Choices and Tradeoffs

THE PARENT SURVEY ON CHILD CARE
IN MASSACHUSETTS

A Report for Parents United for Child Care

by Randy Albelda and Carol Cosenza

University of Massachusetts Boston

Parents United for Child Care
30 Winter Street, 7th Floor
Boston MA 02108
Tel: 617.426.8288 / Fax: 617.542.1515
In deciding who will care for their children, parents confront an array of choices and complicated tradeoffs relating to the safety, reliability, and quality of care provided outside the home. Families’ options are limited by their ability to pay for care, the availability of child care in their community, and the circumstances of their employment. Often the crux of this decision is parents’ concern about their ability to meet both family and job responsibilities.

To gain a better understanding of how families make choices about care for their children and what tradeoffs they confront, Parents United for Child Care commissioned the Center for Survey Research at the University of Massachusetts Boston to develop and conduct a telephone survey about these topics. Between December 1998 and March 1999, the Center interviewed a representative sample of over 500 families in Massachusetts which had at least one child aged 12 or younger. The Parent Survey is the first effort to ask a representative sample of Massachusetts’ parents about their child care arrangements. The information it provides about how parents choose child care has not previously been available for policy makers or families. Parents described the type of care they used, their satisfaction with it, and what the care cost them. If parents had changed their child care arrangements during the past year, they were asked to explain why and how. Even if care had been consistent, parents were asked to detail the personal and professional choices they encountered in arranging care, maintaining employment, and securing the financial well-being of their families.

**KEY FINDINGS**

**Who Is Caring for Children?**

More than half of families (58%) reported that when their children were not in school, they were regularly in some kind of child care arrangement. The child care choices parents made were heavily influenced by the age(s) of their child(ren) and their family income:

- Forty-two percent (42%) of infants (less than one year old), 65% of toddlers (aged one and two), 80% of preschool children (aged three and older but not yet enrolled in school) and 48% of school-age children (aged five to 12) were in some type of child care.
- More than half of school-age children (57%) who were in child care arrangements were cared for by a relative, usually a grandmother. For infants and preschool children, the two most common child care settings were center-based (45%) and informal care by relatives (44%).
- Children from low-income families who were not being cared for by their parents were more likely to spend time in informal, unpaid, unlicensed, and/or unstructured child care arrangements than children from higher income families.

**Paying for Child Care**

Overall, 62% of children who were in child care were in paid arrangements. While all families reported that paying for child care had a significant impact on their income, low-income families often faced more serious financial difficulties:

- Cost was cited as a problem by nearly one of four families (24%) who paid for child care.
- Nearly one-half of low-income parents (44%) who paid for their children’s care said that the cost of care was a problem in relation to their family’s finances. More than one-quarter of all low-income families (28%) which have ever used a child care arrangement indicated that they have gone on welfare in order to pay for their child care needs.
- One out of six parents (16%) who paid for child care received some financial help, either through a subsidy or voucher (just under 7%), sliding fee scale (6%), or assistance from a relative (6%).
- Two out of every five (40%) low-income parents who paid for care received some financial help either through a subsidy or voucher (31%) sliding fee scale (11%), or assistance from a relative (11%).
Employment and Child Care

Many parents in the survey described making difficult tradeoffs to accommodate child care and work responsibilities:

- Almost two-thirds of two-parent families (62%) indicated they had to arrange their schedules so that one parent could care for a child or children when the other was at work or school.
- More than 40% of parents said they or their spouse had to cut back hours to care for children, while 13% said they had to take another job or work more hours to pay for or accommodate child care.
- Almost one-quarter of the respondents (22%) reported that they or their spouse had to quit a job in order to cope with child care needs, while 5% said that they or their spouse lost a job because of difficulties involving child care.
- One-third (33%) of parents in low-income families left a job (fired or quit) and 23% took on more work to pay for or accommodate child care arrangements.

The survey revealed that very few employers offered help paying for or providing child care. Of all families whose primary adult(s) were employed (but not self-employed):

- 5% had an employer who helped pay for child care;
- 7% said their employer had an on-site day care center;
- 11% said their employer provided emergency care when a child was sick or when usual arrangements fell through;
- 12% had an employer who provided a referral service that helped find and secure child care;
- 16% said their employer offered access to the Dependent Care Assistance Program (the federal program that allows an employee to withdraw up to $5,000 a year from taxable income to use for child care expenses).

Far fewer low-income families (17%) reported receiving assistance of any kind from employers than middle- (31%) or high-income families (54%).

