

# **Inadequate Child Care for Working Families**

## **The Burden on the Illinois Economy\***

**Clive R. Belfield**

Professor of Economics  
Queens College, City University of New York

Principal Economist  
Center for Benefit-Cost Studies in Education  
University of Pennsylvania

[clive.belfield@gmail.com](mailto:clive.belfield@gmail.com)

January 2026

# Inadequate Child Care for Working Families: The Burden on the Illinois Economy

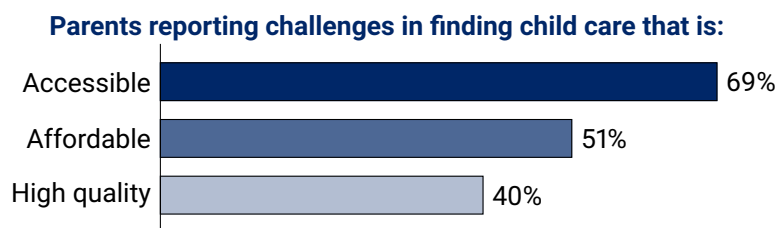
## Summary

Many Illinois families struggle to secure reliable child care for their young children. When adequate child care is unavailable, parents cannot work to their full capacity. As a result, household incomes decline and career advancement is limited. These effects spill over: they reduce business productivity and reduce tax revenues. Inadequate child care therefore imposes a significant drag on the state's economy.

This report estimates the full economic cost of this child care shortfall across Illinois. Using an economic model based on a new, state-wide survey of parents with children under age five, it quantifies the financial impact of inadequate child care on working parents, on businesses, and Illinois taxpayers.

### Inadequate Child Care

Most families rely on multiple care arrangements – including family care, center-based care and non-family care – and these change with child age. State-wide, two-thirds of families rely on non-family care. There are opportunities for four-years old to enroll in center-based care, but until that age most parents cannot secure the accessible, affordable, and quality care they need.



Illinois parents report that inadequate child care adversely impacts their work in multi-faceted, sizable and persistent ways:

- **Reduced work productivity:** More than seven-in-ten report being distracted, late, or missing commitments at work.
- **Losing work:** One-third report that their work hours have been cut; one-fifth report being demoted or fired.
- **Quitting work:** Two-fifths say that they had to reduce their hours or go part-time; one-fifths say they had to quit a job.
- **Missing career opportunities:** One-third report forgoing work-related training, job offers, or promotions.

When reviewing their household budget, **many Illinois parents are “care-burdened”**: two-fifths report they spend more on child care than housing each month; another quarter say child care is as costly as rent.

---

## The Economics Burden of Inadequate Child Care

The economic consequences of inadequate child care for Illinois parents, businesses, and taxpayers are calculated using an economic model of labor supply, business output and the state tax code.

Per working parent with children aged under 5 there are substantial losses each year:

- **Parents lose \$6,640** from lower earnings, reduced work productivity, and job search costs.
- **Businesses lose \$1,840** in reduced productivity and extra recruitment costs.
- **Taxpayers lose \$1,550** in lower federal and state tax contributions.

Per working parent the economic losses over the childhood years (from birth) are very large:

- **Parents lose \$42,520** in lost earnings, reduced participation in the labor market, and lower returns to experience.
- **Businesses lose \$10,470** per worker in reduced productivity and extra recruitment costs.
- **Taxpayers lose \$9,960** per working parent in federal and state tax revenues.

Aggregated across all Illinois working parents the **annual private burden of inadequate child care amounts to \$4.83 billion**. In addition, the **aggregate annual business burden is \$1.34 billion**. For Illinois taxpayers, inadequate child care results in tax revenues that are lower each year by \$1.13 billion.

From a social perspective, private and business burdens can be added: the **annual economic burden to Illinois from inadequate child care for families with children aged 0-4 totals \$6.17 billion**. These substantial burdens indicate the persistent impacts of inadequate child care.

These **economic burdens have grown significantly since 2018**. The number of parents reporting work disruptions has grown, as has the economic burden per disruption.

**Burdens vary across counties in Illinois**. Evidence for Cook county, Kane county and Lake county shows different parental challenges, labor market impacts, and economic burdens for working families.

---

## **Contents**

<b>1</b>	<b>Introduction</b>	<b>1</b>
<b>2</b>	<b>Child Care in Illinois</b>	<b>1</b>
<b>3</b>	<b>Survey of Working Parents in Illinois</b>	<b>2</b>
<b>4</b>	<b>How Families Experience Child Care</b>	<b>3</b>
<b>5</b>	<b>How Inadequate Care Affects Work</b>	<b>5</b>
<b>6</b>	<b>How Inadequate Child Care Impacts the Economy</b>	<b>6</b>
<b>7</b>	<b>Economic Burdens from Inadequate Child Care</b>	<b>7</b>
<b>8</b>	<b>Economic Burdens by County</b>	<b>11</b>
<b>9</b>	<b>Conclusions</b>	<b>14</b>
<b>10</b>	<b>Appendix 1: Survey</b>	<b>15</b>
<b>11</b>	<b>Appendix 2: Economic Model</b>	<b>18</b>
<b>12</b>	<b>Appendix 3: Sensitivity Testing</b>	<b>20</b>
<b>13</b>	<b>Appendix 4: Evidence per County</b>	<b>21</b>

---

## 1 Introduction

Research shows that child care is essential to families' economic security.<sup>1</sup> When high-quality, reliable child care is available, parents can find jobs more easily, be more productive, and build stable careers. This promotes family stability and child well-being; it also boosts economic growth.

But many parents face serious limits in their child care options. For years, there have not been enough center-based child care slots, and the pandemic made the shortage worse. Even when care is available, it is often very expensive—sometimes costing more per hour than parents earn in wages—while only a minority of families qualify for public subsidies. Ensuring high-quality care requires regulation, inspections, and accreditation, which raise costs and, ultimately, prices. Together, these constraints reduce parents' ability to work and earn income, and in some cases prevent them from working at all.

This Report estimates the economic consequences of inadequate child care options for Illinois and for selected counties within the state. Evidence from a new survey of Illinois parents with children under age five shows the impact of child care on parental labor supply; this evidence is used to calculate the full economic impact of inadequate child care. The analysis begins by describing key features of the child care system in Illinois, including what care parents use and how they assess their options. Second, the Report illustrates the strong link between inadequate child care and parental work outcomes. These linkages are used to model the economic burden of inadequate child care: how it affects family income, business productivity, and government revenues. This economic burden is calculated at the family level, for the state of Illinois, and for Illinois taxpayers. In supplementary analysis, the burden is calculated for Cook, Kane and Lake counties separately.

Across Illinois, this evidence shows how weaknesses in the current child care system place heavy costs on working parents, on business productivity, and the state Treasury.

