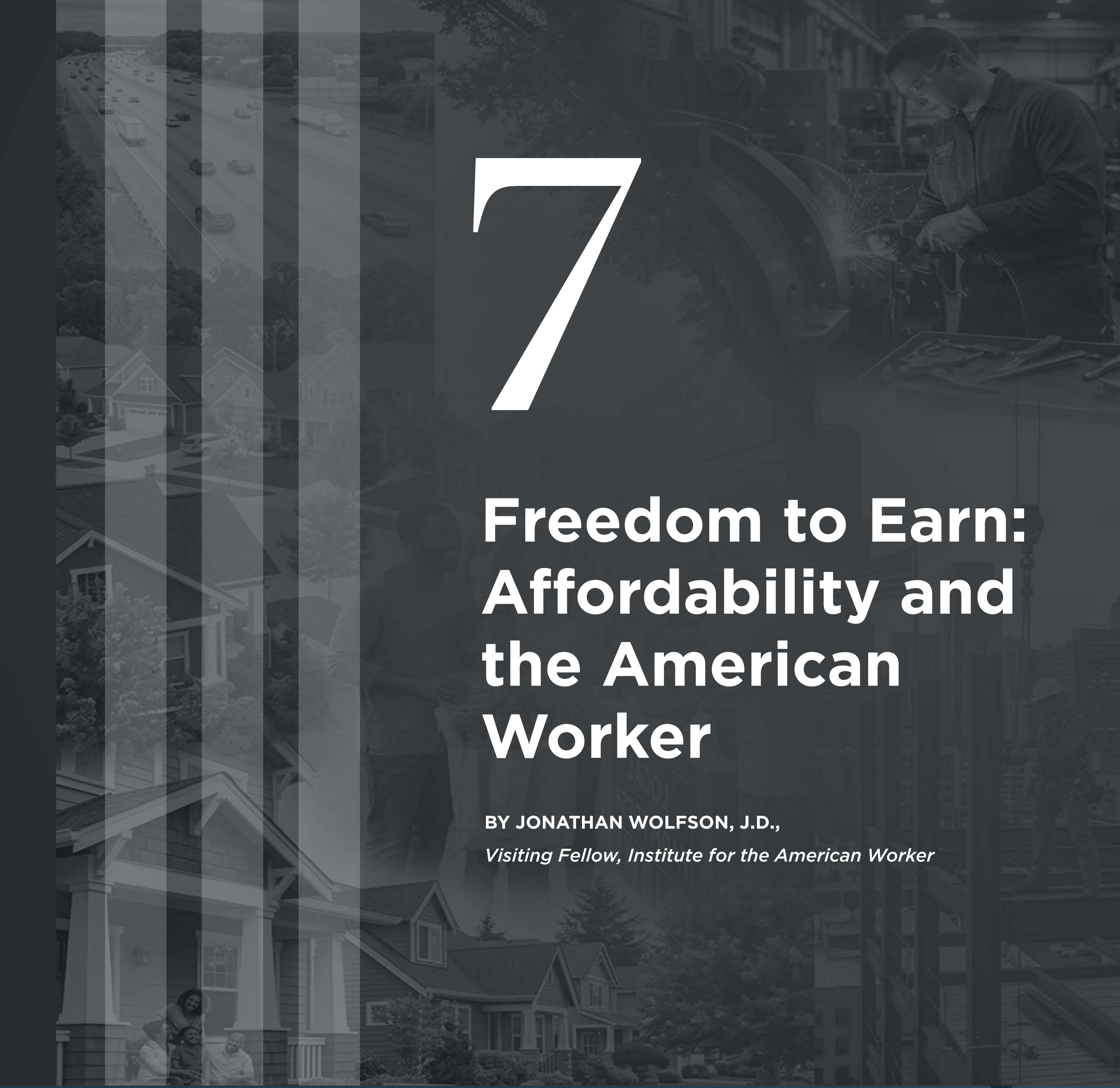

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Freedom to Earn: Affordability and the American Worker

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How Big Government Made Life Unaffordable and How to Fix It

INTRODUCTION

Affordability is not merely a question of prices; affordability is first and foremost a question of paychecks. American households and families need to earn a living to meet their needs. Yet the policy environment governing how Americans work remains shackled to laws and frameworks designed for a mid-20th century economy. Worker choice, not top-down mandates, is critical for helping workers and their families earn a living to afford the necessities (and luxuries) of life. Policymakers should focus on keeping open doors of opportunity for workers as one of the most important steps to advance affordability.

