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COMMENTARY OPINION

Kate Zinsser: It's time for Congress to fix our broken child care system

By KATE ZINSSER
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In Illinois, the average market rate for full-time care for a 4-year-old child is around \$10,000 and is among the highest in the country. (Allen Cunningham / Daily Southtown)

Lindsay Percival has been a child care provider in Evanston for decades. She loves her job, but that passion is not enough to pay the bills. Every time she admits a new child into the Learning Bridge Early Education Center, she knows there's an 80% chance that she's taking on \$6,000 in annual debt. Across all five classrooms in her child care program, that can add up to a total deficit of over \$300,000 each year.

This massive deficit arises from the mismatch between how Illinois subsidizes early care and education for low-income families and the actual cost of providing high-quality care. And Lindsay is far from the only child care provider facing this pinch.

Thankfully, President Joe Biden has a plan to finally address our nation's child care crisis. In his State of the Union address last week, Biden reminded the American people that in this time of inflation, Congress can and must help lower everyday costs for families.

His child care plan would do just that, by reimbursing early childhood providers for the true cost of care while keeping costs down for families. It's time for our leaders in Congress to come together to finally fix a broken system and support our child care providers and the families they care for.

Child care is expensive, surpassing college tuition in most states. Because child care is treated as a business rather than a public good, monthly tuition and reimbursement rates are subject to the market — specifically what parents can afford, which is not nearly enough.

In Illinois, the average market rate for full-time care for a 4-year-old child is **around \$10,000** and is among the **among the least affordable in the country**. While this sounds expensive, this price far from covers the true cost of caring for young children in developmentally appropriate ways.

Lindsay strives to provide the children at her center with enriching environments and interactions with supportive and well-trained professional educators. These are the components of care that research has repeatedly shown benefits **children, families** and the **economy**. But they don't come cheap.

To obtain even the base level of quality and satisfy state licensure requirements while breaking even, Learning Bridge would need to charge families **\$11,000 per year** for preschool-aged children. In Illinois, however, the average true cost of providing high-quality care is closer to \$20,000 per year for four-year-old children and as much as \$33,000 for infants and toddlers.

Research continues to demonstrate that only **through high-quality early learning experiences** can we unlock the long-term benefits of preschool for children’s learning and development. **Lower-quality programs** do not adequately support children’s academic success. Put simply, the vast majority of middle-income households cannot afford to pay the true cost of high-quality care, let alone low-income families who rely on state subsidies.

Lindsay readily admits that she could cut corners to keep expenses down — hire teachers with less experience, offer smaller pay raises, skimp on professional development — but she’s not willing to compromise. Instead, she runs an aggressive fundraising campaign each year to make up the difference so that her parents don’t pay more than they can afford.

Biden’s plan, outlined in last year’s Build Back Better Act (BBB), would not only dramatically expand who is eligible to receive subsidies, but importantly also increase the reimbursement rate for programs to more closely match the true cost of care. Currently, **just over 5%** of children under 6 in Illinois qualify for subsidized child care. When fully implemented, the child care provisions in BBB would subsidize the care of **92.5% of children** and reduce a typical family’s out-of-pocket expenses by **more than half**.

At the same time, programs such as Learning Bridge would receive federal dollars that more closely align with the true cost of providing high-quality care. By using reimbursement rates based on a **statewide cost estimation model** that accounts for regional differences, as is commonly done for elementary teacher compensation, providers like Lindsay would be able to close the gap between what they charge and the cost of care.

The research is clear: Investments in early childhood programs yield tremendous short- and long-term **economic and societal benefits**. The COVID-19 pandemic put in sharp relief how critical these programs are, yet public funding for increasing access to high-quality early learning experiences remains inadequate.

The passage of Biden’s child care plan would dramatically alter the lives of families with young children in Illinois and finally treat the care and education of our youngest citizens as a public responsibility rather than a burden to be shouldered by parents and programs alone.

*Dr. Kate Zinsser is an associate professor of psychology at the University of Illinois at Chicago and author of the forthcoming book, **“No Longer Welcome: The Epidemic of Expulsion from Early Childhood Education.”** Lindsay Percival, executive director at Learning Bridge Early Learning Center in Evanston, contributed to this op-ed.*