

I work an extra job because childcare costs more than my salary. It's either that or give up my career. ^[1]

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EXCERPTS

- Bunny McFadden lives in San Francisco with her partner and two children.
- Childcare costs in the area average \$1,200 to \$1,900 a month per child, according to Kidsdata.
- McFadden works an extra 10 hours each week as a freelance writer to be able to afford childcare.

Last October, I had a breakdown over a broomstick. I'd spent the day sweeping crumbs from our nonprofit writing lab in the Tenderloin neighborhood at my day job, and when I got home, my daughter wanted to play witch. She begged me to hop on our kitchen broom and fly around casting spells on Monster Dad and Monster Brother, but I didn't have the energy for imaginative play. I didn't even have the energy to finish tidying.

I moved to San Francisco last summer with big dreams and a fresh doctoral degree, ready to solve all the educational inequities I'd encounter. I screamed when I got hired as the programs director at a local nonprofit. It was my dream job, and it felt meant to be — a feeling cemented by the fact that my spouse got his tech-job offer just two hours later.

From my in-laws' living room floor where we'd been living temporarily, we crunched the numbers and looked up posts about childcare costs in the Bay Area. Several prepandemic childcare indexes listed the cost per kid at between \$1,200 and \$1,900 per month. It's a wide range, but one that makes sense in a city with vastly different economic bands and neighborhoods.

We lucked out and found an apartment that cost about a third of our income, and then we moved with a hope and a prayer that we'd find childcare. The lease is one of the few things I don't regret about moving here.

Five minutes away, there was a co-op of in-home daycares

They had two openings. Like every place in the city I've encountered so far, they explained they couldn't give us the cost of tuition over the phone but they'd be happy to offer us a tour.

The old Victorian was under construction, and the garden unit would open as a preschool in the fall. The director explained that this was their innovative solution to the biggest obstacle facing childcare providers in The City by the Bay.

Rent was too expensive, so this center not only leased apartments but paid each teacher a salary to run their own in-home daycare. Each floor had two apartments, and as children grew older, they graduated upstairs. My daughter and son would be in the same building.

It felt like a dream — all for the cost of \$2,500 a month, per kid

The cost made our eyes bulge out. We hesitated but worried there weren't any other places with flexible hours, nearby, and with two openings. My job started in two weeks. At least their teachers were in stable housing and had decent wages.

We couldn't afford the deposit of one month's tuition, but we made a deal to pay increments throughout the fall. My job promised no less than a 6% salary bump each year, and my spouse would get a holiday bonus. Plus, it'd be cheaper when my daughter turned three years old that December.

By the time October hit, our finances were so confusing it took me a whole Saturday to sort out our budget. Earlier that week, I'd had a soft breakdown over how exhausted I was working more than 40 hours a week at my rest break-exempt director job.

When you're salaried, you sometimes end up working more but there's no overtime. There was so much need for my nonprofit that I felt guilty for putting any work boundaries up. (In the nonprofit world, I'm not alone in that.)

Once I sat down and looked at my paycheck after insurance and taxes, I realized something: We were paying more in childcare than I took home. I was paying to work.

I was paying to be so exhausted I couldn't play with my own kids

I felt selfish and guilty, but by then, it was too late.

Student-loan payments were set to start in January, and I couldn't just leave my job. Plus, I found out something devastating: I had precancerous cells in my uterus and I needed a hysterectomy. I had to keep my job; the health insurance was honestly really good at the nonprofit.

So I started brainstorming what else I could do to justify it, and I found my answer from a writer friend at a Hanukkah party. I could write.

Using networks, social-media posts, and cold pitches, I've managed to keep things afloat. I still haven't paid off the medical debt from my surgery, but I'm relieved because it could have been much higher. I even got to write about it for an article.

But I'm more tired than ever

The cost of living keeps rising, and I have to work an extra 10 hours a week minimum freelancing just to pay for childcare in the city.

At school, my children have friends. They come home singing songs I don't even know. They teach me the games I've forgotten. They play so hard they crash early in the evening, happy and tired.

And then I open my laptop and get back to work.

Region: United States [3]

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