## 2 Child Care in Illinois

There are 890,000 children under 5 in Illinois; this equates to 1.44 million parents (780,000 households). Like many families across the US, families in Illinois face a child care system that is deficient in several key ways.<sup>2</sup>

- Most households struggle to find non-parental child care.  
Families often piece together care from several sources—center-based care, relatives, and non-relatives. Even so, more than one-third of families still have no access to any child care at all. Among those who do have care, the hours are far below what parents typically need to maintain full-time employment. Access to formal child care is even more constrained for parents with low education, living in single-parent households, or living in poverty.<sup>3</sup>
- Child care is often unaffordable.  
Families below the poverty line spend, on average, more than 25% of their income on care. For families with two young children, child care can consume 40% of average worker earnings. Similar to being rent-burdened, many families are now care-burdened.
- Limited access to child care directly reduces labor force participation.  
The national maternal employment rate is currently just under 70%, well below the rate for fathers and for workers without children. Even after accounting for work experience, mothers are 18 percentage points less likely to be employed than women without children; and it typically takes two

years after the birth of the youngest child for maternal labor force participation to return to pre-birth levels.<sup>4</sup> And, child care is becoming a more important influence on parental employment.<sup>5</sup>

- Child care matters for the local economy.

Increased access—and the resulting rise in parental employment—leads to substantial earnings gains for families and boosts regional economic growth.<sup>6</sup>

This evidence is pertinent for the child care system in Illinois. Parental needs are much greater than available care, even as state and federal government agencies provide a range of child care supports (including the Child Care Assistance Program, Head Start and Migrant Head Start, and pre-school). In 2023, approximately one-third of Illinois children were in child care; even with planned future investments, the majority of children will not be in public programs as of 2026. Program quality is rated good but state funding is \$6,300 per place (slot) (2025\$); this equates to less than \$3,000 per child.<sup>7</sup>

Overall, this economic evidence – combined with demographic and labor market trends for Illinois – shows that the state’s child care system needs both investment and policy reform. Some reforms are in process and this economic evidence strengthens the case for making such reforms a priority for current cohorts of parents.<sup>8</sup>

### **3 Survey of Working Parents in Illinois**

This analysis uses data from a survey of 403 working parents across Illinois. The sampling frame is all working parents with children aged under 5; and the survey was administered in October-November 2025. (The survey design is described in Appendix 1; descriptive statistics are given in Tables A1 and A2). The survey is administered to a single household member and questions refer to all children within that household. Households in the survey include families with mixed patterns of children aged 0-4; 26% of families have more than one child at these ages; and most households with a child aged 4 also have younger children.

The sample matches the Illinois population of working parents both in terms of demography and labor market participation. Specifically, the sample–population distributions are similar with respect to gender (including fathers), education, age, and residence locality (county and urbanicity). Relative to the Illinois, the survey does include a high representation of African American parents and single parents. These distinctions are addressed in sensitivity testing.

The survey respondents are screened to be parents who either employed or looking for work (parents out of the labor force are excluded). Parents of young children have lower labor force attachment than the average worker; the survey sample reflects this characteristic. More than three-quarters (77%) of respondents are working full-time and an 16% are working part-time; 6% are unemployed at time of survey; and 4% are in college (as well as in the labor market). Average earnings per week are modestly lower than the state-wide average (at \$1,020 v. \$1,370); and household income is lower (at \$88,060 v. \$92,700). These differences reflect the lower labor market attachment of parents. (Similarly, these distinctions are addressed in sensitivity testing).

Overall, the survey provides a representative and up-to-date picture of working parents with young children across Illinois.

## 4 How Families Experience Child Care

### Patterns of Child Care

Illinois families rely on a range of child care options. Patterns for the survey respondents are shown in Table 1.<sup>9</sup> For Illinois, three-in-ten parents rely only on family care (with a single care-giver or care across both parents); this rate is the same regardless of child age. For families that do rely on other care, the split is almost equal between center-based care, home care with non-relatives, and home care with relatives when the child is under 4. For the pre-school year, Illinois has a range of options that have recently expanded: center-based care increases to 60% (this rate is identical to the rate from NIEER (2024)). However, parents need many options: as center-based care becomes available, multiple care types actually increase.

Table 1 Working Families: Child Care

	Child aged 0-3 (%)	Child aged 4 (%)
Center-based care	34	60
Home care: non-relative	32	29
Home care: relative	25	21
Care: Multiple types	32	45
Family care only	31	29

Source: Strong Nation IL 2025 survey, N=403.

There are four notable features of child care in Illinois:

- Two-thirds of working families rely on non-family care; and this rate is stable with child age.
- Illinois pre-school programs significantly expand access to care: enrollment in center-based care doubles as children turn 4.
- Families still rely on various types of care. Center-based care is not enough for most families: and many non-parental care options do not cover the full working day.
- Child care enrollment is stratified by socio-economic status. Low-income households, single parents and parents without college degrees are less likely to access center-based care.

### Financial Support for Child Care

Families in Illinois get help paying for child care from many different places. As shown in Table 2, one-third of parents (34%) rely on financial support from extended family. Another 22–29% receive help through tax credits or other government subsidies, and 9% get assistance from their church. Altogether, 79% of families receive some direct support for child care costs. (This pattern is very similar to the national pattern.)

Many employers also help their workers manage child care needs. This help matters because child care is closely linked to parents' ability to work. Employer support can include flexible work schedules, information or guidance about child-care options, and sometimes financial assistance. Overall, less than half of all working parents receive some kind of child-care support from their employer. Yet, it seems workers do not expect much from their employers: two-thirds of working parents say they are satisfied with the support they do receive.

Table 2 **Child Care Support for Working Parents**

	<b>Working Parents (%)</b>
<i>Financial support:</i>	
Family support	34
Federal tax credit	29
State tax credit	23
Government subsidies	22
Church support	9
Any child care financial support	79
<i>Employer support:</i>	
Help with work scheduling	28
Employer financial support	15
Informational support	13
Child care (onsite/offsite)	12
Any child care employer support	46
Parent is satisfied with support from employer	65

Source: Strong Nation IL 2025 survey, N=403.

### **Child Care Challenges and Constraints**

Parents today face substantial hurdles when trying to secure the child care they need for work. At the most basic level, they need care that is accessible—nearby and available during the hours they need. They also need care that is affordable, particularly if they are low income families. As well, parents want care that is high-quality (providing developmentally appropriate care in small group settings). Finding care that has these attributes is a challenge; many families must either compromise on their hours of child care or rely on less-than-ideal care.

Table 3 shows the child care challenges: for 40% of parents, quality is an issue; and for 51%, affordability is a challenge. (These are parents who have – in most cases – been able to find some child care). Notably, 69% of families report accessibility as a significant challenge: they struggle to find care that is conveniently located, that is flexible and that matches their work schedule/shifts.<sup>10</sup>

Many Illinois families spend so much on child care that they can be classed as “care-burdened” (i.e., their spending is above a reasonable threshold for any household budget). Increasingly, families are said to be rent-burdened; but in fact families with young children have high rates of care burden. Two-fifths of parents report spending “much more” or “a bit more” on child care than they do on housing; and another one-quarter report spending “about the same”. For many Illinois parents, child care is more of a burden than housing.

