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Senate Finance Committee

Examining the State of Child Care: How Federal Policy Solutions Can Support Families, Close Existing Gaps, and Strengthen Economic Growth

Written Testimony of Fatima Goss Graves, President and CEO

National Women's Law Center

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Chairman Wyden, Vice Chairman Crapo, and other distinguished members of the Senate Finance Committee. My name is Fatima Goss Graves, and I am the President and CEO of the National Women's Law Center (NWLC).

For more than 50 years, NWLC has fought for gender justice—in the courts, public policy, and our society—working across issues central to women's and girls' lives. We use the law in all its forms to change culture and drive solutions to the gender inequity that shapes our society and to break down the barriers that harm all of us—especially women of color, LGBTQ people, and women and families with low incomes.

I am grateful for the opportunity to testify before you today on how federal child care policy solutions can support families and strengthen economic growth.

I. The Child Care Crisis in the United States

I want to begin by thanking lawmakers for their leadership on the care economy, including elder and disability care and paid leave, and the particular focus on child care as critical to supporting families, creating good jobs, economic growth, and advancing racial and gender justice.

This hearing follows historic work led by this Committee, which permanently increased mandatory child care funding through the Child Care Entitlement to States (CCES) under *The American Rescue Plan Act* (ARPA).

NWLC is also proud to endorse Chair Wyden and Senator Warren's *Building Child Care for a Better Future Act*, which expands mandatory child care funding and provides grants to improve the child care workforce, increase supply, and improve quality and access.

Federal investments in recent years have been essential in providing some immediate stability to the child care sector and relief for families during especially hard economic times. But make no mistake, the investment in child care cannot end there.

Existing measures are not sufficient to address the long-term structural flaws and the deep inequities in a child care system that relies on families paying unaffordable sums, early educators being paid poverty-level wages, and too many communities across the country lacking sufficient workforce or facilities to meet child care demands.

The United States has not had a comprehensive child care and early education system except for a brief period during World War II. Since then, families in the U.S. have been left mainly on their own to design private solutions, relying on the invisible labor of primarily women, the underpaid labor of predominantly Black, Latinx, Indigenous, and immigrant women as paid caregivers, and the unpaid time of older siblings (typically trading off time for their own education) to cover the care needs of families.

It does not have to be this way. We can and must do better. We have an opportunity to deliver for women and their families, to build a care economy that shows we value care work (and the mostly women who provide it) as the backbone of our economy.

II. Child Care is a Public Good, Not a Private Luxury

Christine Mathews is a driven, caring single mother of two girls, ages six and 13, and an 11-month-old baby boy. They live in Charleston, South Carolina, and like so many parents, she struggles to both find and afford child care to utilize her education and work in the medical field. Unfortunately, when she was offered a job making $25 an hour, she had to turn it down. It required inflexible shifts that would not accommodate her child care needs. Instead, Christine continued to work multiple retail and grocery store jobs to be there to pick up her children after school.

Christine is one of hundreds of thousands of parents across the U.S. who work in critical fields that make everyday life possible for the rest of us but cannot use or further build their skills due to a lack of child care. Her story reminds us of what the research shows: child care is foundational for children's health, growth, and development, the economic security of women and their families, and our entire economy.

A. Child care is foundational for children's healthy growth and development.

From birth to age three, children's brains make more than a million neural connections per second, significantly influenced by their interactions with their caregivers.[i] Developmental disparities take root well before children are five years old, and families' economic instability and stress are associated with adverse outcomes in terms of health and educational achievement.[ii] Luckily, the inverse is also true. When we invest in children starting at birth, it yields long-term positive outcomes for their health, education, and employment.[iii] Since children under five are the most diverse generation in U.S. history, investing in high-quality, affordable child care and early learning also advances racial equity. Quality child care programs have been associated with positive health benefits, including higher immunization rates, higher screening and identification rates, and improved mental health.[iv]

