

# Jumping through hoops and set up to fail <sup>[1]</sup>

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## AVAILABILITY

Full report PDF <sup>[2]</sup>

## Introduction and summary

*"In order to be a productive member of society, you have to get as much education as you can so you can provide for yourself and your family. To do that, I'm making the ultimate sacrifice, not being with my daughter and attending to her needs. All I ask is a little assistance with that."*

- Rochean Cofield, Des Moines, Iowa

Rochean Cofield, a 48-year-old working mother and graduate student, has tried to do everything right. She fled an abusive relationship in Philadelphia and made her way to Des Moines, Iowa, where she got a job, went to school, and raised four children, now ages 25, 23, 21, and 10. She worked full time while earning an associate degree and then a bachelor's degree. But the more she did—and the better she did—the harder it became to get the high-quality child care she needed for her youngest child, Deshaan, who is on the autism spectrum.

As a full-time college student and full-time, low-income working mother, Cofield doubly qualified for state child care subsidies. But as her pay rose from \$14 per hour to \$14.25, and then to \$14.50, her child care copays substantially increased. By her senior year in college, she was paying three-quarters of the price of fulltime care—almost one-third of her pretax income.

When she enrolled in a full-time master of social work program, eager to earn an advanced professional degree that would allow her to do high-level work supporting families like her own, she found that the academic demands were intense. To succeed in school, she asked to cut her work hours back to part time. Her employer agreed but imposed strict conditions: only 19 hours of work each week and no benefits. These were too few hours to allow Cofield to qualify for subsidized child care as a working parent. And when she tried to requalify as a full-time student, she learned that the state does not provide child care benefits for parents studying at the graduate level.

Cofield was stuck. She couldn't rely on relatives for assistance. Her mother had tried helping in the past, but she was now homeless, with serious mental illness. Priced out of the center where Deshaan received care in the before- and afterschool hours, she made a barter deal with a woman she knows who will care for Deshaan two days per week in exchange for \$40 and hair-braiding.

"I'm grateful that I met someone who's willing to work with me," Cofield says of the arrangement.

In recent years, amid growing public awareness of inequality in the United States, prominent members of the child development research community have been making the case that the roots of lifetime gaps in income, wealth, and opportunity begin in infancy. Policy discussions have turned to the potential of high-quality child care and early childhood education to narrow the achievement gap and give all children a better start in life. They also have increasingly focused on the quality of the child care available to low-income parents, who all too often—like Rochean Cofield—must rely upon casual arrangements with no quality controls, health and safety regulations, or opportunities for early learning.

Chronic underfunding of our child care assistance system lies at the root of this problem. Our nation's child care assistance programs for low-income working families—chiefly paid for by the federal Child Care and Development Block Grant, or CCDBG, program and administered by the states—have never been funded at levels sufficient to keep pace with the level of family need. Lacking funds, states must scramble to essentially ration their child care dollars. They do this, in large part, by imposing complex and burdensome rules and requirements that trip parents up and push children out of subsidized care.

As a result, only a fraction of the children who need child care assistance actually receive it. Those who do benefit from assistance suffer frequent interruptions in services due to bureaucratic snafus, missing paperwork, changes in parental work status or income, or simple human error. Low-income children, whose lives are already disproportionately marked by uncertainty and insecurity, all too often encounter that same sort of instability in their child care arrangements. And our child care assistance programs often fail in their dual purpose of setting up low-income children for a better start in life while helping parents become selfsupporting through work.

A growing body of research now details the ways that these systemic problems compound the damaging instability so prevalent in the lives of low-income children. Largely missing from this literature, however, is a detailed discussion of the toxic effects of our overcomplicated, underfunded, and profoundly un-familyfriendly child care assistance system on parents.

The stories contained in this report—based on interviews with nearly three dozen low- and middle-income parents, providers, advocates, and policy experts—fill that void by illustrating the lived experiences of parents struggling with the U.S. child care system. The interviews show that policies that purport, in the abstract, to support economic self-sufficiency often concretely function in ways that make finding and keeping work almost impossible. They also prove how programs that support parents—not just in accessing good child care but also in navigating the child care assistance system—help reduce the toxic load of day-to-day stress that now weighs on working families, with benefits for adults and children alike.

The voices gathered here need to be heard right now. In late 2014, Congress reauthorized the CCDBG program for the first time in almost two decades. The reauthorization law contained new health, safety, and quality control requirements for child care providers; included provisions for better and more accessible information on child care for parents; and directed states to increase the supply of good child care by bringing provider reimbursement policies in line with market practices.

The law also contained a number of provisions that aimed to prevent the sorts of Catch-22-like scenarios that push low-income children out of subsidized care and into unregulated, sometimes even dangerous, situations. Notably, it mandated that states grant subsidies for a minimum 12-month period, required that subsidies phase out only gradually if a parent loses a job or experiences an increase in income, and called upon states to make their application and recertification processes more family friendly—all changes that could have the potential to make it much easier for families to get and keep good child care.

What the reauthorization law did not do, however, was include any new money. As state agencies struggle over the coming months to do more without additional funds, they will need to be mindful of the ways that the intricacies of policy implementation can help—or inadvertently hurt—low-income families. Indeed, as states scramble now to deal with the law's additional quality requirements without greater funds, they actually may tighten eligibility rules to give fewer children access to care.

As policymakers move toward implementing the new CCDBG rules, the fates of vulnerable parents and children hang in the balance. This report aims to make sure that the realities faced by such families are not forgotten.

**Region:** [United States](#) <sup>[3]</sup>

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