Plus, child care needs to be close to home; so housing and child care decisions are even more intertwined. Indeed, beyond navigating the trade-off between expenditures on rent and on child care, nearly half of parents report that challenges related to child care have influenced their residential decisions. Consequently, in addition to assessing the availability of care and the extent to which they are able to participate in the labor market, families must also consider where they can live and what housing remains financially attainable.

Table 3 **Child Care: Challenges and Constraints**

	<b>Working Parents (%)</b>
<i>Significant challenges in finding child care that is:</i>	
High quality	40
Affordable	51
Accessible <sup>a</sup>	69
Conveniently located	35
Flexible to work shifts	31
Matches schedule	29
Available on emergency basis	28
Has available slots	21
Offers Special Education services	15
<i>Child care spending relative to spending on housing: <sup>b</sup></i>	
Child care spending: "Much or a bit more"	41
Child care and housing spending: "About the same"	27
Housing spending: "Much or a bit more"	32
Child care challenges impacted decision on where to live	39

Source: Strong Nation IL 2025 survey, N=403. Notes: <sup>a</sup> Accessible includes affirmative responses on location, scheduling, flexibility. <sup>b</sup> "Approximately, how does your monthly household spending on child care compare to your monthly household spending on rent/mortgage/housing?"

## 5 How Inadequate Care Affects Work

Child care directly impacts parental employment, productivity, and career opportunities. For working parents in Illinois, these relationships are shown in Figures 1 and 2.<sup>11</sup>

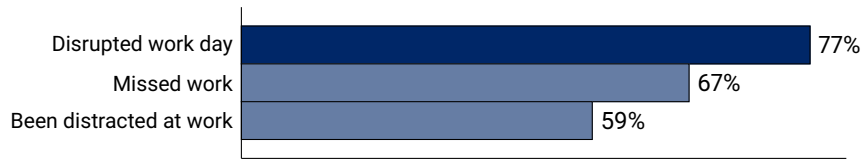
Problems with child care immediately reduce parental productivity (see Figure 1). Within the past three months, more than three-quarters of parents have experienced disruptions to their work day (either arriving late or leaving early). Two-thirds have missed either a shift or a full day of work. As well, three-in-five parents report having been distracted when at work. Inadequate child care imposes substantial and frequent labor market penalties on the majority of working parents.

Problems with child care have lasting effects on parents' jobs (see Figure 2). These effects lead to substantial and long-lasting financial burdens on working families.:

- *Parents are penalized at work.* One-quarter have had their pay or hours cut or have been reprimanded by a supervisor. One-fifth has been demoted (or even lost their job).
- *Parents preemptively reduce their own work effort.* Almost one half have reduced their hours. One-third have shifted from full-time to part-time work, and one-fifth have quit a job entirely.
- *Parents miss out on career opportunities.* Because of inadequate child care, one-third turn down training or a job offer and one-quarter have had to turn down a career promotion.

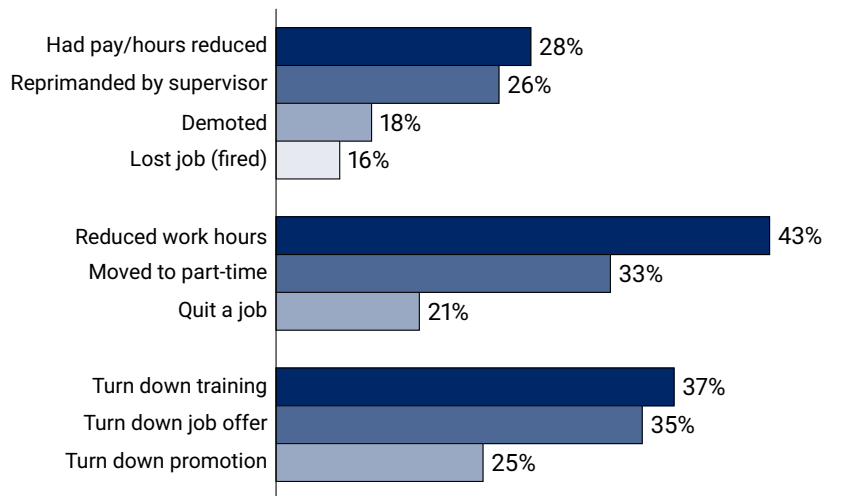
**Figure 1**

**Over the past three months, how often have you had these work-related issues because of problems with child care?**



**Figure 2**

**Since your children under age 5 were born/adopted, have you experienced any of these work-related issues because of problems with child care?**



Overall, many parents experience diminished economic outcomes – both immediate and over time – because of inadequate child care. These penalties are large, multi-dimensional, and career-changing. They generate significant and widespread burdens for individuals and in the aggregate for the economy of Illinois.

## **6 How Inadequate Child Care Impacts the Economy**

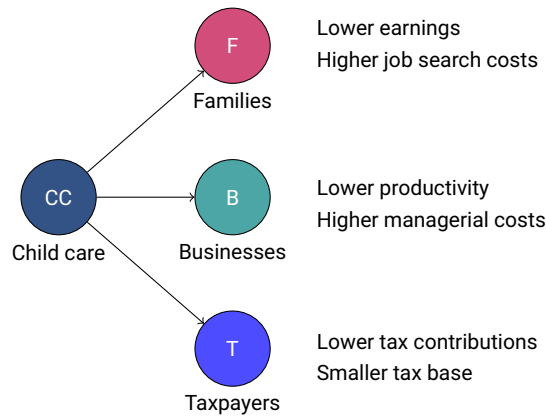
The economic impacts of inadequate child care are calculated for three perspectives – workers, firms, and taxpayers. The calculations are drawn from a multi-period economic model. The general framework is shown in Figure 3; the model is detailed in Appendix 2, along with parameter values in Table A3.<sup>12</sup>

For parents, the burdens of inadequate child care are mediated through their labor market experiences. For each parent, inadequate child care leads to: (i) job exits; (ii) reduced hours of work; (iii) reduced pay per hour; and (iv) less work capital (e.g., from missed training). These impacts reduce household income; and the loss in work capital means lower income over time. Parents also incur direct money expenses for job search. The survey evidence (Figures 1 and 2) is used to model parental labor market experiences and the probability (adjusting for gender, race, and household income) of being in each state (i)-(iv) over the child care years.

For businesses, economic burdens arise mainly through disruptions to the workforce, including reduced productivity and shorter employee tenure. When workers are affected by inadequate child care, firms

experience lower output and revenue. Although companies may respond by reducing wages, these adjustments are neither immediate nor precisely aligned with productivity losses. Moreover, it is generally more efficient for firms to hire and retain productive employees than to continually replace less productive ones. High turnover leads to additional recruitment and hiring expenses, as well as higher operational and managerial costs to offset the loss of workplace knowledge and experience. These costs are both immediate and long-lasting, particularly when the workforce is less trained and less experienced. Estimates of these burdens are based on parental survey data, adjusted using industry-wide evidence on hiring and managerial costs.