B. Child care is critical for family economic security.

Research by the Center on Poverty and Social Policy at Columbia University and NWLC found that an investment in affordable child care for everyone who needs it would increase the number of women with young children working full-time/full year by about 17 percent and 31 percent for women without a college degree.[v] That increase in labor force participation would translate into higher wages for women and greater security for the families who depend on them. With access to affordable care, a woman with two children would see her lifetime earnings increase by about $94,000, leading to an increase of about $20,000 in private savings (contributions plus growth) and an additional $10,000 in Social Security benefits.[vi]

For young parents in K-12 schools and parents in higher education, access to affordable and reliable child care can make the difference between completing their education or leaving school without completing their credentials. For student parents, access to education is a pathway to a better economic future to provide for their family. NWLC's *Let Her Learn* study surveyed 1,000 girls in K-12 schools from across the country and found that more than half of girls (52 percent) who are pregnant or parenting reported that not having access to child care was a barrier to going to school.[vii] Additionally, more than 3 in 4 girls (76 percent) who are pregnant or parenting stated that schools would do better for them if they provided child care.[viii]

<u>However, despite its essential public benefits, child care is too often perceived and funded as a purely personal problem and a private luxury</u>—a service accessible only to those who can pay for it instead of a basic necessity guaranteed to all.

While education for children in grades K-12 is a right, parents are left to figure out how to care for and educate their children during their first five years of life—the years when brains are developing at their fastest[ix]—with few or no public resources.

Because child care functions as a form of infrastructure, making it more possible for families, employers, and communities to have stability, underinvestment has wide consequences. It means that the child care workforce is paid poverty-level wages, creating a profoundly inadequate child care supply. The number of child care centers has rebounded to pre-pandemic levels, but there has been a 12 percent decline in licensed family child care homes since 2019.[x] There are more than four children under age 3 per licensed child care slot, or enough licensed child care to serve just 23 percent of infants and toddlers.[xi]

Federal investment in physical infrastructure is an important analogy. The government is the primary financer of physical infrastructure like roads and bridges. It has made concerted efforts to invest in improving jobs for workers in construction and other related fields. However, women's unpaid and underpaid labor primarily bears the cost of maintaining our nation's care infrastructure. According to a new

2023 American Time Use Survey data analysis by the National Partnership for Women and Families, unpaid caregiving is worth more than $1 trillion annually – with women doing two-thirds of that work.[xii]

C. Child care supports our entire economy.

A parent's child care challenges are not limited to family security and stability; they now translate into productivity challenges for employers, amounting to an estimated $23 billion aggregate loss annually.[xiii] More broadly, due to the lack of affordable, high-quality child care, the U.S. is losing an estimated $122 billion each year in lost earnings, economic productivity, and foregone revenue.[xiv] According to a U.S. Chamber of Commerce Foundation survey, 76 percent of businesses have seen an employee leave due to child care issues — 43 percent of those businesses said that 75-100 percent of the employees they lost were women.[xv]

The nation's child care crisis is stunting small business growth. Fifty-nine percent of small business owners affirm that barriers to child care access prevent them from growing their business, with about a quarter of founders noting that they have had to shutter their company entirely and return to the broader workforce because of child care problems.[xvi]

According to a new research report from Small Business Majority, a national small business advocacy group, in late January, the organization polled 566 founders across the country who are either working parents or employ working parents.[xvii] The report does not mince words: a lack of affordable and accessible child care prevents the country's entrepreneurs from flourishing. Thirty-nine percent of founders share that they missed out on business opportunities due to child care problems, while another 51 percent of business owners say they have faced diminished productivity when their staff faces issues accessing care for their children. For these business owners, the solution is clear: invest in child care.[xviii] In fact, 67 percent of survey respondents believe that the Child Care Stabilization program should be renewed since it extended $16 billion in annual grant funding to child care providers, helping them lower costs.[xix]

In short, as Treasury Secretary Janet Yellen has concluded, the U.S. child care system is **"a textbook example of a broken market."**

III. The Child Care Crisis Has Been Centuries in the Making

For Christine, there are limited care options for after-school hours in Charleston, South Carolina, especially for children with special needs like her youngest daughter. Most centers will not accept her daughter because they do not have the capacity to care for children with autism. Christine emphasizes how challenging these gaps in care can be; having two additional hours of care between 3 pm and 5 pm can be the difference in taking a better-paying, career-aligned job. Nevertheless, "Being a mom, a single mom, I did what I had to do."

