



THE SACRIFICES PARENTS MAKE:

The urgent need to fix Child Care Scholarship today and secure Maryland's future.



MARYLAND FAMILY NETWORK



ABOUT OUR SURVEY

In October and November of 2022, Maryland Family Network (MFN) partnered with UPD Consulting to better understand how families of young children in the state of Maryland experience Child Care Scholarship (CCS, formerly known as Child Care Subsidy) administered by the Maryland State Department of Education (MSDE). This stakeholder engagement and research effort included two main activities: a comprehensive statewide survey, and small group discussion-oriented family workshops. MFN complemented these activities by engaging with Family Resource Specialists to understand their perspective on the topic. Family Resource Specialists are a part of our LOCATE: Child Care team and work with families in a variety of ways to find child care that's right for them including educating parents about identifying quality child care, making sure parents understand the different types of care available, and even helping parents apply to the Child Care Scholarship program.

COMPREHENSIVE STATEWIDE SURVEY

MFN deployed a statewide electronic survey between October 26 and November 18, 2022. This survey was administered in English and Spanish and resulted in over 3,500 individual responses from families living in urban, suburban, and rural communities across the state of Maryland. The brief survey included 22 multiple choice items related to topics including care setting, cost, subsidy, and access to care- and subsidy-related information. The survey also collected basic demographic information. Participants were offered an opportunity to enter a drawing for a \$100 Visa gift card as an incentive for participating in the survey.



MAKING CHILD CARE AFFORDABLE WORKSHOP

MFN and UPD facilitated a small group discussion-oriented family workshop on four occasions between November 8 and November 22, 2022. These workshops were designed to engage parents as experts on the topic of child care, cost, and the Child Care Scholarship. Each workshop was facilitated by a small team of MFN and UPD staff. Attendance was limited to 25 participants in each 90-minute workshop; in all roughly 100 individuals participated in a workshop. Each workshop included the same set of activities. Sessions were facilitated in English, and interpreted simultaneously in Spanish where appropriate. Each participant was offered a \$50 gift card as an incentive for participation. Activities prompted participants to share their experiences and expertise related to accessing and paying for child care.

WHO WE TALKED TO

MFN engaged with a robust cross-section of Maryland parents through the joint survey and workshop initiative. Over 3,500 individuals participated in the survey. Nearly 100 families engaged in the workshops.

Of 3,590 total survey responses: 3,225 were English Speakers and 365 were Spanish Speakers.

Half of survey participants identified as White (50%), and roughly a third identified as Black (27%). Other participants included individuals identifying as Native American/Indigenous (14%), Hawaiian/Pacific Islander (5%), and Other (4%).

There were slightly more females participating (51%) than males (44%). The remaining participants identified as Nonbinary (1.5%) or Other (3.5%).

Half of all participants (50%) work full time. A quarter (25%) work part-time. A quarter (25%) are students. Among students: half are full-time students; half are working and going to school.



A third (31%) of respondents use center based child care; a third (29%) use a family child care setting; a quarter (26%) reported caring for children in their own home; 16% have children enrolled in Head Start/Early Head Start. Some families use multiple types of child care simultaneously.

Workshop attendees were recruited and selected to participate after they engaged with the survey. These smaller workshop audiences reflect the regional, racial, and linguistic demographics of the larger group that completed the survey.

Using the broad themes described in the memo that follows, MFN leadership engaged with a number of Family Resource Specialists to sharpen their understanding of the key issues.

WHAT WE HEARD

After analyzing survey responses from families living in a wide variety of communities in Maryland, and listening closely to their authentic experiences in the workshop setting, a number of headlines emerged. The cost of child care is very challenging for families across the state. Spanish speaking families realize disparities related to accessing child care. Families continue to experience challenges related to accessing the Child Care Scholarship. This memo includes brief examples of these issues, accompanied by families describing challenges in their own words.

THE COST OF CHILD CARE IS VERY CHALLENGING TO FAMILIES ACROSS MARYLAND

Families find it difficult to pay for care. Many (38%) are juggling bills in order to prioritize care costs, and 1-in-5 families report using a credit card to pay bills. A third (29%) of respondents reported using family and friends as low- to no- cost child care providers.

A third (29%) reported taking out payday loans with exorbitant interest rates in order to meet child care costs.

Families across all racial and language subgroups reported difficulty in paying for essential household goods and services such as a well-balanced diet including fruits and veggies (40%), clothing for children (38%), utilities (32%), and housing (31%).

While English speakers are likely to go to family and friends to gain information related to child care, Spanish speakers report that MFN and their Local Child Care Resource Center is the most critical information source.

