work-Family Reset in Post-COVID America,” Institute for Family Studies, August 2021, <https://ifstudies.org/ifs-admin/resources/final-ifsparentsreport.pdf> (accessed March 13, 2023).

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for mothers—that having children would force them to choose between disrupting their careers and placing their children in undesirable childcare.

Education Choice for All Families

Married couples may also delay having children over concerns about the quality of elementary and secondary schools that would be available to them. From academic concerns and anxiety about curricular content about race or “gender” to physical safety, families have a range of questions about whether district public schools align with their values and their children’s needs and well-being.

Young families, low-income families, and middle-income families may not be able to afford private school tuition as an alternative to public schools,

especially when it means paying for school twice: once in property and other taxes as payment to the district school and a second time for private school tuition. Funding families directly through education choice options, such as education savings accounts (ESAs), tax credit scholarships, or vouchers can ensure that all children can attend schools that align with their parents' values, that are safe, and that provide a solid education.

A growing number of states now have education choice options. As of May 2023, 14 states have ESAs or ESA-style accounts, 15 have vouchers, and 21 give families access to tax credit scholarships. (See Appendix Table 1 for a full list of programs by state.)

Parents who have access to such private school choice are more satisfied with their children's educational experiences.¹⁴ Increased parental satisfaction is likely a function of the many benefits of school choice that have been demonstrated empirically. Those include improved academic achievement outcomes;¹⁵ increased graduation rates;¹⁶ positive effects on civic engagement;¹⁷ reduced crime;¹⁸ improved student safety;¹⁹ and positive impacts on character as seen in outcomes, such as increased charitable giving,²⁰ positive effects on tolerance of others,²¹ increased political participation,²² and higher levels of voluntarism.²³ School choice also has statistically significant positive effects on reductions in paternity suits,²⁴ potentially signaling a decrease in out-of-wedlock births. School choice has an impact on family dynamics, enabling parents, as University of Arkansas professor Patrick Wolf has identified, "to move from the margins to the centers of their child's educational experience."²⁵ Finally, and perhaps most important, research indicates that children attending private schools, especially religious schools, are more likely to get married as adults, and more likely to stay married.²⁶

The benefits of education choice accrue to some of the most important aspects of families' lives and could increase the marital birth rate.

Teaching Students the Success Sequence in School

Access to values-based education can also reinforce the importance of family, marriage, and the "success sequence." As Ron Haskins and Isabel Sawhill at the Brookings Institution have noted, the success sequence is the term for research demonstrating that graduating high school, getting a job, and getting married before having children significantly reduces the likelihood of an individual ending up in poverty. Following that sequence creates a substantial hedge against poverty, as evidenced by the fact that 97 percent of millennials who follow it were not poor when they reached

adulthood.²⁷ Children in private schools, particularly those that are faith-based, are more likely to hear about the benefits of marriage and the positive outcomes of the success sequence.

Schools have a role to play (both public and private) by presenting data about success sequence outcomes to students. A nationally representative survey of parents conducted by the American Enterprise Institute (AEI) in 2021 found that parents agree, with 76 percent supporting schools teaching the sequence. Notably, a full 70 percent of those respondents who had not followed the sequence themselves, as evidenced by the fact that they had not completed high school, were unemployed, or had children out of wedlock, also supported teaching the success sequence to students.²⁸ Responses to the AEI survey closely mirrored those of a nationally representative survey of parents commissioned by The Heritage Foundation and conducted by Braun Research, also in 2021. Among parent respondents, 72 percent agreed that schools should explicitly teach the success sequence, as did 60 percent of school board members.²⁹

Public schools might simply present the data on success sequence outcomes to students, and all schools should be more intentional about preparing students for family life. Students need to know, in particular, the family facts of life: namely, that having and rearing children in marriage maximizes the economic, educational, and emotional welfare of men, women, and, especially, children.³⁰

There is a 13-percentage-point difference in students living in two-parent households between those who attend public versus private schools. Approximately 68 percent of children who attend public schools (averaging assigned and chosen public schools) live in two-parent households, compared to 81 percent of students who attend private schools.³¹ Although a causal connection cannot be made between the two, and selection bias certainly factors into those figures (married parent families are more likely to have the means to send their children to private school, for example), there is an association. As such, private schools may also be modeling a key component of the success sequence, something parents should consider when determining which types of school are more likely to foster both marriage and having children within marriage.