Christine's experience is not uncommon. Throughout history, mothers have always found workarounds—accepting a lower-paying job because it offered more flexibility, putting off educational opportunities, foregoing other necessities because the cost of child care ate up a third of their income—all while working themselves to the bone to try and balance breadwinning and caregiving.

While more attention has been paid to child care since the COVID-19 pandemic, families have faced challenges regarding child care accessibility and affordability well before the pandemic. The below sections go into those challenges and what this sector looked like before the pandemic shone a spotlight on its gaps.

A. Families have long struggled to find and afford child care.

In the three decades leading up to the pandemic, the cost of child care grew twice as fast as the overall inflation rate.[xx] In more than half of states, child care for an infant in a child care center costs more than in-state college tuition.[xxi] Yet only one in six eligible children were served by the Child Care and Development Block Grant (CCDBG) and related federal child care programs.[xxii] Families—particularly in rural areas—struggle with a lack of care options, with more than half of people in the U.S. residing in a licensed child care desert, a neighborhood with an insufficient supply of licensed child care.[xxiii] We have a 24/7 economy, but we are not able to provide child care for workers who need overnight care or non-standard hour care—nurses, first responders, warehouse workers—all require a child care infrastructure that does not currently exist.

B. Early educators have always been undervalued and under-compensated for caring for and educating our children.

Child care is one of the lowest-paid professions in the U.S.,[xxiv] despite rising requirements for credentials and education and extensive research pointing to the importance of the early years for young children's healthy development.[xxv] As a result of these low wages, lack of benefits, and lack of avenues to voice concerns, unionize, or make changes to better their working conditions, many child care workers are leaving the profession.[xxvi] Recent data show that over half of child care workers were enrolled in at least one public assistance or support program.[xxvii] Many child care workers cannot afford child care for their own children. Pre-pandemic data show that in 21 states and the District of Columbia, non-preschool child care workers would have to spend over half their annual earnings to pay for center-based infant care.[xxviii]

C. These inequities disproportionately impacted women and families of color:[xxix]

Virtually all child care workers (over 90 percent) were women, disproportionately women of color and immigrant women.[xxx] Black and Latina mothers were more likely to work in jobs that had low pay and few or no benefits, making care more difficult to afford.[xxxi] [xxxii] According to the Survey of Income and Program Participation Tables (SIPP) data, there were differences in the rate at which infants and toddlers attended licensed child care by race and ethnicity. Hispanic or Latinx children were by far the group with the lowest access to licensed infant and toddler care. Merely one in six Hispanic or Latinx children under age three were in licensed child care, which makes this group only half as likely to be in licensed care as the overall population of infants and toddlers.[xxxiii] These families were more likely to face more significant barriers to accessing care, including high costs, lack of care options that match their work schedules, language barriers, and lack of culturally competent, trusted options, all leading to inequitable participation in licensed child care.[xxxiv]

These trends—which were only exacerbated by the pandemic—are no accident but are instead rooted in a racist and sexist history of undervaluing the care work done disproportionately by Black and Latina women.[xxxv] Since the time of slavery, Black women were expected to care for the children of white families for little or no pay. As the New Deal created new worker protections, domestic and care workers were intentionally excluded.[xxxvi] [xxxvii] Over the two decades prior to the pandemic, federal funding available to support child care failed to keep pace with inflation, resulting in a substantial drop in the number of families able to receive child care assistance.

As a result, the sector was already hanging by a thread when the pandemic hit.