Spanish speakers are less likely to have full-time employment than English speakers (16% vs 48%).

Families are Sacrificing Too Much To Pay For Child Care

Families find it difficult to pay for child care. In fact, parents told us that child care is so expensive, that they are sacrificing essentials to make ends meet and to ensure their children get the strong start in life they will need to succeed.



38%

Putting off bills including utilities



29%

Using high interest payday loans



29%

Borrowing from family & friends



40%

Foregoing healthy foods like fruits and veggies for the family



31%

Facing housing insecurity

“Do you have any family who live close by? You might ask them if they could help [with child care]. Sometimes my family can watch my child, and that is less expensive and I can work longer hours [because I can leave them with family longer than in a paid setting].”

Father (Spanish Speaker)

“I was using my credit card to pay the child care bill some months. I know that's not good, but what are you going to do? [Care] is expensive, but I need it so I can work.”

Mother (English Speaker)

CHILD CARE SCHOLARSHIP IS INEQUITABLE FOR SPANISH SPEAKING FAMILIES

Half (51%) of Spanish speakers rely on tax returns to pay back bills, including child care expenses (vs 25% of all other respondents). Half (50%) of Spanish families reported delaying or skipping regular checkups, dental work, emergency medical care, and prescription drugs (vs 17% of all other respondents).

Spanish speakers were more likely than English speakers to apply for CCS (93% vs 73%) and they reported far more obstacles in completing the application, reporting lost paperwork and a generally confusing process.

Over half of Spanish speakers reported a prolonged CCS application process: 15-30 days to be denied, and then an additional 15-30 days to be approved.

“It took more than a month [for a decision about CCS] and I had to pay [out of pocket for child care] while we waited. I was reimbursed, but that was a long time to pay with my own money when I didn't really have it to spend.”

Mother (Spanish Speaker)

“I am going to school full time and working part time, so [CCS] is important to me.”

Mother (Spanish Speaker)

Maryland's Child Care Scholarship Program is Inequitable



For Spanish Speaking Parents Child Care is Out of Reach



50%

of Spanish families report delaying or skipping regular checkups, dental work, emergency medical care, & prescription drugs.



51%

of Spanish speakers rely on tax returns to pay back bills, including child care expenses.



93%

of Spanish speaking families who were denied, reported the denial was related to paperwork.

DISPARITY EXPERIENCED BY RACE

While Black families were slightly more likely than White families to have applied for CCS (76% vs 72%), they were less successful in gaining CCS funding (81% vs. 90% of White families).

Among families who were denied CCS, Black families were more likely than White families to report the paperwork problems as the reason for denial (54% vs 44%).

Black families reported waiting longer than White families before ultimately being denied CCS (77% waiting longer than 15 days vs. 63% of Whites).

Black families were far less likely to have been reimbursed for out of pocket child care expenses than White families (54% vs 82% of White families).

Black families were slightly more likely than White families to report having had difficulty paying for essential household goods and services including utilities (37% vs 31%), fresh fruit and vegetables (42% vs 39%), and children's clothing (47% vs 36%). White families were slightly more likely than Black families to report having had difficulty paying for housing and prescription drugs.

“

I wish I knew before putting all that time into the paperwork. They said I make too much money to get the Scholarship, but it was only after I filled everything out. Someone told me to apply again and maybe I'll get it. I don't know if I will.

”

Mother (African American, English Speaker)

FAMILIES CONTINUE TO EXPERIENCE CHALLENGES ACCESSING CHILD CARE SCHOLARSHIP

Many families who were denied CCS (44% of those who were denied) say it was due to a problem with the paperwork. 1-in-4 (73%) Spanish speaking families who were denied reported the denial was related to paperwork.

Income requirements are unclear to many families until they are already deep in the process of applying for CCS. Roughly a third (36%) of families who were denied because their income was above the limit to qualify for subsidy.

Families report persistent administrative issues with the application process. Many found the process confusing (31%). Very few (7%) reported not having challenges with their application. A quarter (26%) of individuals who were denied Scholarship said they were never called back after they applied. Nearly a third (27%) of applicants were told their paperwork was lost.

Nearly all Spanish speaking respondents (98%) turned to MFN as their primary source of information and CCS application help. English and Spanish speaking participants alike turned to MFN as their primary source for help in finding child care; MFN was the most frequently cited source of help for finding childcare (40% of respondents).

“

I didn't know what some of the papers I needed were when I applied. No one told me what they were. In the end, a co-worker helped me figure out the missing papers.

”

Mother (Spanish Speaker)

“

[The application process] was just too much. After they didn't call me back, I just gave up.