Using Markets—Not Taxpayer-Forced Loan Cancellation—to Reduce Student Loan Debt

Student loan debt is another frequently cited reason for delaying child-bearing. In 2006, 30.6 percent of women over the age of 25 had a bachelor's

degree; by 2019, that figure had risen to 40.7 percent.³² Along with this increase has come an increase in student loan debt. Over that same period, outstanding student loan debt increased from approximately \$545 billion to nearly \$1.7 trillion.³³ Media frequently relay stories of couples postponing childbearing due to student loan payments.

Although these aggregate figures are eye-popping, they are modest when considered at the individual level. The majority of college graduates exit with less than \$20,000 in debt, and the median monthly student loan payment is \$222.³⁴ Nevertheless, some married couples may have considerable college debt that influences their decision to have children.

One can sympathize with borrowers who were given the impression by guidance counselors, the elite media, and government actors that their only way to climb the ladder of upward economic mobility was by attending a brick-and-mortar college to obtain a bachelor's degree and to delay marriage until they fully establish themselves in the workforce. Part of the equation for increasing the married birth rate must solve for this problem; industry and policy alike must move away from the bachelor's degree being the sole proxy for employability.

Congress must also eliminate open-ended federal subsidies (student loans and grants) that accrue largely to the benefit of institutions, which can raise tuition and capture additional spending, passing the cost along to student consumers. Reforms within the higher education sector should include eliminating federal PLUS loans, allowing colleges to cap borrowing, and requiring universities to have some "skin in the game" for a portion of the cost of student loan defaults. Coupled with changes to the ossified accreditation system, these reforms could dramatically reduce the cost of college and ultimately the debt loads of future borrowers, easing one perceived obstacle to increasing the married fertility rate.

At the same time, Congress should prevent future student debt cancellation. Forcing people without college degrees—who tend to have more children—to pay for the loans of individuals with degrees and with fewer or no children will only make it harder for lower-income and middle-income families to have and support the number of children they would like.³⁵

Lower-Cost, More Effective Education and Workforce Development

Education and experience help people to achieve stable work and rising incomes that can encourage and support marriage and children. Research shows that employment provides people—low-income fathers,

in particular—with financial stability and responsibility that make them more attractive as partners and thus more likely to get married. Ample work options and rising incomes can help to enable couples to have and to provide for as many children as they want.

Massive federal subsidies for higher education have had the opposite of their intended effect, causing costs to rise³⁶ and crowding out more effective and affordable education options like apprenticeships and employer-provided programs that can lead to successful careers.

A 2021 Brookings Institution report noted that the process for employers to establish apprenticeship programs is excessively onerous and concluded that “[a] robust apprenticeship system has the potential to increase earnings and reduce occupational segregation in the labor market.”³⁷ Moreover, a 2017 Harvard study estimated that the number of occupations commonly filled through apprenticeships could nearly triple (from 27 to 74), that the number of job openings filled through apprenticeships could expand eight-fold (to 3.2 million), and that the occupations ripe for apprenticeship expansion could offer 20 percent higher wages than traditional apprenticeship occupations.³⁸ Yet, government-monopolized Registered Apprenticeship Programs are concentrated in legacy trades—a problem compounded by the fact that the Biden Administration cancelled the flourishing new Industry-Recognized Apprenticeship Programs that were helping to fill in-demand jobs like nursing. These actions are preventing more students from having the opportunity to gain on-the-job education for a successful career while getting paid, instead of paying for costly tuition.

Moreover, federal job-training programs consistently fail to provide workers with education and experience that helps them to find and retain jobs.³⁹ For example, only 32 percent of participants in the government’s program that is designed to train workers for in-demand jobs found occupations in their area of training and individuals receiving the full workforce training were less likely to obtain health insurance or pension benefits, their households earned several thousand dollars less, and they were more likely to be on food stamps than participants who received minimal services.⁴⁰ And, at a taxpayer cost of \$25,000 per participant, the Job Corps youth training program *reduced* students’ likelihood of earning a high school diploma, had no effect on college attendance or completion, and led to only \$22 more per week in earnings.⁴¹

By contrast, research shows that young men who have gone through career-based education, such as apprenticeship programs, are more likely to be earning and working more than their peers with similar backgrounds and are more likely to be married as younger adults.⁴² Evidence supports common intuition—young working men are simply more “marriageable.”