**Figure 3**  
**Impacts when Child Care is Inadequate**



Finally, for Illinois taxpayers, inadequate child care reduces tax revenues and the size of the tax base. Both federal and state tax revenues are affected. Tax burdens are calculated from current federal marginal tax rates and the weighted-average of Illinois state income and sales taxes. (Tax rates are given in the Notes to Appendix 2, Table A3).

Economic burdens are reported as the average per parent – not the amount per parent who is adversely impacted. Per parent, the burden is expressed as:

- Annual amount when the family has a child aged 0-4
- Full childhood amount as a present value lump sum at birth

These amounts capture the immediate burden and the full burden on lifetime earnings beyond age 4. In addition, aggregate results are calculated for the Illinois economy with 726,900 working parents and 143,500 children born each year.<sup>13</sup>

## 7 Economic Burdens from Inadequate Child Care

### Annual Burdens

Annual burdens per working parent from inadequate child care are given in Table 4. Each year, the parental burden is \$6,640. Most of this burden is a direct loss in earnings (either from job loss, lower hourly wages or fewer hours); one-fifth is job search costs. Although the burdens are reported as averages, some parents will experience a very modest (or even no) burden; some parents will lose their jobs. On average, the child care burden exceeds 10% of average wages per worker in Illinois.

Losses to businesses from inadequate child care are also significant. Annually, these amount to \$1,840 per working parent. Most of the burden is extra costs to manage the workforce; one-fifth is from

**Table 4 Annual Burden of Inadequate Child Care: Illinois**

	<b>Burden per Working Parent</b>
Earnings loss	\$5,520
Search costs	\$1,120
<i>Working parent total</i>	<u>\$6,640</u>
Productivity loss	\$480
Management burden	\$1,360
<i>Firm total</i>	<u>\$1,840</u>
Federal tax loss	\$1,060
State tax loss	\$490
<i>Fiscal total</i>	<u>\$1,550</u>

Source: Strong Nation IL 2025 survey, N=403.

direct productivity losses. On average, the child care burden exceeds 10% of the employer cost of compensation for hiring an individual worker.<sup>14</sup>

Finally, inadequate child care reduces tax revenues by \$1,550 per year per working parent. These losses are primarily federal taxes, with state tax losses caused by state income taxes and regressive consumption taxes on low income households. This burden exceeds 10% of the state and local tax contributions per capita in Illinois.

### **Burdens over Childhood**

Working parents experience child care burdens each year before their child enters kindergarten at age 5; these burdens also persist as the parents attempt to recoup their time out of the workforce. The full childhood burden is therefore the annual burden times five years plus the lingering impacts of lower pay, promotions, and experience.

**Table 5 Burden over Childhood of Inadequate Child Care: Illinois**

	<b>Burden per Working Parent Child age 0-8</b>
Working parent	\$42,520
Firm	\$10,470
Taxpayer	\$9,960

Notes: Per child aged 0-8 expressed as PV at birth ( $\rho = 3\%$ ).

Full childhood burdens are shown in Table 5. Expressed as a lump sum at birth, working parents face a total economic loss of \$42,520 from inadequate child care. Most of this childhood burden is before the child enters school, but a significant amount is caused by lower earnings trajectories. As context, the burden of inadequate child care is almost equivalent to one year of full-time work.

Businesses face a total economic burden of \$10,470. Most of this burden is when the child is aged 0-4; beyond this age, direct productivity losses are minimal and firms adjust wages to match productivity. Separately, total tax losses within Illinois are \$9,960 from inadequate child care.

## Aggregate Burdens across Illinois

The aggregate burden for the Illinois economy is the burden per working parent times the 0.73 million working parents of children aged 0-4. The corresponding annual and cohort burdens are given in Table 6.

**Table 6 Aggregate Burden for Illinois Economy**

	Aggregate Burden (\$ Billions)	
	Annual	Birth Cohort
Working parents	\$4.83	\$6.10
Firms	\$1.34	\$1.50
Taxpayers	\$1.13	\$1.43

Notes: Annual burden: 726,900 working parents. Birth cohort: PV from birth for 143,500 parents.

The aggregate annual burden across all working parents amounts to \$4.83 billion. In addition, there are burdens to businesses amounting \$1.34 billion. Thus, the total economic burden of inadequate child care is \$6.17 billion per year. Separately, tax revenue is diminished by \$1.13 billion. As context, this equates to 2% of general fund state spending in Illinois (at \$53.1 billion in 2025).<sup>15</sup>

Finally, the aggregate burden per birth cohort is given in the final column of Table 6. (This calculation is based on the assumption that child care and preschool options remain unchanged). This aggregate burden shows the total amount per cohort (of 0.14 million working parents); it is expressed as a present value lump sum at birth. For working parents, the burden is \$6.1 billion. For firms, the burden is \$1.5 billion. And for taxpayers, tax revenue will be lower by \$1.43 billion as a result of inadequate child care. These burdens are very large and indicate the persistent impacts of inadequate child care.

The social burden at \$6.17 billion is significantly higher than prior (pre-pandemic) estimates for Illinois at \$3 billion (Ready Nation, 2020). This growth is expected: the price of child care is higher; the number of affected parents has grown; and the labor market penalties from inadequate child care have grown. Even as older children have more access, there has been limited expansion of care for younger children.

## Burdens for Children Aged 0-3

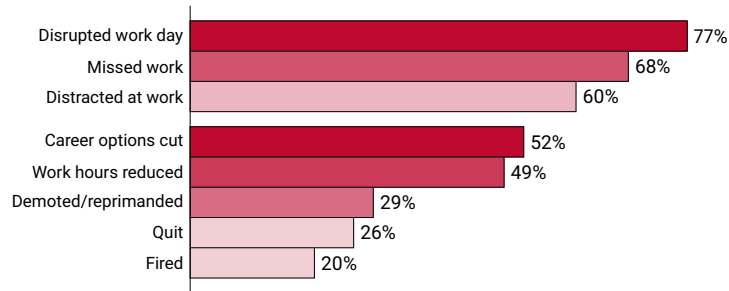
Parental burdens may vary with the age of the child. Directly, child care that is an adequate substitute for parental care is harder to find for children under 4; this means more parents are displaced from work. (However, Table 4 shows that – even as center-based care is less accessible (34% versus 60%) – families with younger children juggle alternative forms of care). Indirectly, parents may adjust their work and careers differently for infants compared to if their children are almost eligible for pre-school or kindergarten. (A further complicating factor arises when parents have more than one child aged 0-4). Overall, the economic burden of inadequate child care is likely to be higher for parents with infants and younger children.

Results are reported below for the subsample of parents with children aged 0-3 (including parents who also have a child aged 4). These results are comparable to evidence from prior surveys that focused only on parents with children aged 0-3.

Parents with children aged 0-3 report challenges in finding child care that are very similar to the full sample. Challenges with accessibility are 69%, with affordability at 45%, and with quality at 39%. These rates are within a few percentages of the full sample rates (see Table 3). As found in other surveys, these rates are very robust to parental characteristics and local contexts.

