Dollars and sense: High cost of child care keeps many out of work force

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EXCERPTS

Life has changed drastically for Courtney Robson and her husband, Zach, of Brookline.

A little over a year ago, she was six years into a full-time job teaching art to high-school kids in Charlotte, N.C. Zach was an IT engineer. The arrival of their second daughter, Mercy — now 8 months — came with sticker shock: It was going to take her entire paycheck to cover the cost of day care for their two daughters, Mercy and her sister, Paisley, then 18 months.

With no family living in Charlotte who could lend a hand, Courtney quit her job, and the Robsons returned home to Pittsburgh. Zach got another IT job with Lumos. When Courtney was offered a position as head classroom teacher with private day-care chain, The Goddard School, it seemed like a godsend. They had room for their daughters to attend. Although she'd be working, her kids would, at least, be in the same building.

But once again, the cost of their attendance would have consumed every penny of her paycheck. And then some.

"I was like, that's ridiculous, so I had to turn it down. Now, we're just trying to make it work and tough it out for a couple of years and, hopefully, I'll be able to return to teaching full time when the girls get a little older," she says.

More than 11 million children under age 5 are in some form of child care in the United States, according to Child Care Aware of America's "Parents and the High Cost of Child Care: 2014 Report."

For those families, the average cost of center-based day care ticks in at \$11,666 annually, or just short of \$1,000 a month, reports the National Association of Child Care Resource & Referral Agencies.

The numbers often equal or exceed other major expenses, including the cost of transportation, food and even rent or mortgage.

"I think it came as a huge shock to us when we did our tax returns. When you see how much it is over the whole year — we paid more for child care than our other items," says Kate Shimko of Observatory Hill, who teaches art to students in kindergarten through the eighth grade at the Pittsburgh Carmalt Magnet School.

She and her husband, Bill, a self-employed municipal lawyer, are the parents of three daughters — Dessa, Clara and Emmeline — all under 5. While Kate's decision to earn her teaching degree was based in large part on the fact that it would allow her to stay home with the kids during summer breaks, combined child-care for Dessa and Clara still clocked in at more than \$22,000 in 2012 and 2013.

A tremendous cost

For Pennsylvanians, new parents seeking full-time care in a professional facility can expect to pay annually an average of \$10,470 for an infant, \$8,727 for a 4-year-old and \$5,601 for school-age children. This eats up 12 percent to 13.9 percent of a married couple's median income, reports Child Care Aware, and 35 percent for low-income earners, the Census Bureau says.

To put that into perspective, the average cost of tuition at state universities is \$12,802. But, while saving for college may have always been a jaw-grinder, at least, freshman orientation remained a comfortably distant 18 years away.

New parents face the prospect of paying tuition-esque fees for a 2-month-old, after Mom's average six weeks of maternity leave is up. And Dad? Even in the 21st century, paternity leave has just now become a buzzword.

Policies geared toward affordable child care and paid maternal/parental leave have become hot-button topics in recent months. "The squeeze on families because of child and other care costs is tremendous," says Ben Zipperer, research economist at the Washington Center for Equitable Growth. "For policymakers, the solution is clear: Embrace policies that provide universal access to affordable, high-quality child care."

1

Until then, organizations in the area like Family Services of Western Pennsylvania strive to offer flexible working arrangements for their employees whenever possible, including shortened work weeks and work-from-home arrangements.

"It provides retention," says president and CEO Stephen Christian-Michaels. "I have people that are very talented employees but have had to make the decision that they're going to stay home for a number of years. Hopefully, at some point, they come back."

Faced with the prospect of paying \$1,200 every two weeks for care for her daughter, Ryleigh, Cristina Wecker quit her full-time teaching job at a private school in Baltimore in favor of returning to Pittsburgh with her husband, Christian, a project manager for Franklin Interiors. Now living in Brighton Heights, the stay-at-home mom isn't optimistic that a return to full-time employment is in the cards — for more than just financial reasons.

"It would really hinder us from having another kid," she says.

A competetive disadvantage

"It's sad — I love this country, but for some reason, child care and just helping parents is not one of the priorities," says Carol Gerner of Brighton Heights. She had to take a hiatus from her full-time job as a teacher's assistant for Pittsburgh Public Schools following the birth of her son, Matthew, now 3. At the time, her combined income with her husband, Jerry, a truck driver, overqualified them for child care subsidy programs offered through the Pennsylvania Department of Human Services.

"It was pointless for me to go to work if I could stay home and cut that cost, because it's so expensive," she says.

"Because existing policies do not promote work-life balance, the U.S. clearly places itself at a competitive disadvantage with other countries," Zipperer says. "(We need) to move away from piecemeal and inadequate supports and move toward high-quality universal child care and other care services.

"In addition to universal care, paid time off for new children and ailing family members and predictable work schedule policies will dramatically improve the lives of today's families."

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