Recommendations for State and Federal Policymakers

To support married couples having more children, state policymakers should:

Teach the Success Sequence. Among young adults who follow the success sequence—finish high school, enter the workforce or attend college first, and get married prior to having children—97 percent are not in poverty.⁴³ States should adopt laws adding the success sequence to their family life education standards, showcasing data illuminating the value of graduation, work, and marriage for young adults and their families.

Reduce Unnecessary Regulations on Childcare and Preschool Providers. Childcare licensing and regulations have set an increasingly high barrier to establishing and maintaining home-based childcare. Not surprisingly, the number of small in-home childcare providers—which tend to be more flexible and cost about 25 percent less than center-based childcare—plummeted by 52 percent between 2005 and 2017.⁴⁴ To increase access to more flexible and affordable childcare, state policymakers should eliminate unnecessary regulations, such as unnecessary degree requirements, that do not significantly improve the quality of care.

Adopt Universal Education Savings Accounts (ESAs). States should follow the lead of Arizona, West Virginia, Iowa, Arkansas, and Utah and adopt universal education choice options for families. Arizona, in particular, established the model universal ESA program, which deposits a portion of the money that would have been spent on a child in public school into a parent-controlled account. Parents can then use those funds for any education-related purpose, including private school tuition, online learning, special education services and therapies, private tutors, home schooling, textbooks and curricula, and a host of other services. Unused funds can even be rolled over from year to year and can be rolled into a college savings account.

To support married couples having more children, Congress should:

Amend the Fair Labor Standards Act (FLSA) to Enable More Employer-Provided Childcare. Under the FLSA, employers who provide any kind of onsite childcare or childcare subsidies must include the value of those benefits in employees' "regular rate" of pay calculations.⁴⁵ This complicates and increases employers' costs because, instead of simply paying an hourly worker who is subject to overtime laws 1.5 times the wage for overtime, employers must calculate a different, higher wage rate that includes the hourly value of childcare benefits, and then multiply that amount by 1.5 for overtime hours. Since childcare subsidies are typically fixed and do not

increase with overtime, they should not be included in the overtime wage calculation. Congress should amend the FLSA to treat childcare subsidies the same as other workplace benefits, such as retirement contributions and health and life insurance, which are excluded from workers' "regular rate" of pay calculations.

Not Impede Businesses from Offering Flexibility and Remote-Work Options. The best thing that policymakers can do to enable more family-friendly workplaces and flexible work opportunities is to refrain from impeding innovation that makes flexible and remote work possible for workers. This flexibility is often key for parents looking for options that allow them to juggle work and family responsibilities. A pending Department of Labor regulation on independent contractor status threatens to take away flexible and remote options for tens of millions of workers. In California, entire professions of freelance workers have lost their livelihoods.⁴⁶ And an expected regulation to raise the wage threshold for salaried employees would cause many employers to prohibit remote work for hourly workers.⁴⁷

Codify in Law a Bright-Line Test for Employee vs. Independent Contractor Status. Many workers—especially parents—desire independent contracting work that allows them to be their own bosses and work remotely and with flexible hours. But current ambiguity and conflicting definitions across federal statute—including a pending regulation to drastically restrict independent contracting—impede work opportunities that allow parents to better balance raising families and earning incomes. Congress should codify a single bright-line test for independent contractor status under federal laws⁴⁸ based on the "common law" control test.⁴⁹

Allow Low-Income Private-Sector Workers to Choose Between Paid Time Off and Overtime Pay. The Working Families Flexibility Act would allow private-sector employers to offer their hourly workers the choice between accumulating time-and-a-half paid time off and receiving time-and-a-half pay when they work overtime hours.⁵⁰ This would particularly help lower-wage workers to accrue paid family leave.

Enable More Remote-Work Opportunities and Workplace Flexibility by Amending Overtime Regulations. Labor laws require that most hourly employees as well as salaried employees who make less than about \$36,000 a year (about \$28 an hour) are generally required to be paid 1.5 times their normal rate for any hours over 40 that they work in a given week. Employers are understandably reticent to allow workers who are subject to overtime rules to work remotely because they cannot easily monitor their work. For example, at least one employment law firm advised its clients to

prohibit workers who make less than the overtime threshold from accessing company e-mail and computer systems remotely, meaning that everything must be done in person, and a sick child at home means that the individual does not have the option of earning income remotely.⁵¹

Moreover, it can be prohibitively costly for employers to allow overtime-eligible workers the flexibility of shifting some of their hours from one week to another because that could cost the employer 50 percent more for the same work. The Department of Labor's (DOL's) Wage and Hour Division should abandon its plans to issue a higher overtime salary threshold in the spring of 2023. A higher threshold would force more workers to become subject to overtime laws and thus less likely to be able to work remotely or to have flexible hours. This would particularly hurt parents. The DOL should not raise the threshold and Congress should instead amend the FLSA to expand access to workplace flexibility by allowing employers to calculate overtime over two-week or four-week periods.

