

## Affording Quality Child Care

*A 2007 study from Towson University found that 46% of accredited child care programs in Maryland participated in the Child Care Subsidy Program, but only 5 percent of subsidized children were enrolled in those accredited programs.*

### Child Care Costs as Compared to Other Major Household Expenses

The estimated current median family income in Montgomery is \$105,410. A family of four that included a couple and two children ages 1-2 and 3-5 years can be expected to have the following yearly household expenses:

<u>Expense</u>	<u>Cost</u>	<u>% of Income</u>
Child Care	\$22,527	21.4%
Infant	\$11,159.20-family child care	
Preschooler	\$11,368.24-child care center	
Food	\$ 9,838	9.3%
Housing	\$18,924	18.0%
Taxes	\$27,380	26.0%
Total	\$78,669	74.7%

*Child Care Demographics 2009  
Montgomery County  
Maryland Committee for Children*

Here at MCCA, budget season will soon begin. Our health insurance premiums have increased, we're spending more on training to meet higher licensing and accreditation standards, the rent has gone up... what hasn't? Well, many of our families' paychecks haven't—so we're working hard to control *our* expenses and *their* tuition bills.

Family tuition payments are the main source of income for our child care programs, *and one of the largest household expenses for families*. We know there are MCCA families wondering right now how they will pay their tuition this month, whether their child is old enough to stay home alone after school, and how they'll ever afford summer care. Here is how we try to help:

### A Safety Net in Trouble: MCCA and Government Child Care Subsidies

Government subsidies, funded by a combination of federal and state money, are the child care safety net for low income families. The state is supposed to set subsidy rates that “ensure eligible children equal access to comparable care” provided to unsubsidized children, but because federal and state funding is so inadequate “equal access to comparable care” doesn't really happen:

- The federally recommended child care subsidy rate is the **75<sup>th</sup>** percentile of current market rates, but in 2009 the rate ceiling in Maryland fell below the **25<sup>th</sup>** percentile.
- The recommended family income eligibility limit is **85%** of the most current State Median Income, but in 2009 the income eligibility limit in Maryland was **50%** of the federal FY **2001** State Median Income.

Here is an example of how the subsidies work—or don't work—in Montgomery County:

- In 2009, the average monthly tuition for full-time care for a preschooler in a child care center was about \$950 (\$947 in 2008).
- The full value of the subsidy voucher for that care was about \$700 (\$692 in 2009; \$706 as of Jan. 2010), leaving the family with a tuition shortfall of \$250.

But that's not all:

- That \$700 subsidy voucher is part government funds and part a *family co-payment*, assigned on a sliding scale. Among our MCCA families with subsidies last year, that co-payment ranged from zero to \$330 per month, with an average of \$150.
- So families using center-based care could be liable for from \$250 (the tuition gap) to upwards of \$580 (the gap plus their assigned co-payment).



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Faced with this expense, and competing needs like food and housing, many families avoid the tuition gap by searching for the least expensive (and often lowest quality) child care. At MCCA, we try to make the subsidies work, and give at least some low-income families access to high-quality child care, by “*subsidizing the subsidies*” — we cover the tuition gap with our own funds, and require only the assigned co-payment from our families receiving subsidies. (This cost us over \$50,000 last year.) And still, many families find even their family co-payment too burdensome, and turn to less expensive, lower quality situations for their children. The best quality child care does no good if families can’t afford it.

## Richard Krampf Summer Adventures Scholarship Fund MCCA and Grassroots Friends

Families who can afford the cost of a few hours of before or after-school child care during the school year often struggle to pay the cost of the full-time care they need when school is closed for the summer. Our Summer Adventures Scholarships help families cope with the increased cost of summer care, and give their children an exciting and enriching place to spend their vacation. Our kids go swimming, hiking and fishing, go to museums, baseball games and the beach, do arts and crafts, read, explore nature, and relax with their friends—all in a safe environment with caring adults.

Until now, MCCA’s Summer Adventures Scholarships had no formal funding source. They were a grassroots effort by some of our donors, who remembered their own childhood summers of adventure, exploration and friends, and asked that their contributions be used to help kids attend our summer programs. Among these donors were the family and friends of the late Richard Krampf. Richard’s family recently decided to adopt MCCA’s summer scholarships as their charitable cause in his memory, and we are now honored to announce the inaugural year of the **Richard Krampf Summer Adventures Scholarship Fund**, just in time for Summer 2010.

## MCCA Family Emergency Scholarship Fund MCCA and Local Businesses

This December, County Council President Nancy Floreen wrote that “Montgomery County’s unemployment rate is higher than it has been in our recorded history,” with 14,000 fewer people employed than a year ago. In addition, many workers who have not lost their jobs have found themselves without raises or with reduced hours. In this fragile economy, any family can fall upon hard times.

For many years now, the MCCA Family Emergency Scholarship Fund has provided temporary tuition assistance to families who experience a sudden financial hardship that makes them unable to afford their child care. At a time of great stress for the family, this scholarship enables their children to remain in the comfort and security of their child care program, with friends and trusted adults.

**MCCA-COLOMBO**  
**5<sup>th</sup> Annual 5K Race**  
**And Wacky Fun Run**



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These Family Emergency Scholarships are funded by direct donations and our annual 5K race. On November 7th, our **5<sup>th</sup> Annual MCCA-Colombo 5K Race, ½ Mile & Wacky Fun Run** raised over \$7000 for the fund. We are grateful to the runners, our MCCA families, staff and volunteers, and to our generous race sponsors who continued to support us in these hard times.

In this fifth year, we would especially like to recognize those sponsors who have supported our race every year since Year One:

- **Colombo Bank**, Platinum Sponsor
- **Allstate-Sandi Poole**, Silver Sponsor
- **DrinkMore Water**, Bronze Sponsor
- And **GEICO**, for generous annual donations directly to the Fund.

In addition, many thanks to:

- **RMC: Residential Mortgage Center**, Gold Sponsor for 3 years;
- **A Smarter Divorce**, Silver Sponsor for 3 years;

and to our Bronze Sponsors:

- **Brooklyn's Deli & Catering**
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Please mark your calendars for our 6<sup>th</sup> annual race on November 6, 2010!



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- Richard Krampf Summer Adventure Scholarships
- MCCA Family Emergency Scholarships
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*Thank you!* MCCA is a 501 (c)(3) nonprofit organization and your contribution is tax-deductible to the full extent allowable by law. For your receipt please complete below:

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