Finding and Keeping Care

The survey uncovered several areas of difficulty parents encountered in finding and keeping child care:

- One of every six parents (17%) had ended a child care arrangement during the past year. One-third (33%) of parents cited quality and one-fifth (20%) identified cost as their reason for ending a child care arrangement.
- One of every four (25%) children in child care had a parent who indicated that during the past year they had looked for new arrangements for care. These parents reported that they encountered three major obstacles to finding new care: locating good quality care, finding available spaces in desirable care settings, and affording care.
- Cost was cited by 43% of low-income families as their reason for changing or ending a child care arrangement.
- 11% of low-income children across the state who were already in child care were on a wait list for either a subsidy or a specific child care center or program.
- About one of every six parents (16%) indicated that they needed off-hour care (before 8:00 A.M., after 6:00 P.M., or on weekends), while one of three low-income families (32%) indicated they needed off-hour care (whether or not they had any children in other child care).

CONCLUSIONS

The Parent Survey provides a valuable lens through which we are able to see where common ground exists and paths diverge for parents trying to secure child care for their children. For the first time, the actual experiences of parents from various economic backgrounds have been compiled in a comprehensive way that allows policy makers, advocates, and parents to place the anecdotal descriptions they hear so often into a solid contextual framework. In quantifying the experiences of hundreds of families, the Parent Survey increases our understanding of this critical social need.

1 Child care is defined as any non-parental child care arrangement, including care in a licensed child care center, Head Start program or family child care home; care in a license-exempt after-school program; or unlicensed care with a relative, neighbor, or friend.

2 Informal care refers to unlicensed care — paid or unpaid — by a relative, friend, or neighbor. Informal care can take place in the child’s home or in the home of the caregiver.
In deciding who will care for their children, parents confront an array of choices and complicated tradeoffs relating to the safety, reliability, and quality of care provided outside the home, the family’s ability to pay for care they can depend on and feel comfortable with, and the circumstances of their employment. Often at the crux of the decision is the concern parents have about meeting their family and job responsibilities. Too often the child care arrangements that parents use are not so much a choice but instead the consequence of circumstances over which the parents, as individuals, have little control. These circumstances include the availability, accessibility, and cost of care, parents’ employment options, employers’ benefits and ability to provide flexibility, the availability of public funding, and tax and education policies related to the care of children.¹

To gain a better understanding of which choices families make concerning care for their children and the tradeoffs they confront, Parents United for Child Care commissioned the Center for Survey Research at the University of Massachusetts Boston to develop and conduct a telephone survey on these topics. Between December 1998 and March 1999, the Center interviewed a representative sample of families in Massachusetts which had at least one child aged 12 or younger. Interviewers spoke with primary caregivers — almost always a parent — and gathered information about current child care arrangements for their children.

The Parent Survey is the first effort to ask a representative sample of Massachusetts parents about their child care arrangements. The information it provides about how parents choose care has not previously been available for policy makers, advocates, or families. Parents described the type of care they used, their satisfaction with it, and what the care cost them. If parents had changed their child care arrangements during the past year, they were asked to explain why and how. Even if care had been consistent, parents were asked to detail the personal and professional tradeoffs they might have encountered in arranging care, maintaining employment, and securing the financial well-being of their families.

The survey data create invaluable snapshots of the child care choices parents of varying economic backgrounds make. What the survey cannot do is tell us what parents would rather do if there were better choices of child care available to them, or if they had more money to spend on child care, or if they had the option of staying home with their children. Nor does this survey inform us about the supply of or demand for child care in Massachusetts. Lastly, the survey data do not address the impact that parents’ choices have on their children. The data do tell us, however, where children in Massachusetts are receiving care. And, for the first time, the Parent Survey allows us to look closely at how parents actually piece together child care arrangements. Their decisions are placed within the constraints of income, availability of care, preferences they bring to this exploration because of cultural or social norms, and demands placed on them by employers. The data collected provide a unique and important source of information for those concerned with issues involving who is caring for children and how families are faring in Massachusetts.

What follows are categories of information from the survey that illuminate some specific aspects of these parental choices and tradeoffs.

**Child Care in Massachusetts**

**WHO IS CARING FOR CHILDREN?**

Most families reported that when their children were not in school, they were regularly in some kind of non-parental child care arrangement. Non-parental child care includes licensed child care settings (such as family child care, child care centers, and Head Start) and informal care (e.g., unlicensed providers such as relatives, friends, or neighbors). Chart 1 depicts the child care choices of Commonwealth families. Of all children aged 12 and younger, 57.6% of them were regularly taken care of by someone other than their parents. Although the vast majority of children in child care were cared for in only one setting (78.2%), infant, toddler, and preschool-age children were less likely to be in only one child care setting (72.9%) than were school-age children (83.7%).
The child care arrangements parents chose varied considerably by the age of the child (as depicted in Charts 2–4). In addition, as shown in Table 1, the Parent Survey also points to significant differences based on family income, race and ethnicity of the family, place of residence (e.g., rural, urban, or suburban), number of parents in the household, and employment status of the mother.  

Age

As depicted in Chart 2, child care use varied considerably depending on the age of child. The vast majority of children three years and older but not yet enrolled in school were in child care. Fewer than half of all infants and school-age children were in such care arrangements.