In Washington, conversations about affordability often begin and end with prices. But this framing misses a critical issue. Affordability is about more than just what things like food or gasoline cost. It is about whether individuals and families have the ability to earn enough to purchase what they need and then what they want.

Policymakers must understand this distinction. Policies that attempt to suppress prices without strengthening earning opportunities often distort markets, reduce access, or shift costs elsewhere and may even increase prices and harm affordability. By contrast, policies that expand the ways Americans can earn and remove barriers to work improve affordability in a durable, sustainable way.

Modern American workers navigate a rapidly evolving labor market shaped by technological change, demographic shifts, and new forms of work. Millions of workers are choosing flexible, independent arrangements because those arrangements better align with their lives. And millions of other workers choose employee roles free from the constraints of unions that may not represent the workers' interests. Yet too often, public policy treats these choices as problems to be corrected rather than opportunities to be supported.

A pro-worker affordability agenda must start from a simple premise: when workers have more ways to earn a living, they are better equipped to afford the lives they want. Policymakers should aim to expand the range of options available to them rather than channeling workers into a single model of employment.

I. Affordability Starts with Making a Living

Every day, leaders in Washington, D.C., make decisions about how the American people work. And these decisions affect our families, our health, and our wallets. These decisions are not merely employment or labor law decisions; they are critical decisions about "affordability." While most conversations about affordability focus on how much things cost, policymakers should ask whether families earn enough to afford what they need. The cost of living is only high or low relative to earnings. So, the critical question of affordability must start with ensuring that American families can earn enough to cover their living costs. Real income growth (income growth relative to inflation) and workers' opportunity to grow it even more are the critical measuring sticks by which affordability should be judged.

A. An Economy in Transformation

Today's American workers face an increasingly dynamic and more technologically advanced job market, yet many employment laws are nearly a century old. The share of workers in manufacturing is under 8% today, but it was around 1 in 3 workers during World War II. Note that despite this overall trend, manufacturing employment is still growing in right-to-work states. Approximately 1% of workers are engaged directly in agriculture today, but over 21% were in agriculture in 1935, when the National Labor Relations Act was enacted.[1]

Economist Rachel Greszler put it plainly before the Senate HELP Committee last year: "In the first half of the 20th century, strong unionization, protective regulation, and manufacturing dominance created an environment in which a collective bargaining model could yield broad benefits. But that model rested on cultural norms, economic conditions, and barriers to competition that have largely disappeared."[2]

These are not merely statistical footnotes — they speak to a fundamental mismatch between the rules on the books and the economy workers actually inhabit. In the modern economy, more businesses compete for the same workers and consumers. To thrive in this ever-shifting landscape, American workers both need and want more flexibility, not less. Policy frameworks built for one era ought not throttle the opportunities of another.

B. Artificial Intelligence as a New Variable

The rise of artificial intelligence introduces yet another layer of complexity and opportunity into the labor market. AI-driven automation is reshaping job tasks across virtually every industry — from logistics and customer service to healthcare and finance. Workers face uncertain job prospects as skills that commanded premium wages just a decade ago may be augmented or displaced, while entirely new categories of work are created.

The policy response to this disruption must be to maximize worker flexibility and mobility, not to entrench workers in rigid occupational categories or

1 Austen Bannan, How to Empower Workers: Embracing a Pro-Worker Agenda Built on Choice (Institute for the American Worker, November 2025), https://i4aw.org/wp-content/uploads/2025/11/How-To-Empower-Workers-Report_Final2.pdf.
2 Rachel Greszler, "Labor Law Reform Part 1: Diagnosing the Issues, Exploring Current Proposals" (testimony before the U.S. Senate Committee on Health, Education, Labor, and Pensions, October 8, 2025), The Heritage Foundation, https://www.heritage.org/government-regulation/report/labor-law-reform-part-1-diagnosing-the-issues-exploring-current.

outdated classifications. Workers need the ability to adapt, to take on consulting work, short-term projects, or gig assignments that let them update their skills and earn income during transitions. Policies that restrict independent work or penalize businesses for engaging non-employee labor make adaptation harder, not easier, precisely when workers need maximum flexibility. For example, many states are adopting occupational licensing reforms to deregulate and expand opportunities for workers.