Adverse work impacts for parents with children aged 0-3 are given in Figure 4 below. These labor market disruptions are broadly equivalent to the full sample (see Figure 2); but there are some differences.

**Figure 4. Parents with children aged 0-3 reporting adverse work impacts from inadequate child care**



When children are younger, immediate labor market disruptions from inadequate child care are higher: disrupted work days and missed work days are more common (with equivalent work distractions). Long term adversities are similar across all families although the quit rate (at 26%) is higher for families with younger children, as is the frequency of parents reducing their hours (at 49%). This is understandable as these families may have several years before they can access public pre-school or kindergarten.

**Table 7 Burden of Inadequate Child Care: Families with Children Aged 0-3**

	Annual Burdens	
	Each Parent	All Parents
Working parents	\$6,770	\$4.13 bn
Firms	\$1,930	\$1.17 bn
Taxpayers	\$1,640	\$1.00 bn

*Notes:* 610,000 working parents in 2025. Childhood burdens are as per Tables 5-6. Tax payments include federal, state, and local taxes.

New economic burden results are derived using the standard model but with all values in the Appendix Tables replaced by the rates for families with children aged 0-3. These results are reported in Table 7. Per parent, the annual burden is \$6,770 (2% greater than the annual burden for the full sample including parents with children aged 4). Business and tax burdens are correspondingly higher (at \$1,930 and \$1,640).<sup>16</sup> Across 610,000 working parents, the private burden is \$4.13 billion and the business burden is \$1.17 billion. These aggregate amounts are lower than in Table 5 because there are fewer working parents in the count. The total social burden is therefore \$5.3 billion.

### Sensitivity Testing

The results are tested for robustness using three complementary techniques:

- Monte Carlo sensitivity testing is applied to the distributions of individual earnings; the job/quit rate; and months unemployed (from Appendix 2, Table A3).

Results per working parent for annual and childhood burdens are given in Appendix Table A4. The standard deviation of the per working parent annual burden is \$1,610; this is  $\pm 25\%$  of the expected value. The estimated minimum value is significantly above zero, at \$2,000; the estimated upper bound is \$12,740 (+90% over the expected value). Similarly, business and taxpayer burdens are estimated within  $\pm 26\%$  of the expected value. For the childhood burdens, the ranges are narrower:

standard deviations are  $\pm 10\%$  of the expected values. In none of the simulations is the economic burden below zero.

- Structural sensitivity is considered for sample selection and burden decay. Both structural features – related to sampling and decay – indicate the model is conservative. First, the burdens exclude those parents who are not in the labor force.<sup>17</sup> Second, the developmental burden to children from limited early education options is omitted from these calculations. Third, the burden is assumed to dissipate completely within three years; recent evidence suggests the burden is more persistent.<sup>18</sup>
- Sampling variation is modeled for parental characteristics (gender, race, education, and household composition). Separate testing by parental characteristics show greater impacts on mothers and non-college parents. However, because of differences in opportunity cost, the economic burdens are similar across parental characteristics.

Overall, the full economic burden of inadequate child care is likely to be larger than the model results shown in Tables 4 and 5.

## 8 Economic Burdens by County

### Evidence per County

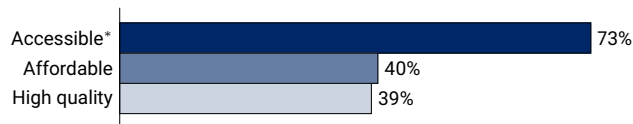
The burden of inadequate child care may be experienced differently across counties within Illinois. For each county, the burden is affected by a range of factors, including: demography (e.g., parental education, household composition); child care supply; and local economic conditions (wages and job opportunities, as well as tax rates). Each county will therefore face its own burden and may need different policy reforms to support working families.

Here, burdens are reported for Cook, Kane, and Lake counties. There are survey responses from residents in each county: information on demographics, on labor market conditions, and on child care are shown in Appendix Table A4. Responses by county residents on child care challenges and work disruptions are tabulated. These tabulations are then used as per the state-wide economic model to derive the economic burden per county.<sup>19</sup>

### Cook County

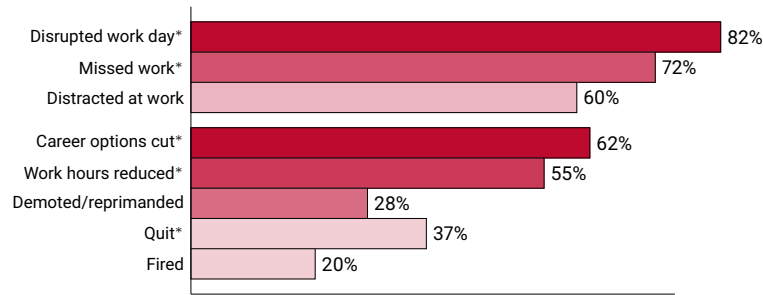
For Cook county, the main child care challenge is accessibility: 73% of parents report this as a challenge (+4%*p* above the Illinois average). Notably, Cook county parents report being “care-burdened”: 50% spend more on child care than rent each month.<sup>20</sup>

#### Cook county parents reporting challenges in finding child care that is:



Labor market disruptions from inadequate child care are very high in Cook county: 82% of parents report disrupted work days; and 72% report missing work. Similarly, many Cook county parents report fewer career options and very high rates of job termination. (Asterisks denote rates above the Illinois average; *b* denotes rates below the Illinois average).

### Cook county parents reporting adverse work impacts of inadequate child care



These adverse labor markets lead to significant economic burdens. These are reported in Table 8. Per parent, the annual burden is \$6,370. (This burden is close to the average because earnings of Cook county residents are lower than the average for Illinois). The taxpayer burden in Cook county is \$1,620 per working parent. (Cook county local tax rates are modestly above state tax rates). Across the 0.29 million working parents in Cook County, the annual economic burden is \$1.85 billion on working parents and \$0.51 billion on businesses. Similarly, there are large aggregate burdens per birth cohort.

**Table 8 Burden of Inadequate Child Care: Cook County**

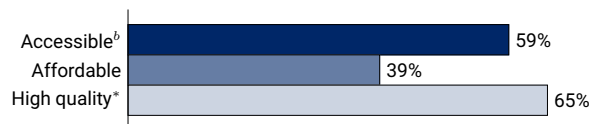
	Annual Burden		Childhood Burden	
	Each Parent	Cook County (\$m)	Each Parent	Cook County (\$m)
Working parents	\$6,370	\$1,852	\$41,430	\$2,384
Firms	\$1,750	\$586	\$10,180	\$509
Taxpayers	\$1,620	\$599	\$10,410	\$471

Notes: 0.29 million working parents; 51,000 per birth cohort in 2025. Childhood burden is present value from child age 0-8. Tax payments include federal, state, and local taxes.