IV. Pandemic-era Relief Underscored the Importance of Sustained and Long-term Investment in the Child Care Sector

With the onset of the pandemic, the child care sector—already precarious—began to collapse. Providers faced reduced fees as families pulled children from congregate settings while struggling with increased operating expenses to provide safe care for the families who stayed. By July 2020, Child Care Aware research showed that 35 percent of centers and 21 percent of family child care programs remained closed nationwide.[xxxviii] In December 2020, the National Association for the Education of Young Children (NAEYC) reported that 56 percent of child care centers surveyed said they were losing money every day that they remained open.[xxxix]

By January 2021, the child care sector was in freefall. The Bureau of Labor Statistics' January 2021 jobs report showed that one in six child care jobs had been lost since the pandemic's start.[xl] Nearly half of the over 6,000 providers surveyed by the NAEYC in December 2020 reported that they knew of multiple centers or homes in their community that had closed permanently.[xli]

Lawmakers took action to save the child care sector with the *American Rescue Plan*, which provided unprecedented stabilization funds, permanently increased CCES, and temporarily increased CCDBG. That relief has helped 220,000 child care programs stay open, supporting 10 million children and their families in accessing child care.[xlii]

A recent analysis by the White House Council of Economic Advisors also showed the widespread economic benefit of that investment, finding that after the ARPA child care funds were distributed, the labor force participation of mothers with children under age 6 increased by about three percentage points relative to labor force participation of other mothers. In further proof of the relationship between the relief funds and mothers' workforce participation, this increased rate slowed at the same time as counties received their final payout funds from states.[xliii] Overall, the Council of Economic Advisors estimates that the benefit of these funds for the broader economy outweighed the cost of the investment by a factor of 2:1.[xliv]

Congress had the opportunity to build from these successes and create a sustainable child care system. Instead, by failing to act, they created two funding cliffs (the first, September 2023, and the second, September 2024) and left the pathway to a long-term solution on the cutting room floor.

In the aftermath of the September 2023 child care funding cliff, increasing child care costs are squeezing families with young children and threatening the supply

<u>of early care and education.</u> Just one month after pandemic-era child care stabilization funding expired, in November 2023, data from the RAPID/NAEYC survey showed that 29 percent of families reported that their childcare tuition had risen in the last month.[xlv] Additionally, the most recent NAEYC survey reveals a sector in crisis. In February 2024:

- Nearly half (48 percent of providers responding to the survey) indicated they had to increase their program's tuition in the last six months.[xlvi]

- Forty-six percent of all survey respondents report increased burnout since January 2023.[xlvii]

- Twice as many respondents said their economic situation had worsened (32 percent) compared to those who said it had improved (16 percent).[xlviii]

According to NAEYC survey data, among educators who were considering leaving early care and education, respondents listed higher wages as the top factor that would retain them—yet as public dollars expire, this basic request is increasingly untenable.[xlix] Additionally, wins for collective bargaining in California have resulted in the state making significant investments in wages, health care, and the first-of-its-kind retirement fund for providers. There are reports of these kinds of benefits attracting providers back to the child care sector.