C. Shifting Family Demands: The Sandwich Generation

Many workers today are members of what demographers call the "sandwich generation" — simultaneously supporting minor children and aging parents who require care. The combination of childcare and eldercare costs, along with rising expenses for everyday life coupled with the changing demands of family, career, and civic organizations, means that millions of households need a job that fits into the rhythms of family life.

The Bureau of Labor Statistics recently found that less than 10% of independent contractors would prefer a traditional work arrangement.[3] Many Americans prefer instead to work under contracts, believing that such arrangements allow them to earn higher income, be their own boss, and pursue more meaningful work. They appreciate having flexibility to support their lifestyles, which is especially important to working mothers and people with disabilities who cannot work a typical 9-to-5 job. Independent Women has documented the reality that independent workers are "balancing work with caregiving for children or aging parents, managing personal health conditions, gaining an education, or pursuing entrepreneurial endeavors. In 2023, nine out of 10 female workers who shifted from full-time employment to independent contract work said they prioritized flexibility."[4]

D. Keeping Open the Doors of Opportunity

To meet the challenge of affordability, government policy must not close the doors of opportunity that workers are trying to walk through. When overzealous classification rules prevent workers from operating independently, when benefit structures penalize non-traditional arrangements, or when union frameworks impose one-size-fits-all contracts on workers who never voted for them, the result is reduced opportunity. A pro-worker, pro-affordability agenda preserves and expands pathways for Americans to earn their livings.

II. Independent Work as Part of the Solution

Independent work is a growing, chosen, and economically vital part of how Americans earn their living. Nearly 73 million people performed some amount of freelancing work in 2025, and that number continues to rise.[5] Protecting self-employed work is a critical task to preserve worker opportunity.

A. Independent Work as the American Dream

Owning your own business and being your own boss is an accomplishment synonymous with achieving the American Dream. Independent contractors and freelancers are not second-class workers; they are entrepreneurs. They take on risk in exchange for opportunity. Many have built flourishing small enterprises, serve multiple clients, and create jobs in their communities.

3 Bannan, How to Empower Workers.
4 Patrice Onwuka, "Freelancing Is Good. Congress Can Make It Great," The American Spectator, August 4, 2025, https://spectator.org/freelancing-is-good-congress-can-make-it-great/.
5 MBO Partners, 2025 State of Independence in America (MBO Partners, September 2025), https://www.mbopartners.com/state-of-independence/.

The Institute for the American Worker (I4AW) has emphasized that supporting worker choice means recognizing the dignity found in all pathways of work, union or non-union, employment in a large firm, or self-employment. Policymakers who disparage non-traditional work arrangements implicitly denigrate the choices of tens of millions of Americans.

B. Supplemental Income for Family Needs

Not all independent workers are full-time freelancers. For millions of households, independent work provides supplemental income that fills the gap between a primary paycheck and the actual cost of living. Rideshare driving, delivery work, freelance creative projects, consulting, and countless other gig arrangements allow some workers to earn when they need to — on a day off, after a layoff, or to cover an unexpected expense. This supplemental role is particularly critical for lower-income workers and families. Rather than being a consolation prize, it is a genuine lifeline.

III. Policy Should Respect and Support Independent Work

Too often, laws treat hiring independent contractors as presumptively suspicious, as something to discourage or limit. A genuine pro-worker affordability policy agenda would originate instead from a position of respect for workers' choices.

A. Respect Workers' Decisions to Be Independent

Self-employed workers want government to respect their independent status. The Bureau of Labor Statistics survey found that roughly 92% of independent contractors prefer their current arrangement over traditional employment.[6] And a June 2025 survey found that more than 80% of independent workers prefer to stay independent rather than become traditional employees.[7] Workers have already voted with their feet and public policy should honor their decisions.

California's Assembly Bill 5 (AB5) stands as the nation's starkest cautionary tale of what happens when policymakers decide they know better than workers. Americans for Tax Reform compiled 676 personal testimonials from independent contractors who detailed how AB5 hurt them — from court interpreters to cancer survivors, musicians to truck drivers, all of whom lost the flexible income upon which their families depended.[8]

Dr. Liya Palagashvili and her colleagues at George Mason University's Mercatus Center found that AB5 reduced both self-employment and overall employment, without increasing opportunities for workers across the board.[9] And Rachel Greszler has warned that restricting independent work disproportionately harms women who rely on flexibility to balance their responsibilities.[10]

Unfortunately, many state regulations and recent federal regulatory interpretations treat the mere act of engaging an independent contractor as something that requires detailed explanation to prove the contractor and hiring entity aren't breaking the rules. This presumption inverts the proper relationship between government and economic actors and stifles work opportunities. I4AW has documented how the Biden Department of Labor's independent contractor rule created an anti-worker environment that chilled legitimate business relationships.