### Kane County

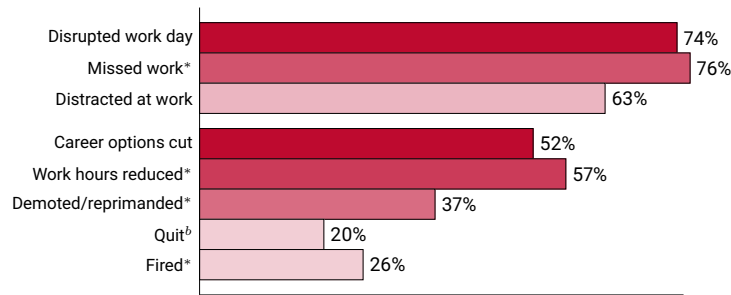
Kane county families report various child care challenges (as do parents across Illinois). Notably, for Kane county, the clear distinction relates to the quality of child care: 65% of parents say that finding high quality child care is a challenge. The state-wide rate is 40%. Accessibility is less of a concern; and affordability concerns are similar to the state-wide average. This distinction is reflected in care burden rate: 30% of Kane county families spend as much on child care as they do on rent (whereas the Illinois average is 41%).

### Kane county parents reporting challenges in finding child care that is:



Labor market disruptions from inadequate child care are high in Kane county: 74% of parents report disrupted work days; and 76% report missing work; job exits are disproportionately firings rather than quits. Overall, these disruptions are higher than the state-wide rates. (Asterisks denote rates above the Illinois average; *b* denotes rates below the Illinois average).

### Kane county parents reporting adverse work impacts of inadequate child care



These adverse labor markets lead to significant economic burdens. These are reported in Table 9. Per parent, the annual burden is \$6,480. (This burden is close to the average for Illinois). The taxpayer burden in Kane county is \$1,590 per working parent. Across the 30,000 working parents in Kane County, the annual economic burden is \$196 million on working parents and \$64 million on businesses. The total social burden is therefore \$260 million, with a fiscal burden of \$61 million. Per birth cohort the burdens are also substantial.

**Table 9 Burden of Inadequate Child Care: Kane County**

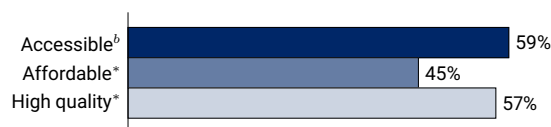
	Annual Burden		Childhood Burden	
	Each Parent	Kane County (\$m)	Each Parent	Kane County (\$m)
Working parent	\$6,480	\$196	\$41,910	\$251
Firms	\$1,850	\$64	\$10,620	\$56
Taxpayers	\$1,590	\$61	\$10,180	\$48

Notes: 30,000 working parents; 6,000 per birth cohort in 2025. Childhood burden is present value from child age 0-8. Tax payments include federal, state, and local taxes.

### Lake County

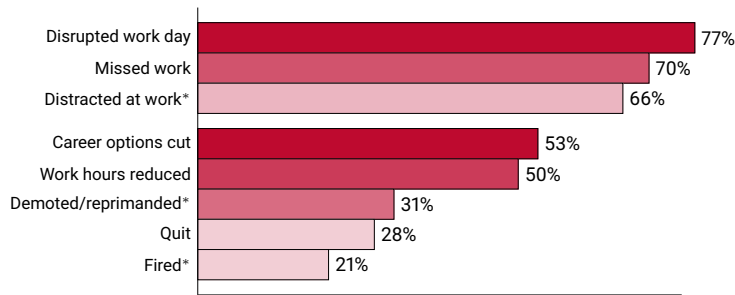
Lake county families report child care challenges with respect to access and affordability. However, relative to the state-wide challenges, the primary concern of parents in Lake county is in finding high quality child care. The state-wide rate is 40%; in Lake county it is 57%. Affordability is an issue: 42% of Lake county families spend as much on child care as they do on rent (this rate is the same as the Illinois average).

### Lake county parents reporting challenges in finding child care that is:



Labor market disruptions from inadequate child care are especially high in Lake county: 77% of parents report disrupted work days; and 66% report being distracted at work; these are modestly higher than the national average. However, direct work penalties for Lake county families are similar to the state-wide average. (Asterisks denote rates above the Illinois average; *b* denotes rates below the Illinois average).

### Lake county parents reporting adverse work impacts of inadequate child care



These adverse labor markets lead to significant economic burdens. These are reported in Table 10. Per parent, the annual burden is \$6,460. (This burden is close to the average for Illinois). The taxpayer burden in Kane county is \$1,600 per working parent. Across the 40,400 working parents in Kane County, the annual economic burden is \$261 million on working parents and \$79 million on businesses. The total social burden is therefore \$340 million, with a fiscal burden of \$82 million. Per birth cohort the burdens are also substantial.

Table 10 **Burden of Inadequate Child Care: Lake County**

	Annual Burden		Childhood Burden	
	Each Parent	Lake County (\$m)	Each Parent	Lake County (\$m)
Working parents	\$6,460	\$261	\$41,860	\$333
Firms	\$1,710	\$79	\$9,970	\$69
Taxpayers	\$1,600	\$82	\$10,280	\$65

Notes: 40,400 working parents; 7,960 per birth cohort in 2025. Childhood burden is present value from child age 0-8. Tax payments include federal, state, and local taxes.

## 9 Conclusions

Across Illinois, working parents struggle to balance employment with available child care and housing options. Support from family members, employers, and public programs helps, but it does not resolve parents' concerns that child care is often unaffordable, low quality, or inaccessible. As a result, many parents face workplace penalties and reduced career prospects. The burden falls most heavily on mothers, though fathers are also affected. These household challenges, in turn, spill over to Illinois businesses and the state's taxpayers. From all perspectives, the current child care system imposes significant economic costs.

Overall, an inadequate child care system is both inefficient and inequitable. The cost burden has grown over time and, for many families, now matches or exceeds housing costs. As a result, child care expenses weigh most heavily on households with limited incomes. However, there is a clear impact for children aged 4: Illinois's center-based care makes a big difference for families.

## 10 Appendix 1: Survey

### Sampling Frame

Zogby Analytics was commissioned by Strong Nation to conduct an online survey of 403 adults in Illinois who are employed or in the labor force and have a child under the age of 5. The survey was performed in October/November 2025.

Using internal and trusted interactive partner resources, thousands of adults were randomly invited to participate in this interactive survey. Each invitation is password coded and secure so that one respondent can only access the survey one time.

Using information based on census data, voter registration figures, CIA fact books and exit polls, Zogby Analytics uses complex weighting techniques to best represent the demographics of the population being surveyed.

Based on a confidence interval of 95%, the margin of error for 403 is  $\pm 4.9$  percentage points. This means that all other things being equal, the identical survey repeated will have results within the margin of error 95 times out of 100.

Subsets of the data have a larger margin of error than the whole data set. As a rule Zogby Analytics does not rely on the validity of very small subsets of the data especially sets smaller than 50-75 respondents. At that subset Zogby Analytics can make estimations based on the data, but in these cases the data is more qualitative than quantitative. Finally, additional factors can create error, such as question wording and question order.