• Nearly 9 out of 10 (86.6%) children aged three and older but not yet enrolled in school were in child care, while two-thirds (64.5%) of children ages one and two were in child care.
• A little less than half (48.6%) of school-age children and 42.4% of infants (less than one year old) were in some form of child care.

School-age children (see Chart 3)
• More than half (56.7%) of school-age children who were in child care were being cared for by a relative, usually a grandmother.
• More than one-quarter were in extended day programs and slightly fewer were in informal care with a non-relative (e.g., relative, neighbor, family friend, or license-exempt program).
• About 12% were in drop-in programs (6.3%) or licensed family child care (6%).

Children not yet in school (see Chart 4)
• The two most common forms of child care were center-based settings (44.8%) and informal care by relatives (43.6%).
• One-fifth (20.8%) of these children were in family child care settings and 12.7% were in informal care with non-relatives.
• Just over 5% were in a Head Start program.

Family Income

• Children who live in high-income families (incomes of $80,000 and above) and those who live in low-income families ($30,000 or less) shared a common circumstance: both were more likely to be in child care. Low-income

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**Table 1**

Percent of children 12 and younger in child care and in paid care, by various characteristics

<table>
<thead>
<tr>
<th></th>
<th>Percent in child care</th>
<th>Percent in paid care</th>
</tr>
</thead>
<tbody>
<tr>
<td>All children</td>
<td>57.6</td>
<td>35.5</td>
</tr>
<tr>
<td>Family income level</td>
<td></td>
<td></td>
</tr>
<tr>
<td>$30,000 or less</td>
<td>61.0</td>
<td>27.2</td>
</tr>
<tr>
<td>$30,000 to $80,000</td>
<td>53.5</td>
<td>33.2</td>
</tr>
<tr>
<td>Above $80,000</td>
<td>64.3</td>
<td>48.5</td>
</tr>
<tr>
<td>Race/Ethnicity of child</td>
<td></td>
<td></td>
</tr>
<tr>
<td>White, non-Hispanic</td>
<td>54.3</td>
<td>34.7</td>
</tr>
<tr>
<td>Black, non-Hispanic</td>
<td>81.4</td>
<td>41.9</td>
</tr>
<tr>
<td>Hispanic, any race</td>
<td>68.7</td>
<td>43.3</td>
</tr>
<tr>
<td>Place of residence</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Urban</td>
<td>64.7</td>
<td>36.0</td>
</tr>
<tr>
<td>Suburban</td>
<td>51.3</td>
<td>34.7</td>
</tr>
<tr>
<td>Rural/Resort</td>
<td>56.3</td>
<td>36.9</td>
</tr>
<tr>
<td>Marital status of parents</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Married (or with partner)</td>
<td>52.9</td>
<td>34.9</td>
</tr>
<tr>
<td>Single mother</td>
<td>78.0</td>
<td>39.0</td>
</tr>
<tr>
<td>Single father</td>
<td>53.8</td>
<td>30.8</td>
</tr>
<tr>
<td>Mother’s employment*</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Not employed</td>
<td>32.0</td>
<td>16.7</td>
</tr>
<tr>
<td>Employed</td>
<td>71.7</td>
<td>46.0</td>
</tr>
<tr>
<td>Part-time</td>
<td>63.5</td>
<td>35.0</td>
</tr>
<tr>
<td>Full-time</td>
<td>79.1</td>
<td>55.7</td>
</tr>
<tr>
<td>Age of child</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Not yet in school</td>
<td>60.4</td>
<td>51.4</td>
</tr>
<tr>
<td>School-age</td>
<td>51.4</td>
<td>24.3</td>
</tr>
</tbody>
</table>

*If present, may include stepmother or unmarried partner of father of children in household.
children, however, were much less likely (27.2%) to be in paid care than children from high-income families (48.5%). Other differences in child care arrangements based on family income are discussed in further detail later in this report.

**Race and Ethnicity**
- More than four out of every five (81.4%) black (non-Hispanic) children, more than two-thirds (68.7%) of Hispanic (any race) children, and more than half (54.3%) of white children were in child care. These differences narrow considerably among children in paid care.

**Place of Residence**
- Close to two-thirds of children (64.3%) who live in the Commonwealth’s urban areas are in child care. This compares with 56.3% of children from rural and resort areas and 51.3% from the suburbs.

**Number of Parents in the Household**
- Close to four of every five (78.0%) children from single-mother families were in child care. This compared with only one out of every two (52.9%) children from a married-couple family.

**Mother’s Employment Status**
- Not surprisingly, children of employed mothers were much more likely to be in child care (71.7%) than were children whose mothers were not employed (32.0%).

**INFORMAL CHILD CARE**
Two out of every three children (68.1%) who were in child care were regularly cared for in informal settings. Informal child care is unlicensed care with a relative, neighbor, family friend, or nanny. This type of care can be paid or unpaid. Almost three-quarters (73.8%) of children in informal settings were being cared for by a relative.