6 Bannan, How to Empower Workers.
7 "Is 2026 the Year of Portable Benefits?" Shortlister, February 2026, https://www.myshortlister.com/insights/portable-benefits-2026.
8 Americans for Tax Reform, "List of Personal Stories of Those Harmed by California's AB5 Law," https://www.atr.org/ab5/
9 Liya Palagashvili et al., "Assessing the Impact of Worker Reclassification: Employment Outcomes Post–California AB5" (Mercatus Working Paper, Mercatus Center at George Mason University, January 31, 2024), https://www.mercatus.org/research/working-papers/assessing-impact-worker-reclassification-employment-outcomes-post.
10 Rachel Greszler, "One Proposal to Modernize Labor Laws Would Benefit Women; Another Could Set Them Back Decades," The Heritage Foundation, May 6, 2022, https://www.heritage.org/jobs-and-labor/commentary/one-proposal-modernize-labor-laws-would-benefit-women-another-could-set.

B. Let Workers Access the Benefits They Want — and Don't Punish Businesses That Want to Offer Them

One of the most significant practical barriers to independent work is the benefits gap. Under both federal law and most state frameworks, when a company provides benefits to a worker, regulators can treat that as evidence of an employer-employee relationship. So, if companies offer contractors health insurance, they risk the IRS, Department of Labor, or a state agency reclassifying that contractor as an employee, triggering back taxes, penalties, and lawsuits. This perverse incentive punishes good behavior.

Many independent workers already have access to some benefits through a spouse, parent, or other job. So it is unreasonable to force these workers to accept lower cash compensation to pay for one-size-fits-all benefits they will never use. Instead, independent workers should be allowed to negotiate for the mix of benefits and cash payments that best meet their needs, and if the worker receives payments toward a benefit account, that payment should not affect the independent contractor relationship. The solution when it comes to benefits isn't to force independent workers into traditional employment — it is to remove the legal barriers that prevent them from accessing the benefits they desire on their own terms.

IV. State and Federal Independent Work Policy Levers

A comprehensive agenda for worker affordability and independent work protection requires action at both the state and federal levels. Fortunately, momentum is building in both spheres. The following policy levers represent the most promising and actionable reforms available to policymakers today.

A. State Portable Benefits

One of the most exciting developments in labor policy over the past three years is the rapid expansion of voluntary portable benefits laws at the state level. Utah passed the first voluntary portable benefits law in 2023, allowing companies to contribute to worker-owned accounts without triggering reclassification. Alabama and Tennessee followed in April 2025. Alabama went further than any state before, creating the nation's first fully tax-advantaged portable benefits framework — companies may deduct 100% of contributions to contractor benefit accounts, and workers pay no state income tax on the value received.

Portable benefits are worker-owned accounts that accumulate based on hours worked or a percentage of transaction fees.[11] They can function similarly to a 401(k), paid time off program, or health savings account — but the worker controls them and carries them from job to job.[12] This is precisely the model of worker-centered benefit access that the modern economy demands.

Six states—Georgia, Idaho, Kansas, Louisiana, West Virginia, and Wyoming—enacted portable benefits laws in their 2026 sessions, and a seventh, New Hampshire, is awaiting signature.[13] Bills are still pending in Connecticut and Hawaii. These bills all have one key thing in common: they allow employers to contribute to an independent contractor's portable benefit accounts without triggering worker reclassification to employee status.

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11 Institute for the American Worker and Mercatus Center, "What's So Beneficial about Portable Benefits?" video, May 2026, https://www.youtube.com/watch?v=An-Nu8GexzdE.
12 Bethany S. Wagner, "West Virginia Bill Would Authorize Portable Benefits for Independent Contractors," Ogletree Deakins, March 20, 2026, https://ogletree.com/insights-resources/blog-posts/west-virginia-bill-would-authorize-portable-benefits-for-independent-contractors/.
13 Independent Women, "Momentum Swells for Independent Workers as Seven States Advance Voluntary Portable Benefits Legislation," January 2026, https://www.iwvoice.com/2026/01/momentum-swells-for-independent-workers-as-seven-states-advance-voluntary-portable-benefits-legislation/; Louisiana HB 301, https://www.legis.la.gov/legis/BillInfo.aspx?s=26rs&b=HB301.

