

Childcare is so expensive parents are launching GoFundMe campaigns ^[1]

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EXCERPTS

As her family's sole breadwinner Rima Villarreal has had to perfect a delicate balancing act.

In addition to her full-time school schedule, the 33-year-old is also a single mother raising three boys under the age of six and works part-time at a local nonprofit serving at-risk youth. Since separating from her sons' father last year, it has been anything but a smooth transition. For several months, Villarreal and her boys lived in a temporary housing program for single mothers offered by a local church. When their time ran out, they decamped to a hotel until Villarreal could scrounge up enough savings to rent an apartment. Despite these challenges, Villarreal said she had one priority: making sure her kids were getting quality childcare.

"The most important thing to me was to ensure that my sons were in safe, enriching and nurturing environments during the day," she told Yahoo Finance.

For Villarreal, whose main sources of income are part-time wages, public assistance, and whatever she has leftover from student loans, the cost of keeping three kids in school and daycare is staggering. She pays \$1,700 per month for daycare for her two youngest children alone. After-school care for her eldest son, 6-year-old Shane, adds another \$400 a month, not including his annual tuition, which was nearly \$14,000 a year and jumped to \$17,000 when he entered the first grade. The only way Villarreal can afford the school is through a combination of income-based tuition discounts and a reimbursement program offered by the school and her state government.

In early 2015, she learned there was a processing error with her application for Shane's tuition reimbursement. Suddenly, she was on the hook for \$7,000 (a combination of tuition and late fees) to cover his previous school year. Without payment, he wouldn't be allowed to attend classes.

"I lost several nights' sleep over how I could possibly raise the funds. I had no savings and I was struggling," she said.

Taking her son out of a school where he was thriving was out of the question. She had endured the breakdown of a relationship and homelessness as a single parent.

She had seen plenty of friends and colleagues raise money through the crowdfunding platform Gofundme.com, though the thought of publicizing her financial struggles horrified her. With Shane's education at stake, she decided it was worth the risk of humiliation.

"I opened up in a way contrary to my nature and [shared] details about difficult transitions in my relationship, employment and living situation," Villarreal said. "I wanted to express that my entire family had undergone a crisis, and how stabilizing, healing and beneficial quality childcare was during this journey." Villarreal writes in her Gofundme post that the help she's seeking is meant as a contribution to the school — "a family as I perceive them" — that has "provided perhaps the greatest and most valuable sustenance to my son during a period of trauma and strife."

Her emotional plea struck a chord. Within a month, nearly 30 donations rolled in, ranging in size from \$10 to \$300 and adding up to one-quarter of the \$7,000 she needed. She counted former childhood friends, work colleagues and strangers among her early donors. The real surprise came in the form of a private donor who offered to write her a check for the remaining balance (not through GoFundMe).

"It was nothing short of awe-inspiring," said Villarreal.

A sign of the times

Childcare is the largest annual household expense, costing well over \$11,000 per year in some states. And for single parents like Villarreal, tuition and fees can eat up 27% to 70% of a parent's income, according to research from advocacy group Young Invincibles.

Alongside the run-of-the-mill pleas for charities, medical expenses, marathons and family memorials, GoFundMe hosts dozens of listings from parents like Villarreal looking for help to find quality care while they work or attend school. Other parents are looking to finance their

own maternity or paternity leave. Currently, there is no federal requirement for employers to provide paid sick leave.

"We see a lot of campaigns centered around the things that put economic pressure on middle-class families [like] childcare and maternity leave," said GoFundMe spokesman Dan Pfeiffer.

Philadelphia parents Beatrice and Stephen Neujahr, both 26, launched a GoFundMe campaign this year after their 4-year-old son, Hank, broke his leg and needed round-the-clock care at home. They've raised about \$500 so far to help replace some of the income Stephen lost when he left his part-time maintenance job to care for Hank at home (Beatrice is a full-time grad student).

"Missing any work hours for him is catastrophic for us financially," Beatrice said. "I wasn't expecting a lot [from the campaign], just a little help. We're very grateful."

It can be especially challenging for younger parents to scrape by these days, says Christina Postolowski, a policy expert with Young Invincibles. One in five millennial parents lives in poverty, according to a study the group published last year. There's also a growing number of single parents, which means households are increasingly relying on a sole breadwinner. Increasingly so, that breadwinner has been moms like Villarreal.

"The government does offer [childcare] subsidies for low-income families, but spending has been decreasing for decades and there are huge waiting lists in many states," Postolowski said. There's increasing pressure on colleges and universities to step up childcare services for student parents, but just over one-third of campuses feature some kind of childcare facility. Funding for CCAMPIS, a federal grant program for schools offering childcare fell dramatically from \$25 million in 2001 to \$15 million in 2005 and has remained relatively flat ever since.

Even if campuses do offer childcare services, that doesn't mean they're affordable. Villarreal's community college charges \$1,125 a month for daycare, about as much as she pays now for her son's private school.

There are a few pieces of legislation aimed at lightening the financial burden of young parents. The Schedules That Work Act would require employers to give employees work schedules at least two weeks in advance; the Healthy Families Act would give workers seven paid sick days per year; and the FAMILY Act would grant up to 12 weeks of paid leave (a maximum of \$1,000 a week) for all workers. So far, Hillary Clinton and Bernie Sanders, both vying for the Democratic presidential nomination, are calling for expanded family leave. Republicans largely do not support such an expansion.

"There are just huge gaps right now between public funding and the need that is out there," Postolowski said. Young Invincibles estimates there's a shortage of 1 million childcare slots on college campuses across the country.

Meanwhile, parents will have to come up with creative ways to make ends meet. The best place for single parents to find access to childcare resources is through your state's department of children and family services website.

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