- Of relatives who acted as regular caregivers, 52.6% were grandmothers, 11.9% were siblings, and 17.8% were other female relatives of the children.
• When relatives cared for children, 15.6% of these caregivers were paid, while 44% of non-relative informal caregivers were paid.
• 48.1% of informal care was done exclusively in the child’s home, while 41.9% was done exclusively in the provider’s home.

PAYING FOR CHILD CARE

The Parent Survey asked parents what they actually paid for child care. The costs cited here, however, may differ considerably from the actual cost of child care — from the program or provider perspective — because some parents receive help paying, while others tailor their needs to what they can afford. Overall, three-fifths (61.6%) of children in child care were in paid arrangements. As Table 2 indicates, percentages varied considerably by the age of the child.

The cost of child care was cited as a problem by nearly one of every four families (24.1%) who paid for child care. Almost one-third of all parents indicated that the cost of child care had either “some” or a “great” effect on their employment or education plans during the past year. For a minority of Massachusetts families, paying for child care created difficult circumstances. Of all families who have ever used child care:

• 8.4% said at some point they had to go on welfare in order to pay for child care.
• 9.4% have gone into debt or borrowed money to pay for child care.
• 3.0% indicated they had to give up or change a housing situation to pay for child care.

The average out-of-pocket cost paid by families with unsubsidized child care was approximately $400 a month for each child not yet in school and $157 per month for each school-age child. Infant care was the most expensive. For infant care, families paid an average of $468 a month. For toddler care (children aged one and two years), they paid an average of $450 a month. For preschoolers (three years until school enrollment), they paid an average of $349 a month.

One out of every six children (16.2%) in families who paid for child care received some form of financial help, through either a subsidy or voucher (just under 7%), sliding fee scale (5.8%), or financial assistance from a relative (5.8%).

### TABLE 2
Percentage of children in child care who were in paid care, by age of child

<table>
<thead>
<tr>
<th>Age Group</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Infants</td>
<td>60.7%</td>
</tr>
<tr>
<td>1 to 2 years</td>
<td>70.8%</td>
</tr>
<tr>
<td>3 years to school-age</td>
<td>76.9%</td>
</tr>
<tr>
<td>School-age</td>
<td>50.0%</td>
</tr>
</tbody>
</table>

EMPLOYMENT AND CHILD CARE

In survey interviews, most parents described stresses and strains involved with trying to arrange child care and job schedules. More than 40% of parents said they (or their spouse) had to cut back hours to care for their children, while 13.3% said they have had to take another job or work more hours to pay for or deal with child care. Two out of every five parents (40.3%) reported having had to miss at least one full day or shift of work during the past year because of a problem with child care arrangements. Almost two-thirds (61.7%) of two-parent families indicated they had to arrange their schedules so that one parent was available to take care of children when the other was at work or school.3

Some parents talked about more drastic tradeoffs they had to make when juggling child care and work responsibilities. Almost one-quarter of the respondents (22.4%) reported that they (or their spouse) had to quit a job in order to cope with child care needs, while 5.4% said that they (or their spouse) lost a job because of difficulties involving child care.

Still, very few employers offered much help with paying for or providing child care. Of all families whose primary adult(s) were employed (but not self-employed):

• 5.1% said their employer helped pay for child care.
• 6.7% indicated their employer had an on-site day care center.
• 11.3% said their employer provided emergency care when a child was sick or when usual arrangements fell through.
FINDING AND KEEPING CARE

When asked how satisfied they were with their current child care arrangements, 73.4% of parents indicated that they were “very satisfied.” Only reluctantly do parents admit that they dislike the arrangement they have made for their children; to do so means that they are aware that the situation in which they are leaving their children is unsatisfactory. It is likely then, that when parents are not satisfied they will “vote with their feet” (i.e., find other arrangements) when it comes to child care. In order to try to get a clearer understanding of the ease with which parents can find and keep child care that they are comfortable with and can depend on, the Parent Survey asked parents if they had either changed their arrangements or looked for new arrangements within the past year.

The results were telling. One of every six parents (16.9%) indicated he/she had ended a child care arrangement during the past year. The following are the reasons parents cited for changing arrangements:

- 34.5% due to a problem with the quality of the program.
- 19% due to a problem with the cost.
- 19% due to a problem with the hours of care provided.
- 6.9% due to a problem with the location of the care.
- 6.9% changed arrangements because of losing a subsidy.

Additionally, one of every four children in child care had a parent who indicated that during the past year he or she looked for a new care arrangement. The following are the reasons parents cited for changing arrangements:

- 34.5% due to a problem with the quality of the program.
- 19% due to a problem with the cost.
- 19% due to a problem with the hours of care provided.
- 6.9% due to a problem with the location of the care.
- 6.9% changed arrangements because of losing a subsidy.

Another problem some parents reported was finding care during non-traditional hours. About one out of every six parents (16.4%) indicated that they needed off-hour care (before 8:00 A.M., after 6:00 P.M., or on weekends), but finding child care during these hours can be very difficult.

