Caring about care [1]

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EXCERPTS

Young children can't be left alone when a parent goes to work. But too many working families can't afford the high cost of child care.

For a nation that values both families and hard work, making sure every family has access to quality, affordable child care when they need it seems like a no-brainer. And yet, in 33 states and the District of Columbia, infant care is costlier than in-state public university tuition.

The Department of Health and Human Services sets its benchmark for affordable child care for low-income families at 7 percent of a family's income, which is the national average for all families, according to U.S. Census data.

However, low-income families on average spend approximately four times the share of their income on child care compared to higher-income families, and in 38 states, the average cost of center-based care for an infant alone is over 10 percent of the median income for a two-parent family. An Economic Policy Institute analysis found that for a family with two kids, ages 4 and 8, child care is more expensive than rent in 80 percent of geographic areas analyzed.

Gone are the days when the majority of families had one parent at home with the kids (usually the mother) while the other secured a paycheck. Today, fewer than a quarter of families with children under 14 are married-couple households with a working father and a non-employed mother. Nearly two-thirds of married couples with children under 18 rely on two incomes to make ends meet.

More and more, children are living in homes with only one parent—usually the mother. In 2013, unmarried mothers maintained more than a quarter of all households with children. And while single mothers are more likely than other groups to be in the labor force—meaning they are working or actively looking for work—nearly half of working single mothers are in the bottom 20 percent of earners nationwide, compared with fewer than one in 10 married mothers who work.

Working women are a boon to our economy and family economic security, but most of our public policies — including paid leave, child care, workplace flexibility and other work-family supports — have failed to keep up with these new realities, making it difficult to be both a parent and productive employee. This lack of supportive policies also helps explain why women's labor force participation plateaued in the late 1990s after decades of growth.

Unfortunately, when American workers stop working or cut back their hours to care for children, they are losing out on up to \$8.3 billion in wages each year, according to one recent analysis. And off-ramping from employment for even one year can have negative repercussions for someone's career, lifetime earnings and retirement security.

Needless to say, it is even harder for low-wage workers and single working parents to afford care.

That means that too many of the hardworking people who care for our children are low-income themselves and struggle to afford quality care for their own kids. Center-based care may typically be more expensive, but it is also more likely to be licensed and meet basic health and safety standards set by states.

No one should have to choose between the paycheck their family needs and the peace of mind that comes from knowing that they have the high-quality care their children deserve. Supporting working families so that they don't have to make that choice is just one more reason we need a serious and substantial investment in high-quality, affordable child care.

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