Allow Portability of Federal Head Start Funding. The research on Head Start is mixed at best when it comes to children's cognitive, social-emotional, or health outcomes. Moreover, at a cost of about \$12,500 per child, Head Start costs as much or more than most full-time childcare options and yet its limited hours fail to provide a childcare solution for most working parents. Given all this, Congress should allow eligible families to take their share of Head Start funding to an early-childhood education and childcare provider of choice by converting the money currently spent per pupil into family-controlled ESAs.⁵²

Provide School Choice for Families with Existing Federal Funding. Congress should also allow parents to take their share of existing federal education spending to education providers of their choice. Specifically, Congress should allow funding under Title I of the Elementary and Secondary Education Act (for students in low-income school districts)⁵³ and funding authorized under the Individuals with Disabilities Education Act for students with special needs to follow children to schools and education providers of choice.⁵⁴ At the same time, Congress should provide children of active-duty military families with ESAs to allow them to attend education options of choice, rather than being assigned to the public school nearest their parent's assigned military base.⁵⁵ Native American children attending Bureau of Indian Affairs schools (the worst-performing schools in the nation) should also be allowed to receive ESAs to attend a school of choice.⁵⁶ Additionally, as Washington, DC, is under the jurisdiction of Congress, it should be converted to an all-choice district through the adoption of universal ESAs.⁵⁷

Enact Universal Savings Accounts (USAs). One of the things that prevents people—particularly lower-income workers—from saving in tax-free accounts is the fear that if they need the money to repair a broken-down car or to cover unusually high energy bills, it will be hard to access it and they will have to pay a penalty. USAs, which can be used for many key family expenses—paid family leave, children’s care and education, retirement, and unexpected events—have proven highly successful at increasing savings, especially among lower-income earners, in places like Canada, South Africa, and the U.K.⁵⁸ Congress should enact USAs so that families can save in a single, simple account for all their child and family needs.

End Federal PLUS Loans. The PLUS Loan program allows parents of undergraduate students and graduate students (since 2008) to borrow from the federal government up to the full cost of attendance at a university. Evidence suggests that this virtually unrestricted access to federal student aid has been a key driver of college costs. David Lucca, Taylor Nadauld, and Karen Shen of the Federal Reserve Bank of New York found that credit expansion (increasing subsidized federal student loans) leads to a tuition increase of 60 cents for every additional dollar of subsidized federal loans.⁵⁹ To bring down college costs and reduce student debt, Congress should eliminate the PLUS Loan program.

Require Colleges to Have Financial “Skin in the Game” for Student Loans. As a condition of participating in the federal student loan and grant programs (Title IV of the Higher Education Act), Congress should require colleges to pay for a portion of the defaulted student loans of their borrowers. As the Texas Public Policy Foundation’s Andrew Gillen explains, that essentially means “asking colleges to be co-signers for their students’ loans.”⁶⁰ Colleges and universities should also be allowed to cap student borrowing.

Reform Accreditation to Provide More Post-Secondary Options for Americans. The Higher Education Reform and Opportunity (HERO) Act would decouple federal higher education financing (student loans and grants) from the federal accreditation process. States would be free to establish their own systems for determining who can accredit or credential individual courses, programs of study, or institutions. Federal student aid would then be available to follow students to institutions *and* individual courses that are credentialed under a state’s accreditation system, enabling a student to have a more customized higher education experience, more quickly enter the labor market, and reduce debt burdens.

Enable Lower-Cost Education Alternatives. The Apprenticeship Freedom Act⁶¹ and Training America’s Workforce Act⁶² would help to level

the playing field so that apprenticeship programs could develop across more industries and provide more workers with the option of on-the-job, paid training and education ending in a successful career.

