

Make Quality Child Care Affordable for Illinois' Working Families

Restructure Illinois' co-payment system

Vote 'yes' on **HB5297 & SB 898 Amdt. #1** (Hunter/Hernandez)

Affordable access to quality child care enables families to move to economic independence through work, and provides our least-advantaged children with a genuine opportunity to succeed in school. In fact, research shows that investing in high quality early childhood education programs produces as much as an 18 percent annual rate of return on the investment, far more than with any other economic development investment.

The Problem:

High parent co-payments limit children's access to high-quality care.

Despite the important role child care plays for families, too many Illinois children are prevented from accessing quality child care. The co-payments parents must pay in order to participate in the Child Care Assistance Program (CCAP), among the highest in the nation, are too high. Parent co-payments can account for up to 15 percent of their gross annual income. By comparison, the average American family, which spends a much smaller share of its income on other necessities, spends only 9 percent of its income on child care.

High CCAP co-payments also prevent low-income children from accessing critical part-day early education programs like Preschool for All and Head Start. While these part-day programs do not charge a fee for service on their own, they are often part of a full-day of child care. When parents cannot afford the CCAP co-payment, which is required to obtain the full day of service from the early education provider, the child loses access to these high-quality programs.

The Solution:

Adopt the recommendations of the IDHS plan to make child care affordable. The Illinois Department of Human Services (IDHS), in partnership with its Child Care Advisory Council, recently released this plan for making quality child care affordable for Illinois working families.

The plan's recommendations include:

1. **Adopting a new CCAP co-payment scale** that makes family co-payments reasonable and affordable while capping them at 10 percent of family income;
2. Further **increasing income eligibility guidelines** so that families remain eligible for the CCAP until they can truly afford the full cost of care,
3. Prevent parents from paying additional fees by **raising provider reimbursement rates**, per the 2005 IDHS Rates Recommendations. When the state rate is too low to cover the cost of caring for children, child care providers are forced to pass on the difference to parents, making child care costs even higher.

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