B. State Independent Contractor Laws

States also have an important role to play in establishing fair, predictable classification standards. The ABC test, popularized by California's AB5, has stifled independent work and employment too, attempting to increase opportunities for unionization without actually delivering any new jobs for potential union members to perform. By contrast, states that apply a straightforward control-based test protect legitimate independent contractor relationships without sweeping up genuine entrepreneurs as misclassified employees.

C. Federal Benefit Safe Harbors

The single most important federal legislative action to expand access to independent worker benefits is the creation of a federal benefit safe harbor. House and Senate legislation would create a safe harbor for companies that provide benefits to workers, including independent contractors, ensuring these companies would not be classified as the employer under any federal law simply because they offer access to benefits.[14] These bills address the core practical barrier to businesses offering benefits to independent workers: fear of reclassification.

D. Federal Tax Treatment of Benefit Expenses

The tax code also contains important levers. Alabama's portable benefits framework allows companies to deduct 100% of their contributions to contractor benefit accounts as a business expense, and workers pay no state income tax on the value received. Federal legislation should follow this model — ensuring that employer contributions to portable benefits accounts are treated as deductible business expenses, and that workers do not pay income tax on eligible benefit contributions, consistent with treatment afforded to traditional employer-sponsored benefits.

The Independent Retirement Fairness Act takes an important complementary step, empowering independent workers to participate in existing retirement plan pathways like pooled employer plans and SEP-IRAs that current laws and regulations deny to independent contractors.[15] These are not new subsidies — they are the extension of existing tax-advantaged structures to a class of workers currently excluded from them.

V. Respect Worker Choice Regarding Unions

Just as workers deserve the freedom to choose independent work, workers deserve the freedom to choose whether and how they are represented by a union. Worker choice is a critical principle, but it does not mean opposition to unions. It means insisting that unions earn their members' loyalty rather than compel it, and that workers who choose not to participate are not penalized for that choice.

A. The Worker's Choice Act

The Worker's Choice Act addresses one of the most fundamental inequities in current labor law: even in right-to-work states, a worker who opts out of union membership is still bound by union representation in grievances and workplace negotiations.[16] The union calls these workers "free riders." The Worker's Choice Act would give workers a genuine choice: remain in the union and accept its representation, or opt out of membership and negotiate individually with the employer — while freeing the union from having to represent non-paying workers.

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14 Modern Worker Security Act, H.R. 1320, 119th Cong. (2025); Unlocking Benefits for Independent Workers Act, S. 2210, 119th Cong. (2025); Institute for the American Worker, "Modern Worker Security Act," https://i4aw.org/resources/modern-worker-security-act/.
15 Institute for the American Worker, "The Pro-Worker Agenda," https://i4aw.org/proworkeragenda/.
16 Institute for the American Worker, "Worker's Choice Act," https://i4aw.org/resources/workers-choice-act-2/.

B. Right to Work

Currently, 26 states have adopted right-to-work laws, which prevent unions from getting private sector workers fired for declining to pay union fees. The National Right to Work Act would extend this protection to all private sector workers covered by both the National Labor Relations Act and the Railway Labor Act.[17]

The case for right to work is not only philosophical; it is economic, too. Manufacturing employment in right-to-work states was up over 10% from 2014 to 2024, while manufacturing employment declined by 0.2% in forced-unionism states.[18] The data show that worker freedom and economic growth are not in tension; they reinforce each other. Additionally, policymakers should reject anti-worker proposals like the PRO Act, which would abolish right to work.

C. Secret Ballot

The secret ballot is a foundational democratic safeguard. Workers should have the right to vote in secret ballot elections so they can express their true preference without outside influence. More than 70% of the public prefers secret ballot elections over card-check campaigns for union organization, and among union households, the preference is even stronger, at 76%.[19]

In card-check campaigns, union representatives gather signatures face-to-face — sometimes using intimidation tactics — and then count each signature as a "yes" vote for unionization rather than merely a "yes" to authorize a secret-ballot election. The Heritage Foundation explained that, under the PRO Act, a card-check election could result in a workplace unionizing even without voting since the workers may only want the opportunity to vote, and do not necessarily want to vote in favor of unionization.[20]