Conclusion

Pursuing new, commonsense approaches to education reform and work-family policies, from early education and care through higher education and workforce flexibility, will encourage the conditions for family flourishing and increase the married birth rate. Affordable childcare available through a variety of providers, including at-home options, access to high-quality K–12 education that families choose that reflects their values, a higher education landscape that provides numerous routes—beyond that of a standard bachelor’s degree—to climbing the ladder of upward mobility, and flexible work arrangements will give families confidence that they can have the number of children they desire. Public policy should support families as they form and grow and can do so through reducing government regulatory overreach, by directly funding students instead of institutions, and by removing barriers to a flexible workforce. Ultimately, these reforms support families as they nurture their children to become productive members of a free society.

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APPENDIX TABLE 1

Education Choice Programs by State

State	Tax Credit Scholarships	Vouchers	ESAs or ESA-Style Accounts
Alabama	✓		
Alaska			
Arizona	✓		✓
Arkansas	✓	✓	✓
California			
Colorado			
Connecticut			
Delaware			
District of Columbia		✓	
Florida	✓	✓	✓
Georgia	✓	✓	
Hawaii			
Idaho			
Illinois	✓		
Indiana	✓	✓	✓
Iowa	✓		✓
Kansas	✓		
Kentucky			
Louisiana	✓	✓	
Maine		✓	
Maryland		✓	
Massachusetts			
Michigan			
Minnesota			
Mississippi		✓	✓
Missouri			✓
Montana	✓		✓
Nebraska			
Nevada	✓		
New Hampshire	✓	✓	✓
New Jersey			
New Mexico			
New York			
North Carolina		✓	✓
North Dakota			
Ohio	✓	✓	
Oklahoma	✓	✓	
Oregon			
Pennsylvania	✓		
Rhode Island	✓		
South Carolina	✓		✓
South Dakota	✓		
Tennessee		✓	✓
Texas			
Utah	✓	✓	✓
Vermont		✓	
Virginia	✓		
Washington			
West Virginia			✓
Wisconsin		✓	
Wyoming			

SOURCE: Heritage Foundation research.

Endnotes

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5. Centers for Disease Control and Prevention, "Total Fertility Rates, by Maternal Educational Attainment and Race and Hispanic Origin: United States, 2019," *National Vital Statistics Report*, Vol. 70, No. 5 (May 12, 2021), <https://www.cdc.gov/nchs/data/nvsr/nvsr70/nvsr70-05-508.pdf> (accessed March 17, 2023). Total fertility rates by educational level in 2019 were: 2.79 for less than a high school degree, 2.05 for high school graduates, 1.81 for some college, 1.31 for an associate's degree, 1.28 for a bachelor's degree, 1.41 for a master's degree, and 1.52 for a doctorate or professional degree.
6. Of the seven options listed, parents' top priorities for balancing work and family were: (1) more flexible work schedules (26 percent); (2) ability to work remotely (23 percent); (3) more affordable childcare (20 percent); (4) more paid parental leave (10 percent); (5) ability to work part time (9 percent); (6) extended afterhours childcare (7 percent); and (7) other (3 percent). See Emily Elkins, "Poll: 74% of Americans Support Federal Paid Leave Program When Costs Not Mentioned—60% Oppose If They Got Smaller Pay Raises in the Future: Results from the Cato 2018 Paid Leave Survey," Cato Institute, December 11, 2018, <https://www.cato.org/surveyreports/cato-institute-2018-paid-leave-survey> (accessed March 11, 2023).
7. Lyman Stone and Adam Ozimek, "Early Remote Work Impacts on Family Formation," Economic Innovation Group, March 7, 2023, <https://eig.org/remote-work-family-formation/> (accessed March 11, 2023).
8. In 2021, 59 million Americans—more than one in three workers—participated in freelance work.
9. FreshBooks, "Women in the Independent Workforce—2nd Annual Report, 2019," <https://www.freshbooks.com/press/data-research/women-in-the-workforce-2019> (accessed June 6, 2022).
10. Wendy Wang and Jenet Erickson, "Homeward Bound: The Work-Family Reset in Post-COVID America," Institute for Family Studies *Research Brief*, August 2021, <https://ifstudies.org/ifs-admin/resources/final-ifsparentsreport.pdf> (accessed May 10, 2023).
11. For example, childcare regulations often dictate which toys that providers may and may not offer, which types of beverages may or must be provided at which time intervals, the size into which different pieces of food must be cut, which type of tape can and cannot be used for materials in the classroom, and which types of food containers must be used and how they must be labeled.
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