## Descriptive Statistics

Table A1 **Working Parents: Descriptive Statistics**

	<b>Survey</b> (Percent)	<b>Illinois</b> (Percent)
Child aged 0-4	100	
Multiple children aged 0-4	26	-
Children aged 0-3	81	-
Children aged 4	36	-
<i>Race/ethnicity:</i>		
White	61	66
Hispanic	7	19
African American	26	10
Other	6	5
<i>Status:</i>		
Married	52	58
Single parent	44	34
Marital status other	4	8
Female	50	51
<i>Education:</i>		
HS dropout	2	10
HS graduate	24	19
Some college	21	22
AA degree	10	9
BA degree	23	25
MA plus	18	15
<i>Age:</i>		
Age 18-24	13	19
Age 25-29	18	23
Age 30-34	27	27
Age 35-39	24	20
Age 40+	19	13
<i>County/region:</i>		
Cook	29	41
Kane	13	4
Lake	18	6
Illinois rest	29	49
Urban	35	58
Suburban	54	27
Rural	11	15

Sources: Strong Nation IL Survey 2025, N=403. Illinois data from U.S. Census (2024); CDC 2021. Notes: Percentages are for household respondent. Sampling frame described in Appendix.

Table A2 **Working Parents: Labor Market Status**

	<b>Survey</b>	<b>Illinois</b>
Works full-time	77%	80%
Works part-time	16%	15%
Unemployed	6%	5%
In college	4%	2%
Earnings (per week)	\$1,020	\$1,370
Hours (per week)	36	36
Wage (per hour)	\$30	\$39
Household income (pa)	\$88,060	\$92,700

*Source:* Strong Nation IL Survey 2025, N=403. *National:* FRBSL, 2025; BLS, 2025. *Notes:* Percentages are for household respondent. College enrollment joint with labor market participation. Earnings data excludes non-workers. Dollar values are 2025\$, rounded to \$10.

## 11 Appendix 2: Economic Model

A multi-period, limited-horizon economic model is used to calculate losses caused by inadequate child care. The model estimates the economic consequences of inadequate child care from three perspectives: working parents; businesses; and taxpayers. The full burden is the sum of the working parent and business perspectives. (The taxpayer perspective is nested within the working parent perspective; so these cannot be summed together). This model is harmonized to prior models, both at national and state levels.

Calculations are per working parent (not per affected working parent) per year and over childhood years. Immediate consequences are annual amounts when a child is any age under 5 (expected value 2). These calculations are then aggregated across the Illinois population of working parents with children under 5. Childhood estimates are modeled per birth cohort (e.g., children born in 2025) up to child age 8. Aggregated estimates are per Illinois birth cohort.

The model is populated by combining the survey data and Illinois-specific economic data. Appendix Table A3 provides full information on model variables, parameter values and sources. (All figures are in 2025 present value dollars at discount rate  $\rho$ .)

### Earnings Losses:

- As a result of inadequate child care, working parents are modeled probabilistically into worse economic states (relative to a scenario where parents do not face child care challenges).
- The work states are: (i) job exit; (ii) fewer work hours; (iii) reduced pay per hour; and (iv) less work capital. State transitions are modeled over each year of childhood aged 0-4 and then decay to zero impact after the child is aged 8.
- Baseline full-time earnings  $y_b$  are adjusted to account for labor market participation  $l_{ft}$ ,  $l_{pt}$ ,  $l_{ut}$  rates.
- Adjusted earnings  $y_c$  are modeled to account for the (i)-(iv) distortions (weighted across all parents and regression-adjusted for age (linear and quadratic), education, and gender). These distortions yield an aggregate wage penalty  $v$  and unemployment penalty  $m$ .
- Workers incur a dynamic proportion  $\epsilon$  of earnings penalties. Firms incur the residual proportion  $(1-\epsilon)$ , which decays to zero after child enters school.
- Average annual earnings growth  $\eta_t$  is modeled per age group. Earnings growth is modified downward by  $\lambda_t$  to account for lower training, education, promotions.
- Workers incur job search costs  $j$  as a % of  $y_b$ , adjusted for the job quit/exit rate.

### Output Losses:

- Output losses are the sum of: the dynamic proportion ( $\epsilon_f=1-\epsilon_w$ ) of the wage penalty  $v$  borne by the employer; plus direct employment on-costs  $z$  and hiring costs  $d$  payable by the firm. These costs are a function of the quit/exit rate and the months unemployed. (Managerial costs attributable to low worker performance are set at zero.)

### Tax Revenue Losses:

- Federal income tax losses are from taxable earnings  $y_c$  multiplied by the marginal federal tax rate  $r$ .
- Losses in state/local taxes are from taxable earnings  $y_c$  multiplied by average tax rates across Illinois (weighted for population). Marginal state income taxes  $s_y$  are based on gross incomes. Marginal state non-income taxes  $s_s$  are applied with adjustments for tax-exempt consumption. Local taxes are derived per county.

Table A3 Model Parameters

Variable/parameter	Female	Male
<i>Working parents:</i>		
$y_b$ Baseline individual earnings p.a. (full-time)	\$57,900 (7,300)	\$79,300 (8,900)
$l_{ft}$ Working full-time	0.73	0.84
$l_{pt}$ Working part-time	0.18	0.04
$l_{ut}$ Unemployed	0.09	0.05
$q$ Job quit/exit rate p.a. $\Delta$	0.12 (0.03)	0.07 (0.02)
$m$ Months unemployed p.a. $\Delta$	0.48 (0.31)	0.22 (0.22)
$j$ Job search costs $\Delta$ (% of $y_b$ )	8.4	8.4
$v$ Wage penalty $\Delta$ (% of $y_b$ )	5.2	6.8
$\eta_t$ Earnings growth p.a.: experience	2.4	2.8
$\lambda_t$ Earnings growth p.a.: human capital penalty $\Delta$	-1.3	-1.6
$\epsilon_{wt}$ Earnings loss incurred by worker (%)	0.92	0.92
<i>Business productivity:</i>		
$z$ Employer costs for employee compensation		0.30
$d$ Hiring costs (% of $y_b$ )		0.25
$\epsilon_{ft}$ Earnings loss incurred by firm (%)		0.08
<i>Tax code:</i>		
$r$ Federal tax rate		0.18
$s_y$ State income tax rate		0.04
$s_s$ State non-income tax rate (net exemptions)		0.05
$\rho$ Discount rate		0.03

*Notes/Sources:* Standard deviation in parentheses. FRED, Federal Reserve Bank of St. Louis:  $y_b$  – U.S. Census Bureau, Median Earnings Illinois (2025);  $l_{ft}, l_{pt}, l_{ut}, m$  – U.S. Bureau of Labor Statistics, Unemployment Rate (11/2025).  $j, d$  – Boushey and Glynn (2012); Work Institute (2017).  $q, v$  – Survey calculations; Humphries et al. (2024); Jackson et al. (2025).  $\eta_t, \lambda_t$  – Guvenen et al. (2022).  $\epsilon_w$  – by assumption.  $z$  – Bureau of Labor Statistics, (2025); ECEC includes paid leave, supplemental pay, insurance, retirement/savings, and other legally required benefits.  $r, s_y, s_s$  – for income tax, no dividend tax or exemptions; state/local sales taxes adjusted for tax-exempt consumption from IRS (2025), Tax Policy Center (2025), ITEP (2024); and Tax Foundation (2025). State/City tax from: Tax Foundation, 2025; City tax from Chicago OBM, 2025; Tax rate from Tax Administration (2025).  $\rho$  – Moore et al. (2013). Parameters adjusted for non-work status and household size.  $\Delta$ : change caused by inadequate child care. 2025 dollars.