”

Father (African American, English Speaker)

FAMILIES SETTLE FOR NON IDEAL CHILD CARE BECAUSE PROCESS IS TOO CHALLENGING

“

It took so long to get approved [for CCS] that my child was old enough to go to public school when I finally heard. I wasn't working all those months we didn't have [CCS] because I couldn't afford child care.

”



Mother (African American, English Speaker)



“

I want a center where the providers speak Spanish, but there aren't any near my house that take CCS. It would be out of the way to go to a bilingual center so we just use this one even though it's not what I want.

”

Mother (Spanish Speaker)

“

I guess I earn too much [to be approved for CCS], but I can't really believe that. It's hard to live on what I make, and I've heard that other people who make more get [CCS]. So my child is in a [child care setting] I don't really like, but it's what I can afford.

”



Mother (English Speaker)

CONCLUSION

In summary, the cost of child care is challenging for many families in Maryland. The Child Care Scholarship is critical in helping families participate in the workforce and to support the healthy development of their children. While many families are successfully accessing CCS, marginalized families, particularly Spanish speakers and Black families, experience challenges related to the application process that result in obstacles to securing child care.

PRIMARY CONSIDERATIONS

The obstacles blocking parents from accessing child care scholarship funds remain significant. In particular, parents for whom English is not their first language, nonwhite, and low-income families face the most opposition to finding high quality and affordable child care. MFN puts forth the following primary considerations for advocates and policy makers to consider when making policies to bring about equity for early care and education for Maryland's children.

#1 Language Accessibility

Most materials, forms and applications for Maryland's Child Care Scholarship Program are in English. MFN's survey makes clear that translating these documents into Spanish will be a significant step forward toward a more equitable child care landscape in our state. While Spanish speakers are a significant population, the materials must also be translated in other languages that represent Maryland's rapidly diversifying population including but not limited to African (including Afro-Asiatic, Nilo-Saharan, Niger Congo, and Khoisan) Asian and Pacific Island, Indic, Indo European, and others.

#2 Access, Affordability, & Quality

Parents are currently forced to make child care decisions based solely on what they can afford and which providers have space to enroll. When this is the case, children of wealthier families inevitably have access to more options for higher quality child care. The experiences that a child has during the first five years, sets the stage for all of the learning, cognitive and emotional development, and opportunities that follow. By ensuring that Maryland's Child Care Scholarship Program is accessible to every family who needs it, the stage is set for a more equitable start in life for all children.

#3 Tracking Improvements

New laws to streamline Maryland's Child Care Scholarship Program go into effect July 1, 2023. Tracking the improvements that those laws create will help to measure success and to identify additional areas for improvements.


#4 A Multilingual Communications Campaign

Many parents in our focus groups had not heard of the expansions in parent eligibility to the Child Care Scholarship Program nor could many identify the multiple components of a quality child care program. A multilingual communications campaign with the primary goal of informing parents of Maryland's new Child Care Scholarship eligibility levels and educating child care providers about higher reimbursement rates will increase access to the program and support small businesses, along with informing families about new resources to assist them with their Child Care Scholarship Program application. A secondary campaign goal to educate parents about the components of a quality child care program will benefit Maryland's children and future generations.

#5 Audit the Child Care Scholarship Program Vendor for Effectiveness

For too long providers have had to stop serving low-income families because of late or lost reimbursement payments that made the program too cumbersome to rely on for income. Meanwhile qualifying parents have been turned down for the program due to paperwork mistakes or other procedural errors that could have been easily corrected but instead forced parents to opt for subpar care for their children. To ensure the parents and providers are better served going forward, MSDE will submit quarterly reports about the performance of the customer service contractor for the Child Care Scholarship Program. Reporting will include average response time, actual time to review and approve or reject an application, actual time between invoice submission and payment to child care providers, the number of resubmissions needed for provider invoices and parent applications, average time per call, average hold time, dropped call rate, actual and average times needed to close open customer service tickets, and rates on individuals ending a call while waiting. MSDE will also provide quarterly updates on the top five customer service issues related to the Child Care Scholarship Program being handled by the Office of Child Care.

#6 Protect Child Care Scholarship Program Investment Levels

Creating a quality child care system for Maryland's children is not a one-time action. We must ensure that parent eligibility and provider reimbursement rates are protected against backsliding or reductions to the current benefit levels. We must remain vigilant for our children and for the future of Maryland. MFN will continue to advocate on behalf of children and families to keep the Child Care Scholarship Program strong. 



APPENDIX A

The following questions were asked of survey participants. Not all questions were required for completion of the survey.