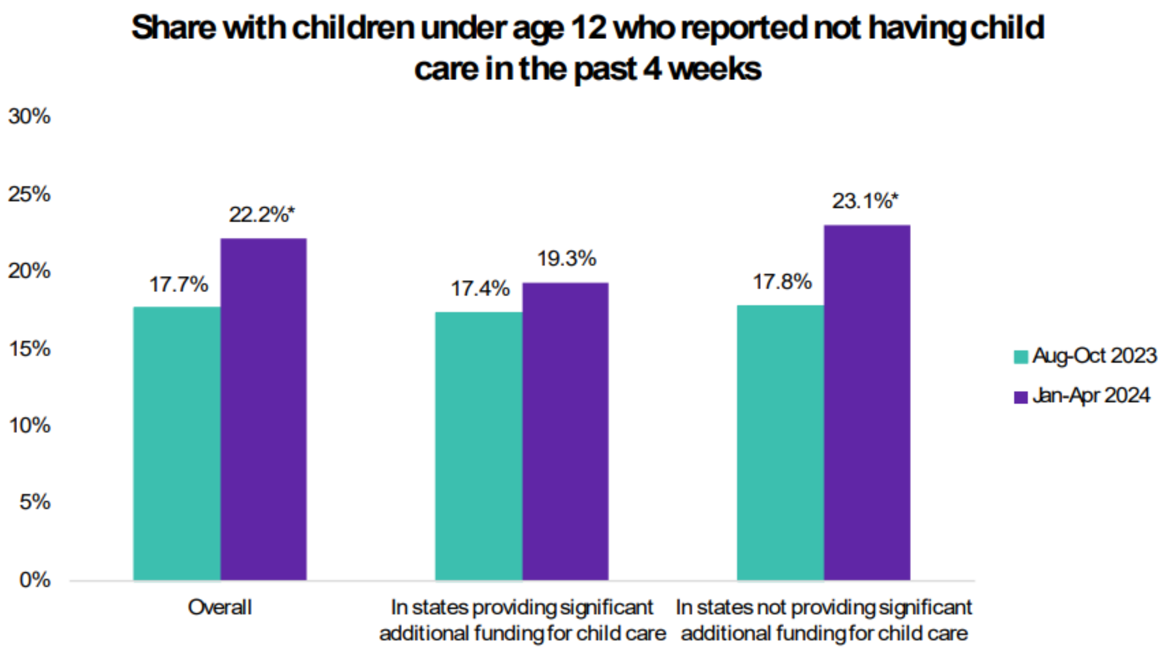
In the wake of the September 2023 funding cliff, child care programs nationwide are seeing teachers leaving the field to work at restaurants and retail stores that pay more. While certain states have provided funding to help mitigate some of the harshest effects of the funding cliff, the dramatic cut-off of federal funding means that many parents will be forced to pull their children out of care due to increased tuition bills -- or hemorrhage money paying for it.

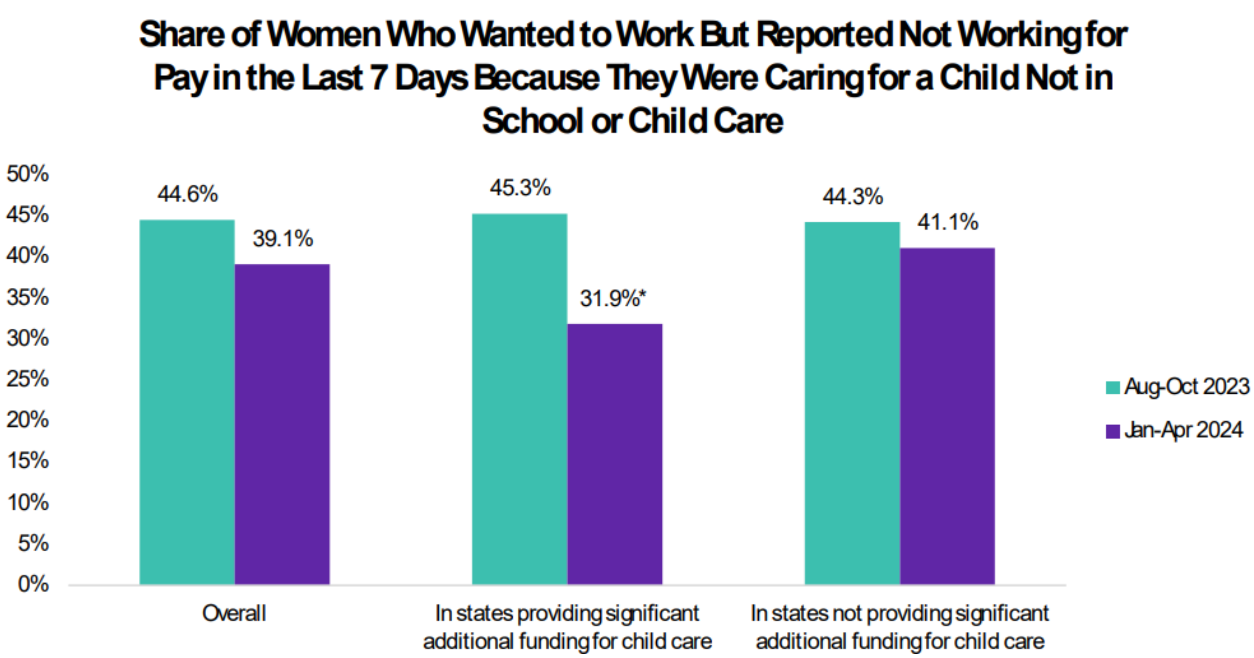
<u>Women and families struggled with child care following the federal funding cliff but fared better in states with additional state funding for child care over the past two years.</u> The impact of public funding is evident in the success of the federal pandemic relief funds but can also be seen in states' progress in investing their own dollars. While families and child care providers in *all states* are feeling the pinch of the expiration of federal funds, the latest NAEYC survey shows that families and providers were better off in the states that invested their own funding. In the 11 states and D.C., where additional investments have been made, respondents were less likely to report raising tuition in the past six months (35 percent compared to 45 percent) and less likely to report a growing wait list (24 percent compared to 31 percent).[l]

