

Will Obama Help You Get Decent Child Care?

He's the first president to care about it, at least.

By Sharon Lerner

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Child care is a subject we debate endlessly in exactly the wrong ways: Should moms work? Are nannies evil? The truth is, child care is a fact, and what we should be talking about is that most people cannot afford it and get no help. Obama is the first president in decades to pay serious attention to the issue as a matter of policy. With an increase in subsidies to help low-income families pay for child care, new funding for improving infant and toddler care, and bigger tax breaks for child-and-dependent care for middle-class families, the Obama budget is an overdue acknowledgement of working parents' pain.

But is it a true solution to their problems? Because families are truly desperate for help, the mere policy gesture is something, especially coming on the heels of years of complete presidential indifference. Yet even assuming his proposals get funded in full, they won't come close to alleviating the child care problems that slam poor and middle-class families. In this case, though, they would help the poor more than the middle class.

Because we've never really reckoned, national-policy-wise, with women's mass entry into the work force, most families have profound difficulties finding and paying for decent child care. Across the country, the cost of care for two children (an infant and a 4-year-old, in the example calculated by the National Association of Child Care Resource and Referral Agencies) is now ranked either first or second as the largest category of expenses facing families, including mortgage, health care, and transportation expenses. While many other developed countries either help provide child care or substantially offset its cost, in most states here the average cost of keeping just one infant full-time at a child care center is now greater than tuition at public college or the average amount families spend on food.

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The new budget offers the most help with this overwhelming burden to people living below the poverty line, which makes sense since the poor, on average, pay an astonishing 32 percent of their income on child care. (Families with incomes of up to two times the poverty level, in contrast, spend 15 percent of their money on child care, while everyone above that mark spends an average of 6 percent.) With almost \$1 billion for Head Start and Early Head Start, which exclusively serve the economically disadvantaged, Obama promises to add 66,500 children to these government-funded preschool programs.

There's even more money—\$1.6 billion—for increasing child care subsidies for low-income parents. Besides Head Start, this program that helps parents on the lower end of the economic ladder get a affordable care is pretty much the closest we've come to a systemic government approach to child care. Yet it's so underfunded that it assists only, at most, one in seven children who need help. That means that more than 16 million others qualify for assistance and don't get it, according to research done in 2000 by the D.C.-based Center for Law and Social Policy, an estimate that likely now falls far short of the current number.

About 500,000 or so of these children are lingering on waiting lists for help. At the

rate we've been giving out aid, some of these children grow up before they land a subsidy. Others don't even make it onto a list because of ridiculously low, state-set income cut-offs for eligibility. (In Idaho, for instance, a family of three that earns \$20,500 makes too much to get help.) Still others know the deal and don't even bother trying to sign up. The end result of this sweeping financial neglect is that a huge number of parents are either forced not to work, dragging the family into even more dire financial situations, or, more likely, to leave their children in inappropriate and dismal situations.

I've tracked down some of the kids on waiting lists for federal child care help and all were in pretty miserable setups. Some went to work with their parents. Others were planted in front of a television for much of the day while adults or older siblings went about their business in another room. Others still

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wound up in dangerous and depressing substandard, low-cost child care centers, with the ratio of children to caretakers reaching dangerous levels. At one Florida center I visited that has since closed, eight infants were whiling away their time in cribs in the presence of only one adult. The director of the center admitted that, just hours before I got there, several dozen 2-, 3-, and 4-year-olds had been in the care of just two adults.

As the single-largest funding increase to the child care block-grant in more than 20 years, the money in the 2011 budget would begin to relieve the tremendous logjam of people now waiting for low-cost care. Because some of the money is supposed to be set aside for quality improvement, the much-needed infusion will hopefully reduce the number of infants confined to their cribs for lack of arms to hold them and throngs of toddlers left to their own devices. Altogether, it should also pay for another 235,000 children to come off waiting lists and into government-subsidized child care, a number that sounds huge when you realize what it means to get just one kid out of such horrifying circumstances and tiny when you consider it's less than 2 percent of the total number who could use the help.

Still, there is at least a block grant, however inadequate, to address the child

care woes of the poorest families. For most of the rest of us, who also face the exorbitant price of child care, there is only a tax break to help offset the cost. The new budget would allow families that make up to \$85,000 a year to deduct 35 percent of their child care expenses, a significant jump up from the current 20 percent. (Those making up to \$115,000 a year will also be able to claim deductions, though at a lower percentage.)

The problem is that the caps on the maximum amount parents can claim as expenses would remain at their current, extremely outdated levels—\$3,000 for one child and \$6,000 for two—which would mean a family's child care tax credit would max out at just \$1,050 for one kid and \$2,100 for two or more.

Few can sneeze at \$2,100—at least until they see that number beside the actual price of child care. In Massachusetts, it

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cost \$15,895 to keep an infant in full-time care at a center in 2008, the most recent year for which the numbers have been crunched. While Massachusetts was the most expensive state in the country (the annual costs go as low as \$4,560 in Mississippi), both numbers are still a statewide average of all the care—good, bad, relatively cheap, and expensive. High-quality, licensed care, in which caretakers have appropriate training, if it is available at all, can run upward of \$20,000 per year per child in some cities. Double that and suddenly \$2,100 starts to seem pretty pathetic.

In its inadequacy, the tax credit "fix" helps highlight just how deep and intractable our child care problems are. The idea of increasing the amount of child care costs parents can claim has been knocking around for some years. Though the proposal didn't make it into the budget, there's a bipartisan bill in the Senate that would link the cap to inflation. Had that been done back in 1982, when the cap was \$2,400 for one child, it would now be \$5,336 for one child and \$10,672 for two, according to the calculations of Joan Entmacher, vice president and director of family economic security at the National Women's Law Center. "And that would just get us back to where we were 30 years ago."

Still, Entmacher, a longtime advocate for working parents, is acutely aware of both the more frugal approach Obama took in other areas of the budget and the total disinterest past presidents have shown to child care. While she notes that the new budget falls "far short of meeting need," she says, without irony, that overall she's "pleased."

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