1. What best describes your current child care arrangement(s)? (Check all that apply.)

- Center Based Care
- Family Child Care Home
- Head Start/Early Head Start
- At home with parents/guardians
- At home with self while I work from home
- At home with self (not working)
- Family, friend, or neighbor in your home
- Family, friend, or neighbor in their home
- Babysitter/nanny (my children only)
- Babysitter/nanny (shared with other family/families)
- Employer-sponsored child care at workplace
- Other (please specify)

2. Did you apply for the Maryland Child Care Scholarship program (formerly Child Care Subsidy)?

- Yes
- No

3. Were you successful in receiving the Child Care Scholarship funds?

- Yes
- No

4. Please tell us why you were denied the scholarship funds. Check all that apply.

- Above the income eligibility cut-off
- Activity not eligible
- Paperwork/Application problems
- Decided to cancel application
- Other (please specify)

5. Approximately how long did it take for you to be denied Child Care Scholarship funds?

- 7 days or less
- 8 -14 days
- 15 – 30 days
- 31 – 60 days
- More than 60 days

6. Approximately how long did it take for you to receive approval for Child Care Scholarship?

- 7 days or less
- 8 -14 days
- 15 – 30 days
- 31 – 60 days
- More than 60 days

7. Which of the following was your experience in applying for CCS? (Choose all that apply.)

- Was told my paperwork was incomplete
- Was told my paperwork was lost
- Calls not returned
- Calls returned but not at convenient times
- Process was confusing/unclear
- No single point of contact
- Process took too long and interfered with my work/school
- Forms were not available in my primary language
- No Problems
- Other (please specify)

8. Did you contact Maryland Family Network/LOCATE: Child Care to help find child care for your family?

- Yes
- No

9. Did Maryland Family Network/LOCATE: Child Care, assist you in applying for the Child Care Scholarship program?

- Yes
- No

10. In the last 12 months, have you paid for child care out of pocket while CCS paperwork was being processed/finalized?

- Yes
- No

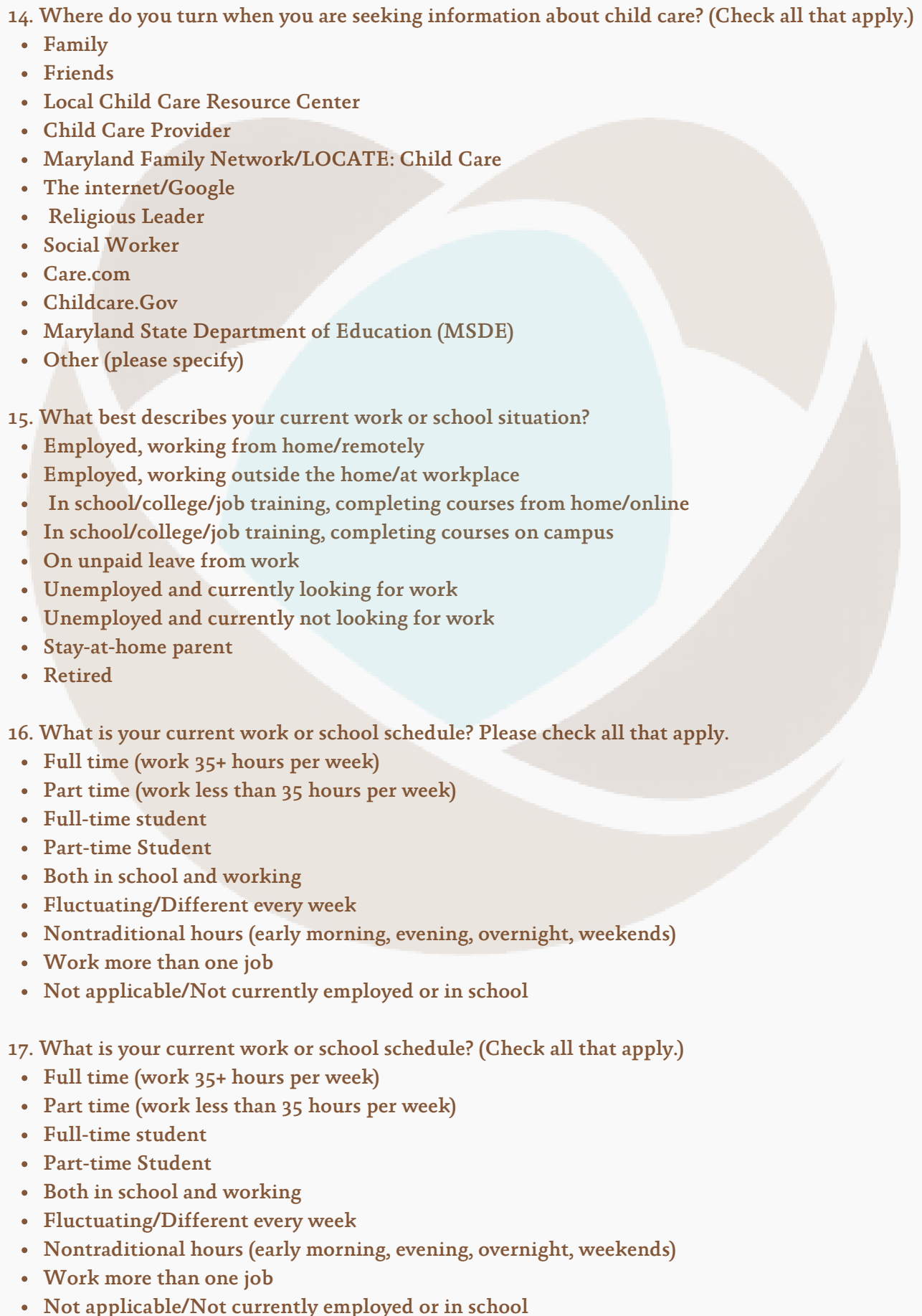
11. If Yes, were you reimbursed for those payments later?

