

VANCE'S PLAN FOR STAY-AT-HOME PAY

Rachel Greszler, Senior Research Fellow

Joel Griffith, Senior Fellow

SEPTEMBER 11, 2026



TOPLINE: Vice President Vance is proposing a poorly designed expansion of the Child Care and Development Fund (CCDF) benefit to include stay-at-home parents (currently, only working single parents and dual-income households are eligible).

Conservatives should oppose this expansion, which would expose the sanctity of the family to government intrusion, punish work, and create new avenues for fraud.

CCDF Background:

- CCDF was created during welfare reform in the 1990s to help low- and moderate-income parents afford childcare so they could develop the skills to move off welfare.
- [870,000 families](#)—80 percent of whom are single parents, predominantly mothers—receive up to \$9,000 a year per child. CCDF costs approximately \$12 billion per year.
- CCDF is already stretched beyond capacity: nearly one-third of U.S. states have [wait lists](#), with around 400,000 eligible children currently waiting to receive the benefit.

Vance's Draft Proposal:

- **Stay-at-home parent families making less than state income limits could receive up to \$9,000 per child per year..**
- To qualify, one spouse must work 35+ hours a week, while the other earns *nothing*.

Forced to Pick: Invasive Government Scrutiny or Rampant Fraud?

- Treating parenting as an auditable "childcare service" requires government certification and opens up family arrangements to invasive bureaucratic audits.
 - *Without proper oversight*, the expansion opens the door to significant fraud.

Punishing Work, Imposing Childcare Arrangements:

- Stay-at-home spouses would be *punished* for *any* remote, part-time, or gig work.
- Families could face a brutal benefit cliff for getting a hard-earned raise or promotion.
 - Welfare's goal is to get people *into* work and *off of* welfare.
 - **This proposal would do the opposite.**
- The government should not determine the best childcare arrangement for families.
- Expanding eligibility to families that do not use childcare would stress the program's already limited capacity to help parents pursue employment and independence.

BOTTOM LINE: American families need the freedom and flexibility to make the decisions that work best for them—not taxpayer-funded subsidies that reward one family's arrangement over another. Conservatives are already familiar with the danger of expanding the welfare state. Just because a proposal seeks to assist a segment of society that conservatives are favorable toward doesn't make it good policy.