Almost all of the employed parents indicated that they could get time off from work when unexpected events occurred or child care arrangements fell through. Nearly 5% of parents, however, indicated they could not. One-quarter of parents said that when necessary, it was either “very” or “fairly hard” to get time off for school holidays, snow days, or early dismissal days. More than one-quarter (26.6%) of all parents said it was very or fairly hard to get time off to be with a child in a non-emergency situation, such as attending school activities.

**CHART 5**

Problems Finding New Arrangements

![Chart with percentages indicating reasons for changing child care arrangements.]
Low-Income Families and Child Care

While many, if not most, families faced challenges juggling their child care, work, and family responsibilities, low-income families consistently reported more difficult choices and faced more serious consequences than higher income families.

In this study, low-income families were defined as those having an annual income of $30,000 or less. This is about twice the federal poverty level for a family of three. In the Parent Survey nearly one-quarter of all families had an annual income within this range. Low-income families in Massachusetts have different characteristics than other families. As Table 3 demonstrates, they are less likely to be white, to live in the suburbs, or to be married than other families. They are also less likely to have the mother employed, and the mother usually has completed less school than those in middle- and high-income families.

WHO IS CARING FOR LOW-INCOME CHILDREN?

Children from low- and high-income families were more likely to be in child care at every age group than those from middle-income families, even though mothers in middle-income families were more likely to be employed than were low-income mothers (see Chart 6). High-income families were the most likely to use child care, especially when children were young (under the age of three), and these families also relied more heavily on non-relative care than other families. Low-income and middle-income parents relied much more on relatives than other types of arrangement to provide care for their children.

As with all families, among low-income families the use of child care varied by age, race and ethnicity of the family, place of residence (e.g., rural, urban, or suburban), number of parents in household, and mother’s employment status.

### TABLE 3 Demographic Characteristics of Families with Any Children (age 12 or less), by Income

<table>
<thead>
<tr>
<th>Race/Ethnicity</th>
<th>Low-Income</th>
<th>Middle-Income</th>
<th>High-Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>White, non-Hispanic</td>
<td>61.5%</td>
<td>84.9%</td>
<td>91.5%</td>
</tr>
<tr>
<td>Black, non-Hispanic</td>
<td>12.3%</td>
<td>3.7%</td>
<td>0.8%</td>
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<tr>
<td>Hispanic</td>
<td>16.4%</td>
<td>5.5%</td>
<td>3.1%</td>
</tr>
<tr>
<td>Other</td>
<td>9.8%</td>
<td>5.9%</td>
<td>4.6%</td>
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</table>

<table>
<thead>
<tr>
<th>Kind of community</th>
<th>Low-Income</th>
<th>Middle-Income</th>
<th>High-Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>Urban</td>
<td>63.5%</td>
<td>45.7%</td>
<td>22.0%</td>
</tr>
<tr>
<td>Suburban</td>
<td>27.8%</td>
<td>39.0%</td>
<td>71.2%</td>
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<tr>
<td>Rural/Resort</td>
<td>8.7%</td>
<td>15.2%</td>
<td>6.8%</td>
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<table>
<thead>
<tr>
<th>Family type</th>
<th>Low-Income</th>
<th>Middle-Income</th>
<th>High-Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>Married (or partnered) couple</td>
<td>38.9%</td>
<td>83.0%</td>
<td>94.7%</td>
</tr>
<tr>
<td>Single mother</td>
<td>57.1%</td>
<td>13.8%</td>
<td>2.3%</td>
</tr>
<tr>
<td>Single father</td>
<td>4.0%</td>
<td>3.1%</td>
<td>3.0%</td>
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<table>
<thead>
<tr>
<th>Employment status of mother*</th>
<th>Low-Income</th>
<th>Middle-Income</th>
<th>High-Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>Currently employed</td>
<td>60.3%</td>
<td>69.9%</td>
<td>73.2%</td>
</tr>
<tr>
<td>Currently employed full-time (35 hours or more a week)</td>
<td>38.8%</td>
<td>39.4%</td>
<td>33.1%</td>
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</table>

<table>
<thead>
<tr>
<th>Educational level of mother*</th>
<th>Low-Income</th>
<th>Middle-Income</th>
<th>High-Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than high school</td>
<td>12.5%</td>
<td>5.5%</td>
<td>0.0%</td>
</tr>
<tr>
<td>High school graduate</td>
<td>39.2%</td>
<td>32.7%</td>
<td>3.9%</td>
</tr>
<tr>
<td>Vocational or some college</td>
<td>33.3%</td>
<td>25.4%</td>
<td>14.1%</td>
</tr>
<tr>
<td>College graduate</td>
<td>12.5%</td>
<td>26.7%</td>
<td>48.4%</td>
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<tr>
<td>Graduate work</td>
<td>2.5%</td>
<td>9.7%</td>
<td>33.6%</td>
</tr>
</tbody>
</table>

*If present, may include stepmother or unmarried partner of father of children in household.