- Yes
- No

12. Which of these strategies have you developed to cope with the cost of care? (Check all that apply)

- Payment plans
- Payday or other loans (not from family or friends)
- Reliance on tax returns to pay back bills
- Juggle bills or other expenses
- Delayed or cancelled expenses such as entertainment, eating out, vacations, etc.
- Reliance on network support (Family, friends, church, etc.)
- Risking medical hardships (foregone checkups, dental work, did not get needed prescription drugs, etc.)
- Took care of friends or relatives' children in exchange for care for their own child
- Use of credit cards to pay bills or child care expenses
- Other (please specify)

13. How much do you pay for your current child care arrangement for each child in care? If you receive Child Care Scholarship funds, tell us how much you pay after those funds are subtracted. Or if you pay a monthly rate, please divide the monthly rate by 4 for each child in care.

- 
14. Where do you turn when you are seeking information about child care? (Check all that apply.)
- Family
 - Friends
 - Local Child Care Resource Center
 - Child Care Provider
 - Maryland Family Network/LOCATE: Child Care
 - The internet/Google
 - Religious Leader
 - Social Worker
 - Care.com
 - Childcare.Gov
 - Maryland State Department of Education (MSDE)
 - Other (please specify)
15. What best describes your current work or school situation?
- Employed, working from home/remotely
 - Employed, working outside the home/at workplace
 - In school/college/job training, completing courses from home/online
 - In school/college/job training, completing courses on campus
 - On unpaid leave from work
 - Unemployed and currently looking for work
 - Unemployed and currently not looking for work
 - Stay-at-home parent
 - Retired
16. What is your current work or school schedule? Please check all that apply.
- Full time (work 35+ hours per week)
 - Part time (work less than 35 hours per week)
 - Full-time student
 - Part-time Student
 - Both in school and working
 - Fluctuating/Different every week
 - Nontraditional hours (early morning, evening, overnight, weekends)
 - Work more than one job
 - Not applicable/Not currently employed or in school
17. What is your current work or school schedule? (Check all that apply.)
- Full time (work 35+ hours per week)
 - Part time (work less than 35 hours per week)
 - Full-time student
 - Part-time Student
 - Both in school and working
 - Fluctuating/Different every week
 - Nontraditional hours (early morning, evening, overnight, weekends)
 - Work more than one job
 - Not applicable/Not currently employed or in school

18. Since October 2021, have you had difficulty paying for any of the following for your family because of child care costs? (Check all that apply.)

- Diapers & formula
- Fresh fruit or veggies or other groceries
- Children's clothing
- A place to live
- Utilities
- Transportation
- Medications/prescriptions
- Routine medical/health care and doctor's appointments, including vaccines and well-checks
- Emergency medical/health care, including visits to the emergency room
- Other

19. Are you of Hispanic, Latino, or Spanish origin?

- Yes
- No

20. How would you describe yourself?

- American Indian/ Native American/ Alaska Native Asian
- Black/ African American
- Native Hawaiian/ Pacific Islander
- White
- Other (please specify)

21. What is the main language your household uses at home?

22. Gender: How do you identify?

- Male
- Nonbinary
- Female
- Self-Describe
- Prefer not to answer



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