

Why I paid \$50,000 for a year of child care ^[1]

My husband and I looked at it as an investment in our family's future, but most parents don't have that luxury.

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EXCERPTS

Every parent's social media feed has a few: moms who apply the "Lean In" gospel to all aspects of their lives — managing to look great, build an enviable career and raise smart, well-adjusted children all at once. But how do they really do it?

I can't say whether I'm sparking any wardrobe envy, but I can speak to raising kids while growing the career I want, and let me tell you how I do it: with lots of money.

I earned \$31,000 a year at my first job in New York City, as a cub reporter at a daily newspaper. Never in my wildest dreams did I imagine that just over 10 years later, I'd pay nearly twice that annual salary for people to watch my kids while I worked.

Yes, I was (thankfully) earning more by the time my husband, Brad, and I became parents to two children. But my household's child care bills — which peaked around \$50,000 annually when our 6-month-old was in a nanny share and our 3-year-old attended a local day care full time — still took a huge chunk out of our budget.

We're privileged to be able to afford the care we want for our kids, because clearly not every family can, which is what those #girlboss influencers are leaving out. Sure, we had to change our lifestyle to afford it, but our so-called sacrifices included less shopping (nobody needs \$90 yoga pants, anyway) and more eating at home — not having to choose between paying our mortgage or feeding our kids, as plenty of parents are forced to do.

I was initially a bundle of anxiety over the idea of hemorrhaging so much cash, but Brad framed it in a way that helped to ease my mind: Child care is an investment in our careers. It is not a sunk cost. Just as I'd invested in my future by taking on debt for college, we are investing in our future earnings by devoting capital to child care in the short-term. We are also investing in our children's futures by enrolling them in high-quality care.

While I was on maternity leave with our second son, Otto, my husband and I sat down at our dining table and made a spreadsheet, considering our child care options. The in-home day care center our then 2-year-old son, Everett, attended refused to enroll infants, so we couldn't send Otto there and take advantage of a sibling discount.

There were no infant day cares within a five-block radius of our Brooklyn home — and neither my husband nor I could fathom juggling an infant, a toddler, our work laptops and my breast pump on a milelong round trip odyssey twice a day on foot. Unfortunately, we have no family who live within 250 miles of us, so we couldn't stitch together child care with relatives.

Every choice seemed destined to complicate our lives, making us late to work and more stressed out than we already were. So we bit the bullet and found a nearby family to split the cost of a nanny — which was still a lot of money. We kept Everett in his day care.

Brad and I agreed we wouldn't cut corners to save money, because high-quality care was important for the kids. And when I say high-quality care, I don't mean we only wanted to hire Mary Poppins (although our nanny, Alicia, came pretty darn close at times) or enroll our youngest in the most expensive Montessori day care with a two-year waiting list and organic food. Research shows all these bells and whistles don't really matter, anyway.

Even though most families don't pay as much as mine did, and could not afford to, there's no denying that the annual cost of child care is a huge burden on most American households, where the median income tops out at \$63,000. Annual child care costs are higher than the average cost of college tuition and monthly rent, according to the think tank New America.

"Very few families can actually afford to pay the true cost of child care," Simon Workman, director of early childhood policy at the Center for American Progress, said. "For so many families, that's not even a decision. They're putting their child in whatever child care they can afford, which doesn't have all of the developmental, high-quality, well-skilled and well-paid teachers, teachers who aren't worried about their own economic stress. It's a really fundamental issue in our society right now."

Surprisingly, the cost of care in New York isn't even the highest in the nation. Washington, D.C., can claim that honor, with parents paying annual child care costs of \$24,243 for one infant, according to the Economic Policy Institute. In New York City, it's \$15,394 for one infant

and \$27,752 for two kids annually. In the least expensive state for child care, Mississippi, parents still pay \$5,436 a year for one infant.

Personalized attention from a nanny costs much more. An informal 2019 survey by Park Slope Parents, a community group in Brooklyn, found the average nanny earns \$19.94 per hour to care for two kids; at 50 hours a week, that's \$51,844 annually (though, sadly, the majority of the caregivers who lovingly watch our children live in poverty themselves).

"Families have been struggling for a long time, and it's only recently that it's actually been in the national conversation," said Elise Gould, a senior economist at the Economic Policy Institute, adding that the conversation has shifted from parents who grapple with the bills blaming our own "personal failings" or "inability to manage our own personal finances" into realizing "it's a much larger problem and it's a problem that can actually be addressed with public policy."

A January 2020 E.P.I. report shows that parents collectively forgo up to \$35 billion in income annually because the high cost of early child care forces them out of the workforce, or to reduce their work hours, to care for their children. I briefly considered quitting my job in the days and months after Everett was born, but my family couldn't afford for me to quit. Brooklyn is expensive. Plus, I've worked really hard at building a career I enjoy.

I also thought about going part-time, or taking a less demanding and worse-paying job. If I had done that, yes, we could have paid a little less for child care. But I would have missed out on opportunities that have had a huge impact on my career. Shortly before Everett turned 1, I became the editor in chief of Yahoo Parenting. My team and I created the #NoShameParenting movement to urge parents to judge each other less, which laid the groundwork for my forthcoming parenting book. Even though my book doesn't hit stores until next month, it has already opened up enough corporate speaking and business opportunities for me to launch my own consulting company.

Brad and I knew our high child care costs were temporary, which made them more palatable. Since the year we paid \$50,000, our annual outlay has decreased. Now, Everett attends a great nearby public school, where an on-site afterschool program is comparably affordable. Otto, 3, goes to what I consider to be an insanely expensive, but amazing, private preschool (annual tuition: about \$29,000), but will enter his brother's local school in the fall.

Our relatively lighter financial load is still unsustainable for most families, so when you come across a shiny Instagram account that makes balancing child care with work and play seem seamless, recognize the outsized financial burden it takes to achieve that picture — and give yourself a break.

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