NOTE: Chi squared tests indicate the distributions by income levels are significantly different with p value < .001 for all distributions above except for mother’s employment which is significant with a p value < .05.

### CHART 6 Use of Child Care by Age and Income
**Race and Ethnicity**
- 87.5% of black (non-Hispanic), 75.9% of Hispanic (any race), and 54.9% of white children in low-income families were in child care.

**Place of Residence**
- 70.1% of low-income children in urban areas were in child care compared with 45.2% of children in the suburbs and 58.8% in rural and resort areas.

**Number of Parents in the Household**
- Three-quarters (76.9%) of children in low-income, single-mother families were in child care. This compared with 46.6% of children in low-income families in which there was a partner or spouse present.

**Mother’s Employment Status**
- 82.2% of children in low-income families with employed mothers were in child care. This compared with 39.1% of children whose mothers were not currently employed.

Chart 7 shows the types of arrangements for school-age children in child care by income level. Children who live in low-income families were much less likely to be in extended day programs. These children were also more likely to be cared for by a relative than were children from middle- and high-income families.

Infants, toddlers and preschool-age children who live in low-income families were more likely to be in more than one child care arrangement than other children. Almost one-third of children (30.8%) from low-income families were in more than one child care arrangement. This compares with 24.4% of children from middle-income families and 27.1% from high-income families. Chart 8 depicts the percentage of children not yet in school in different types of child care arrangements by income level.

**LOW-INCOME FAMILIES AND INFORMAL CARE**

While low- and high-income families displayed a similar amount of reliance on child care, low-income families were much more similar to middle-income families in the type of arrange-
ments they made for their children. Almost three-quarters of all children (72%) from low-income families in child care spent some time with informal (i.e., non-licensed) providers, while this was true for 73.8% of children from middle- and 58.9% from high-income families. Of children in informal care, more than three-quarters from low- (78.9%) and middle-income families (77.8%) were with relatives, compared with 59.3% of children from high-income families.

- Of children not yet in school and in informal care arrangements, children from low-income families were the least likely to be cared for exclusively in their own home (30.8%). Among children from middle-income families, 39.1% were cared for in their own home, and in high-income families, the percentage cared for at home was 51.3%.
- Grandmothers were the primary relative to care for children of all income groups: 52.7% in low-income families, 51.3% in middle-income families and 49% in high-income families.
- In low-income families, 25.7% of relatives who cared for children were male relatives other than brothers and grandfathers — probably non-custodial fathers.

LOW-INCOME FAMILIES AND PAYING FOR CHILD CARE

Low-income families were much less likely to pay for care than other families, even though their use of child care was high.

- 43.9% of children in child care arrangements from low-income families were in paid care, compared to 62% from middle- and 75.3% from high-income families.
- Just over half of low-income children (52.8%) not yet in school and in child care were in paid care. This compared with 71.6% of children from middle- and 90% of children from high-income families.
- 34.3% of school-age, low-income children who were in child care were in paid arrangements. This compared with 52.8% and 57.6% of children in child care from middle- and high-income families, respectively.
- Low-income families were more likely to pay relatives to provide care. More than 18% of children from low-income families were being cared for by relatives who were paid. This compared with 14.3% for children from middle- and 15.7% from high-income families.

The average monthly amount paid by low-income families without subsidized care was $231 per child. This compared with an average of $268 per child in middle-income families and $401 in high-income families. Approximately 40% of low-income families who paid for care were receiving some help in paying for it either through a subsidy or voucher (31.1%), a sliding fee scale (11.1%), or financial assistance from a relative (11.1%). About one-third of low-income families (34.5%) who reported not paying for their child care were getting financial assistance, primarily through a subsidy or voucher.

The cost of child care is a significant problem for low-income families. In the Parent Survey nearly one-half of low-income parents (44.4%) who paid for their care indicated that the cost of care was a “somewhat” or a “significant” problem in relation to their family’s finances. Close to one-quarter of middle-income families (22.9%) also found cost to be a “somewhat” or a “significant” problem, while 12.3% of high-income families indicated that cost was “somewhat” of a problem.

A large portion of low-income families reported that the cost of child care had a dramatic impact on their financial well-being:

- More than one-quarter of all low-income families (27.7%) who have ever used child care indicated that they have gone on welfare in order to pay for their child care needs.
- 19.8% reported that they have gone into debt or borrowed money.
- 8.9% said they have given up or changed their housing situation.

Middle- and high-income parents did not report being forced to make those types of choices, either at all or to nearly the same extent. No high-income family indicated that it had to borrow money, go into debt or change housing situations. Only 10.4% of middle-income families indicated that they needed to borrow money or go into debt to pay for child care, 3.1% said they went onto welfare, and 1.2% changed housing.
LOW-INCOME FAMILIES, EMPLOYMENT, AND CHILD CARE

Given that low-income families, by definition, have fewer financial resources, it was not surprising to hear from these parents that they faced more difficult choices and tradeoffs than families with access to greater resources and supports — either financially, within their families, or from their employer.