D. Worker Enfranchisement Act

I4AW has documented that as few as 5% of workers have voted for the unions that currently represent them — the vast majority joined workplaces that were already organized and accepted union representation as a condition of employment.[21] This democratic deficit is not a small problem. For example, Jetstream Ground Services unionized in 2023 with only 87 out of 339 workers — barely a quarter of the total — voting for the union.[22]

The Worker Enfranchisement Act, introduced by Representative Robert F. Onder of Missouri, directly addresses this by amending the National Labor Relations Act to require secret ballots and a two-thirds quorum of eligible employees in unionization elections — if fewer than two-thirds of workers participate, the election results are invalid.[23] I4AW honored Rep. Onder with its 2025 Defender of Worker Freedom Award in part for introducing this legislation.

Recertification elections are a complementary reform. Recurring recertification elections — every three years, or when the workforce has turned over by more than 50% — would ensure unions remain genuinely accountable to the workers they seek to

17 Institute for the American Worker, "The Pro-Worker Agenda," https://i4aw.org/proworkeragenda/.
18 National Right to Work Committee, "The Evidence Is In: Forcing Workers to Join Unions Destroys Good-Paying Jobs," August 4, 2025, https://nrtwc.org/the-evidence-is-in-forcing-workers-to-join-unions-destroys-good-paying-jobs/.
19 Engine Insights, "The Employee Rights Act Public Support," March 2022, https://employeerightsact.com/wp-content/uploads/2022/03/220317_ERA_PublicSupport_2022.pdf.
20 Rachel Greszler, "6 Ways a Union-Backed Bill Will Upend the Job Market," The Heritage Foundation, February 5, 2020, https://www.heritage.org/jobs-and-labor/commentary/6-ways-union-backed-bill-will-upend-the-job-market.
21 F. Vincent Vernuccio and Akash Chougule, Unions Need Democracy: 95 Percent of Union Workers Never Voted for Their Union (Institute for the American Worker, September 2024), https://i4aw.org/reports/unions-need-democracy-95-of-union-workers-never-voted-for-their-union/.
22 National Labor Relations Board, Jetstream Ground Services, Inc., Case 21-RC-296247, https://www.nlrb.gov/case/21-RC-296247.
23 Institute for the American Worker, "Worker Enfranchisement Act," https://i4aw.org/resources/worker-enfranchisement-act/.

represent. Recertification models exist in Wisconsin, Iowa, and Florida for government employees and could also be applied to the private sector with new federal legislation.

VI. The Employee Rights Act: Comprehensive Labor Reform

The Employee Rights Act (ERA) of 2025, introduced by Representative Rick Allen of Georgia and Senator Tim Scott of South Carolina, is the crown jewel of legislative reforms in the labor space.[24] The ERA is the most comprehensive legislative vehicle currently before Congress to strengthen worker protections. It addresses union democracy, independent contracting, worker privacy, and small business protection in a single, cohesive framework.

A. Strengthening Worker Choice and Workplace Democracy

At its core, the ERA transfers power from institutions like union bureaucracies and government agencies to individual workers. One provision ensures that union members can opt out of having their dues used for political activity without their annual, affirmative consent. This opt-in requirement for political spending is particularly meaningful given that union leaders spent nearly $1.7 billion on political activism in the 2022 election cycle alone and as much as $25 billion on public policy,[25] overwhelmingly for left-leaning politicians and causes, even though 45% of voters in union households nationally supported President Trump in 2024.[26]

B. Protecting Secret Ballot Elections and Requiring Periodic Union Recertification

The ERA guarantees the secret ballot in union organizing elections. This provision protects workers from coercion and intimidation while choosing whether to form or participate in union activities. The ERA also includes provisions related to the recertification of union representation, ensuring that workers have a meaningful ongoing opportunity to affirm or reject the union that represents them.

C. Enhancing Worker Privacy and Accountability in Union Representation

Under current law, workers do not have the option to opt out of having their personal contact information (home address, phone number, and personal email) shared with a union that wishes to organize them. The ERA corrects this by empowering workers to choose what contact information is shared with organizing unions. This is a basic privacy right that workers in every other context would take for granted.

The ERA also increases accountability over union dues spending. Given the history of union corruption — including the UAW embezzlement scandals and the recent convictions for misuse of union funds for personal expenses at the Boilermakers Union — workers deserve greater transparency and control over how their dues money is spent.[27] Unions would be required to obtain annual written authorization before using dues for purposes other than collective bargaining and contract administration. And as unions continue to spend significant funds on elections, members need this level of control.