Additionally, a new analysis by the NWLC found that in the six months following the expiration of the *American Rescue Plan* dollars:

- The share of parents without access to child care increased from 17.8 percent to 23.1 percent in states that did not dedicate additional state funding for child care programs and providers.[li]

- More women with young children were able to get to work in states that did dedicate additional state funding for child care programs and providers. There was a significant decrease (from 45.3 percent to 31.9 percent) in the share of women who wanted to work but reported not working for pay because they were caring for children not in school or child care in those states.[lii]





States across regions and political differences have increased their own state funding to make critical investments and are showing results. Vermont recently enacted Act 76, which, when fully implemented, will invest $125 million annually into child care, allowing the state to expand the income eligibility limit for its child care assistance program from 350 percent to 575 percent of the federal poverty level by the end of 2024. The funding will also increase child care provider payment rates by 35 percent, invest in the workforce and facilities, and cover 100 percent of child care fees for families with incomes up to 175 percent of the federal poverty level.[liii]

Kentucky not only designated $50 million in state funds to extend ARPA child care stabilization grants, but it was also the first state to categorically make those working in licensed or certified child care programs eligible for child care assistance for their own children. Within a year of enactment, 3,200 parents were employed in the child care sector, and 5,600 children began to benefit from this program.[liv]

New Mexico's constitutional amendment passed overwhelmingly via ballot initiative in 2022, guaranteeing a right to early childhood education with dedicated revenue from a percentage of the state's land grant permanent fund. Last year, the state significantly increased funding for early care and education programs, providing $97.8 million for child care assistance, $109 million for the state pre-kindergarten program, and $8 million for home visiting.[lv]

Despite these states' valiant efforts, they cannot do it alone. States do not have the budget to consistently invest in the necessary infrastructure to stabilize and build the early childhood system that all families and early educators deserve.

Federal funding complements and incentivizes state efforts to support child care providers and families.

V. Only Sustained and Significant Public Funding Can Build a Universal System

Research has underscored the vital role that early care and education play in children's development, a family's economic security, and our broader economic prosperity. Tomes of data have shown the detrimental effects of continuing to underinvest in this critical infrastructure. Decades of experience have shown that while state-level investments are crucial, states alone cannot solve the problem.

It is time to start enacting the solution. The broken market Secretary Yellen described requires a third-party investor. In the case of child care—which is a public good—that investor is the government. Until we recognize this fundamental math problem, we will continue forcing parents and early educators into impossible choices with short— and long-term negative consequences for women, children, families, and the economy.

Congress must act now to both stabilize the sector and make sustained and robust investments to build a universal system of high-quality, affordable child care and early education that is sustainable for families and child care workers alike. The $1 billion increase in child care and Head Start in the recently passed F.Y. 2024 appropriations bill was a significant step forward and will help states make continued investments to sustain progress on families' access to early care and education, provider payment rates, supply-building, and more.