Parents in low-income families testified to the fact that the cost, availability, and quality of care had detrimental impacts on their employment and school plans. Though parents in middle- and high-income families faced difficulties as well, lower income families had to surmount more frequent and significant problems in their search to find suitable child care for their children.7

• 44.4% of low-income parents indicated that the cost of child care had a “great” or “some” effect on their job or school plans. This compared with 33.1% of middle- and 25.7% of high-income parents.
• 39.7% of low-income parents said that the availability of care affected their employment or school plans. This compared with 34.3% of middle- and 29.5% of high-income parents.
• 30.1% of low-income parents indicated that the quality of care affected their employment or school situation or plans either “some” or a “great deal.” This compared with 18.4% of middle- and 15.9% of high-income parents.

As described earlier in this report, all families talked about employment and child care tradeoffs. But, the way in which parents resolved these conflicts varied considerably depending on their income. High- and middle-income parents were more likely to cut back on working hours than low-income parents. Parents in low-income families were more likely to be forced to leave a job (either be fired or quit) or take on more work as a way of being able to pay for child care. Chart 9 shows, by income level, the percentage of families who make work and child care tradeoffs.

A similar percentage of low- and high-income parents said they (or their spouse) have missed work due to child care difficulties. Again, however, low-income families faced more serious
consequences for missing work than higher-income families. Three of every four low-income families (74.4%) lost pay when they had to miss work because of problems with child care. This compared with one of three middle-income families (34.7%) and only one of seven high-income families (14.5%).

While low-income families relied on child care as much as high-income families and more than middle-income families, help from employers was less forthcoming. Child care assistance from an employer can include on-site child care, resource and referral services, emergency backup care, or access to the Dependent Care Assistance Program (DCAP), which allows an employee to withdraw up to $5,000 a year from taxable income to use for child care expenses. Chart 10 depicts the percentage of families with a parent who worked for an employer that provided benefits by income level. The most striking disparity among benefits offered by employers to families of different income levels was access to the DCAP. While close to one-third of high-income families (33.1%) had employers who offered this substantial federal tax benefit through their employers, only 10.1% of middle-income families and 5.8% percent of low-income families did.

Finally, the Parent Survey asked parents who were not employed and did not have their children in child care about what they might do differently (with regard to work or school) if satisfactory, affordable child care was available. While none of the high-income parents responded that they would alter their current situation, 30.4% of the low- and 12.1% middle-income parents said they would be “very likely” to go to work if such care were available. Likewise, 30.4% of low- and 15.2% of middle-income parents indicated that it was “very likely” that they would go to school if such care were available. These responses provide a clear indication that the child care and work “choices” parents make are significantly affected by income.

**FINDING AND KEEPING CHILD CARE AMONG LOW-INCOME FAMILIES**

Most parents with children in child care, regardless of income, indicated they were satisfied with their children’s care arrangements, although low-income parents were less likely to be “very satisfied.” When asked about each child, 65.9% of low-income parents indicated they were “very satisfied.” This compared with 76.7% of middle- and 73.2% of high-income parents.

Low-income parents with children in child care were only slightly more likely (18.8%) to have ended an arrangement during the last year than their middle- and high-income counterparts (16.2% and 17.3%, respectively). However, low-income parents using child care were much less likely to have looked for a new arrangement for a child during the past year (20.2%) than middle- (26%) or high-income families (31%). The data do not permit an analysis of why fewer low-income families looked for new child care; however, it is possible that low-income parents sense they have fewer choices and thus are less likely to look for alternatives even if a situation is not satisfactory.

Some clues can be found in the data as to the reasons why families stopped care or looked for new arrangements. Low-income parents described cost as the most pressing reason to either stop care or search for a new arrangement. High- and middle-income parents cited good quality as the most common reason. This finding suggests that low-income parents face a different set of choices, having to trade off quality concerns for the ability to pay for care more often than other parents. In addition, among those low-income families who had looked for a new arrangement for a child, more than 60% reported that quality and lack of openings were problems. Almost half (46.2%) of low-income parents cited transportation as a problem.

Low-income families were also more likely to have a child on a wait list for a subsidy or a specific program.

- 11% of children from low-income families surveyed had a child on a wait list for a subsidy or a specific program. Adjusting the sample from the Parent Survey for the population, this percentage represents 13,700 children statewide.
• Of all children from low-income families on a wait list, almost three-fourths (72.5%) were on a wait list for a subsidy. Among children from middle- and high-income families, just 4% were on a wait list for a subsidy or specific program.
• 10.6% of children from low-income families already in child care arrangements were on a wait list either for a subsidy or a specific child care program. This compared with 7.2% and 4.8% of children in child care from middle- and high-income families, respectively.