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24 Institute for the American Worker, "Employee Rights Act Backgrounder," https://i4aw.org/resources/employee-rights-act-backgrounder/.
25 National Institute for Labor Relations Research, "Union Bosses Admit They Spent $1.67 Billion on Politics in the 2022 Election Cycle. The Real Number Is Likely Over $25 Billion," August 2023, https://nilrr.org/wp-content/uploads/2023/09/NILRR.org-Labor-Union-spending-report-2023-published.pdf.
26 Ronald Brownstein, "How Trump Is Giving the Labor Movement the Blue-Collar Blues," CNN, December 10, 2024, https://www.cnn.com/2024/12/10/politics/trump-blue-collar-workers-analysis/index.html.
27 U.S. Attorney's Office, Eastern District of Michigan, "Former UAW Official Sentenced to 57 Months in Prison for Embezzling Over $2 Million in Union Funds," July 26, 2022, https://www.justice.gov/usao-edmi/pr/former-uaw-official-sentenced-57-months-prison-embezzling-over-2-million-union-funds; Judy L. Thomas, "3 ex-Boilermakers Convicted of Racketeering, Embezzlement of KC Union's Funds," Kansas City Star, June 5, 2026, https://www.kansascity.com/news/local/article315987107.html.

D. Ensuring Workers Have a Meaningful Voice in Representation

The ERA also addresses the joint employer standard — a critical protection for small businesses, staffing agencies, franchisors, and the millions of workers, businesses, and customers who depend on them. Franchising alone accounts for more than 820,000 businesses employing nearly 9 million workers.[28] Millions of additional workers and small businesses eagerly operate as vendors and contractors to other businesses to earn their living.

The 2023 joint employer standard President Biden's NLRB put in place cut off these productive relationships and favored unionization and lawsuit campaigns by trial lawyers. But it would be difficult to overstate the positive impact of a stable pro-worker, pro-entrepreneur joint employer policy. The ERA's provisions from the Save Local Business Act would codify a sensible joint employer standard in law, removing the uncertainty and harmful barriers created by 2023's regulatory overreach.

E. Protecting Self-Employment and Independent Contracting

Finally, the ERA gives workers the freedom to choose how and when they want to work in self-employment pathways, including in the gig economy. It provides much-needed legal clarity and harmonization by amending the Fair Labor Standards Act (FLSA) and the National Labor Relations Act (NLRA) with a predictable control and economic dependence test.
Specifically, the ERA would codify a two-primary-factor test — focusing on the nature and degree of control and the opportunity for profit or loss — that is more predictable and more respectful of genuine independent contractor relationships than the multi-factor tests that proliferated under recent regulatory action.

Taken together, the provisions of the Employee Rights Act represent a coherent vision of what labor law should look like in the 21st century: rights-respecting, worker-centered, and hostile to coercion from any direction — whether that coercion comes from an employer who disregards workers' rights or from a union that presumes to represent workers who never chose them. The ERA would create a permanent standard that helps American small businesses thrive.

Conclusion: A Pro-Worker Affordability Agenda

Affordability is not a single policy problem with a single policy solution. It is the aggregate result of countless individual decisions — by workers about how to earn their living, by businesses about how to structure work, and by governments about how much freedom to grant or restrict in both. And making sure workers can earn a living is a critical first part of the conversation.

The American worker is resilient, adaptable, and entrepreneurial. Workers need a policy environment that respects their decisions, protects their rights, and ensures that the path to earning a living remains open, free from government paternalism. Policymakers should empower workers to associate with the businesses and institutions that help them lead productive and fulfilling lives in the modern economy. That is what affordability, at its core, is really about.

28 International Franchise Association, 2025 Franchising Economic Outlook (FRANdata, February 2025), https://www.franchise.org/franchising-economic-outlook

About the Author

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Jonathan has testified on legislation and legal and policy topics before state and federal legislatures across the country and regularly speaks to groups about policy, law, and regulations. He is a frequent guest on podcasts, and his work has been featured in multiple print publications including *The Wall Street Journal, Forbes, The Hill, National Review, and STAT News.*

Jonathan received an A.B. in Economics (Magna Cum Laude) from Washington University in St. Louis and a J.D. from the University of Virginia School of Law, where he was an Olin Law and Economics Fellow and won the John M. Olin Prize for best original law and economics research.

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