However, in the wake of the expired ARPA funding and another cliff looming in September 2024, these increases will not address the long-term structural flaws and deep inequities in a child care system that relies on families paying unaffordable sums, early educators being paid poverty-level wages, and too many communities across the country lacking a sufficient workforce or facilities to meet child care demands. The sector needs more significant support now.

The Biden administration has sent an emergency supplemental request to Congress for $16 billion to continue stabilizing the sector two times in less than a year. Many Congressional Democrats—including 38 Senators—also currently cosponsor the companion *Child Care Stabilization Act*. NWLC and nearly 1,000 organizations from every state have underscored that this funding is critical to prevent further erosion of the child care supply.

While increased funding in a supplemental is crucial, the truth is that we cannot unlearn the lessons from the care crisis of 2020. Returning to an inequitable pre-COVID status quo will not work. Last Congress, lawmakers came close to investing in child care and pre-kindergarten in the *Build Back Better* legislation alongside a broader investment in the care economy, with the House passing funding that would have offered a guarantee of child care assistance to 93 percent of working families, providing subsidized care for more than 13 million children under age 6—sixteen times more children than are served under the status quo. If this legislation were enacted, the typical family in 32 states would save more than $100 a week on child care expenses. In comparison, mothers with young children would see pay increases resulting in a combined increase of $24 billion in annual earnings, closing one-third of the "motherhood penalty."[lvi]

Chair Wyden and Senator Warren's *Building Child Care for a Better Future Act* would expand mandatory child care funding and provide grants to improve the child care workforce, increase supply, and improve quality and access. The *Building Child Care for a Better Future Act* would help address the U.S. child care crisis by providing new and permanent funding to help expand access to affordable, high-quality child care, particularly in areas where care is scarce or nonexistent. Notably, the legislation will help ensure that early educators, who are overwhelmingly women and disproportionately women of color, are paid a living wage for their essential work. We are proud to endorse this legislation, which recognizes the critical role that child care plays in strengthening our economy and setting up children and families for success.

Additionally, this Congress, Representative Bobby Scott, and Senator Murray have introduced similar legislation, *The Child Care for Working Families Act*. Additionally, Senator Warren and Representatives Sherrill and Jacobs have introduced a bill on a similar scale, *The Child Care for Every Community Act*. We believe these vehicles demonstrate exciting momentum to solve a crisis that was not built overnight. While the models differ, both bills recognize child care as a public good with robust and sustained funding that ensures that families can find and afford care while early educators are fairly compensated. **They set a critical pathway toward an inclusive universal child care system that meets all families' needs.**

VI. Conclusion:

During the pandemic, the public finally began to understand child care as an essential public good requiring public investment, spurring greater political urgency and lawmakers' interest in solutions. Voters understand the crucial role child care plays in our economy. Recent polling from the Child Care for Every Family Network shows that the overwhelming majority of Americans (84 percent) agree that "Child care is essential to our country's workforce and economy, and we should invest in it just like infrastructure such as roads and bridges"; and 81 percent agree that "Child care is a public good, like public education and public libraries, that benefits everyone whether or not we have children."[lvii]

The ability of women, children, families, child care workers, and communities to thrive depends on robust public investments in child care. The current state of the child care system demonstrates that we cannot afford not to invest at this scale.

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[xxvi] When workers have a voice and a union, they can improve their workplace and profession, and they're more likely to stay in the field, as research has shown. Across industries, research repeatedly documents the association between unionization and lower turnover rates, as well as between unionization and the quality of services; for one summary of this research, see Jones, Rich, "Collective Bargaining can Reduce Turnover and Improve Public Services In Colorado." Economic Analysis and Research Network (EARN), 2019, pp. 8-9. Research specific to the child care industry has echoed these findings; for example, one study found that workers in non-union child care centers quit at rates nearly twice as high as workers at unionized centers, and that turnover was significantly lower at unionized centers even after adjusting for higher wages.(Hatch, Lynn A. "Characteristics of Unionized and Non-

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