Off-hour care (before 8:00 A.M. and after 6:00 P.M.) was a pressing need for low-income families. One of three low-income families (32.1%) indicated they needed off-hour care (whether or not they had any children in child care). This compared with 11.5% for both middle- and high-income parents.

Conclusions

In Massachusetts, the majority of families with children 12 years or younger use child care, particularly families with younger children. While most families indicated they were satisfied with the care their children received, there are clear signs of the difficulties that families face in finding, keeping, and paying for good quality child care. Cost was cited as a major problem by a substantial minority of families. In just one year, these families experienced considerable turnover in care arrangements because of concerns with the quality, cost, and/or availability of care for their children.

The survey results point to important tradeoffs that families make as they try to reconcile their need to work with their family responsibilities. The majority of parents indicated that they had to rearrange their schedules in some way to make certain they had child care coverage. Many reported missing work (with consequences); some had to quit work. Others told of having to forego education or employment opportunities because of problems with child care. Low-income families reported facing both the most difficult choices and the most severe consequences in juggling their work and family responsibilities.

Families reported that their employers provided little direct help to parents in finding and paying for child care. The child care benefit most likely to be offered by employers is the one that does not have a cost for the employer, the Dependent Care Assistance Program (DCAP) which allows parents to reduce their taxable income. (This assumes a parent has taxable income.) While the state and some child care providers help subsidize the cost of care, only 10% of families with children in paid child care indicated they received such benefits.

Most families were on their own in terms of finding and paying for their children's care. Many families relied heavily on their relatives to provide informal care arrangements. The survey results confirmed that the greater the family income, the more likely it is that a child will be in some type of paid, licensed, or structured child care program.

The two most significant federal child care policies are either embedded in the tax code (through child care tax credits) or connected closely to welfare. The popular conception that the rich use tax breaks, the poor depend on “welfare,” and everyone in-between gets little or nothing is in part substantiated by the information obtained through the Parent Survey. This disparity is clearly evidenced by information about how parents pay for child care. Close to 28% of low-income families said they had gone on welfare at some point to pay for child care, while 33% of high-income families worked for employers who offered the substantial DCAP tax break. Parents who use paid child care are eligible for up to $4,800 of income tax credit as well as the standard deduction for each child. But it is largely middle- and high-income families who are able (because of the amount of income their employment generates) to take maximum advantage of this credit to reduce their income tax liability. Still, low-income families are able to use the earned income tax credit, which is designed to benefit low-income working families with children, and they are substantially more likely to receive a subsidy than families with higher incomes.
The Parent Survey provides a valuable lens through which we are able to see where the common ground exists and where paths diverge for parents trying to secure child care for their children. For the first time the actual experiences of parents from various economic backgrounds have been compiled in a comprehensive way that allows policy makers, advocates, and parents to place the anecdotal descriptions they hear so often onto a solid contextual foundation. In quantifying experiences of hundreds of families, the Parent Survey increases understanding of this critical social need, and its data provide ample evidence of the choices and tradeoffs so many parents in Massachusetts face every day.

NOTES

1 The sample included 517 families with information on 887 children, representing close to 515,000 families and more than 830,000 children. In virtually all families a parent was interviewed; however, in six families (1.2% of the sample) the respondent was either a grandmother or another female relative.
2 Each of the reported differences is statistically significant (at p <.001, using a chi-squared test).
3 This question of juggling schedules so one parent could do paid work was only asked of families in which a spouse or partner was present.
4 Percentages might add up to more than 100% since parents could respond with more than one reason.
5 The official poverty line determination does not take into account the cost of child care, nor is it adjusted regionally for cost of living, thereby making it much too low of a cutoff for analyzing low-income families.
6 Each of the reported differences is statistically significant (at p <.005 for place of residence and race, and at p <.001 for number of parents and employment status of mother).
7 These differences were statistically significant (p <.05) in the case and quality of care.

ABOUT THE AUTHORS

Randy Albelda is a Professor of Economics in the Economics Department and Public Policy Ph.D. Program at the University of Massachusetts Boston. Carol Cozenza is Project Manager at the Center for Survey Research. For a copy of the survey and methodology used please contact the Center for Survey Research at 617-287-7200.

ABOUT PARENTS UNITED FOR CHILD CARE (PUCC)

Parent’s United for Child Care is a grassroots membership organization of low- and moderate-income parents committed to increasing the supply of quality, affordable child care in Massachusetts. A small group of Boston parents founded PUCC in 1987 with the mission of creating and mobilizing a vocal constituency of parents to impact child care policy in their communities and on the state level. Since its founding, PUCC has been working in neighborhoods throughout Boston and statewide to provide a parent voice on public policy issues related to children and families. PUCC uses a variety of strategies — community organizing, advocacy and resource development — to accomplish its goals. The organization is governed by an elected multiracial and mixed income board of directors who have responsibility for setting issue priorities and determining the organizing strategy for PUCC’s campaigns and advocacy.

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