

# A Bipartisan Solution to Help Working Families

By: Senator Bill Cassidy (R-LA) &  
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*Too often, Americans who want to start a family are forced to make tough decisions. Will they be able to spend some time at home after the birth or adoption of a new child? How will they afford quality infant care for their child when they do go back to work?*

Hardworking American families need help today. That is why Senator Bill Cassidy, M.D. of Louisiana and Senator Kyrsten Sinema of Arizona came together to introduce the first bipartisan plan to provide working families with a better option. The Cassidy-Sinema plan would help working families now by funding paid parental leave or infant care expenses through advancing the Child Tax Credit (CTC).

**Our Proposal:** Give parents the option of advancing up to \$5,000 from their CTC upon the birth or adoption of a child. Future CTCs will be adjusted accordingly.

- Under current law, parents can claim an annual CTC of up to \$2,000 for each child under age 17.
- If they take the new benefit, parents would then receive an adjusted CTC of up to a \$1,500 annually over the following 10 years.
- This new option allows families to change the timing of the CTC to help them get a financial boost in the first year.

**For low-income families that do not qualify for the full, refundable portion of the CTC,** \$500 annual installments would be burdensome.

- These families would be able to similarly bring forward their CTC benefit to receive the equivalent of 12 weeks wage replacement.
- They then would receive their adjusted CTC over the next 15 years.

Cassidy-Sinema would allow families to receive support after the birth or adoption of a new child – to finance time off of work, offset the cost of infant care, or both. According to data collected by Child Care Aware of America, the average cost for center-based infant care is higher than a year of tuition and fees at a public college in 28 states and the District of Columbia. Families need flexibility and support now. The Cassidy-Sinema plan is the first step.

The proposal helps working parents in a way that doesn't raise taxes, endanger Social Security, or create new employer mandates.

This benefit is completely optional and flexible. Parents can forgo the benefit and continue receiving their existing CTC if they are fortunate enough to receive paid leave through their employer or state. For working families who do not currently have that choice, our proposal provides another option and much-needed support for new families.