## 12 Appendix 3: Sensitivity Testing

Table A4 Monte Carlo Sensitivity Tests

	Inadequate Child Care Burden per Working Parent			
	Mean	Std Dev.	Min.	Max.
<i>Annual burden:</i>				
Working parent	\$6,640	\$1,610	\$2,000	\$12,740
Firm	\$1,840	\$490	\$ 580	\$3,650
Taxpayer	\$1,550	\$360	\$430	\$2,800
<i>Childhood burden:</i>				
Working parent	\$42,520	\$3,890	\$30,810	\$56,550
Firm	\$10,470	\$1,130	\$6,810	\$13,780
Taxpayer	\$9,960	\$860	\$6,930	\$12,670

Notes: 1,000 simulations for distributions of  $y_b, v, m$  (Appendix Table A3). Mean values as per Tables 4-5. Dollar values are 2025\$, rounded to \$10.

## 13 Appendix 4: Evidence per County

Table A5 Working Families: County Level

	Illinois	County		
		Cook	Kane	Lake
Female	50	53	41	55
White	61	43	76	61
Hispanic	7	7	17	12
Afr. American	26	45	4	15
Other	6	5	4	12
Married	52	48	67	55
BA+ degree	42	46	50	45
Works full-time	77	77	80	72
Earnings pa	\$1,020	\$1,110	\$929	\$882
Household income	\$88,060	\$86,010	\$95,480	\$92,210
<i>Child care:</i>				
Center-based care	43	48	43	45
Home care: non-relative	31	33	35	31
Home care: relative	24	26	11	26
Care: Multiple types	37	44	44	32
Family care only	30	25	33	28

Sources: Strong Nation IL Survey, November 2025, N=329, 117, 54, 74.

Notes: Percentages are for household respondent. Sampling frame described in Appendix A.

Table A6 **Inadequate Childcare: Labor Market Impacts**

	Illinois	County		
		Cook	Kane	Lake
<i>Over the past three months, how often have you had these work-related issues because of problems with child care?</i>				
Left work earlier than normal	61	67	59	64
Been late for work	60	62	63	65
Missed a full day of work	57	60	67	62
Been distracted (lost productivity)	45	45	59	47
Missed work shift	59	60	63	66
 <i>Since your children under age 5 were born/adopted, have you experienced any of these work-related issues because of problems with child care?</i>				
Lost job (let go or fired)	16	15	19	20
Demoted	10	7	17	16
Pay or hours reduced	28	37	20	28
Reprimanded by supervisor	26	26	26	36
Problems participating in training	36	46	39	41
Turn down a job offer	35	37	39	38
Turn down a job promotion	25	26	22	27
Turn down training	37	44	33	38
Change from full-time to part-time	33	36	39	43
Reduce regular work hours	43	45	50	49
Quit a job	21	20	26	28

## Notes

<sup>1</sup>The labor market evidence includes Belfield (2018); Cascio (2018); Ruppanner et al. (2019); Ho and Pavoni (2020); Borowsky et al. (2022a); Moschini (2023).

<sup>2</sup>For evidence, see the new national review by Belfield (2025).

<sup>3</sup>See Herbst (2022) and NCES Digest of Education, 2024, Table 202.20.

<sup>4</sup>This national rate reflects a modest increase since 2010, having been around 65% from 1990 to 2010 (Herbst, 2022; Borowsky et al., 2022b).

<sup>5</sup>See recent reviews by CED (2024); CCAA (2025); Hartley et al. (2024).

<sup>6</sup>National/state studies estimate economic returns of 2.3 times the cost of providing child care (Goldin et al., 2022; Shenhav, 2023).

<sup>7</sup>Evidence on child care in Illinois is from Act for Children; Child Care Aware; Illinois Department of Early Childhood; Illinois Dept. Human Services; and NIEER, 2024. See also Flores (2025).

<sup>8</sup>On-going reforms are in response to recommendations from the Illinois Early Childhood Funding Commission (2021). These include increased funding and organizational reform with a new Illinois Department of Early Childhood. Specific policies are not evaluated here as part of this analysis: a range of options are possible, including: tax credits for parents; public subsidies for care options; and employer supports (e.g., on-site facilities, tax incentives).

<sup>9</sup>These closely match Illinois rates: See the Illinois Yearbook from National Institute for Early Education Research.

<sup>10</sup>These findings are similar to – but modestly better than – national evidence (Belfield, 2025; National Household Expenditure Survey, 2023; Bishop (2023). The advantage is likely attributable to the higher rate of center-based care availability in Illinois.

<sup>11</sup>These relationships are similar to those in state-level studies and prior national studies (Talbert et al., 2018; Bishop, 2023).

<sup>12</sup>This model has been applied in prior studies (Goldberg et al., 2018; Bishop, 2023; NYC DEC, 2023) and in a new national model (Belfield, 2026). The analysis here is deliberately harmonized to these studies. All figures are reported in 2025 present value dollars.

<sup>13</sup>The eligible population depends on the number of children in the family, the number of parents in the family, and the labor force participation rate. These estimates are weighted from Census population data on children aged 0-5 Census, 2025. Adjustments for household composition (twins, siblings, non-parent families) and labor force participation reduce the number of parents who are affected (CDC, 2025).

<sup>14</sup>Most employees are not working parents with young children. So these burdens may not be obvious to employers. Nevertheless, they are the counterpoint to the patterns reported in Figures 1 and 2.

<sup>15</sup>Not all of the tax revenue would go to the state. General fund spending from Urban Institute, 2025.

<sup>16</sup>Burdens per birth cohort are the same: in birth cohorts, each child age is weighted the same.

<sup>17</sup>See Jackson et al. (2025); Humphries et al. (2024).

<sup>18</sup>In addition, burdens on other family members are not considered. Firm burdens exclude managerial and administrative costs; these are unlikely to be zero if worker productivity is disrupted. Including these factors would increase the economic burden.

<sup>19</sup>Sample sizes for each county are sufficient to derive estimates of the economic burden. However, these estimates are less precise than the state wide burden.

<sup>20</sup>Evidence for Cook county is also at Act for Children (2023).

## References

- Belfield, C. R. (2018). The economic impacts of insufficient child care on working families. Report, Council for a Strong America, at [strongnation.org](http://strongnation.org).
- Bishop, S. (2023). \$122 Billion: The Growing Annual Cost of the Infant–Toddler Child Care Crisis. Report, Ready Nation: Council for a Strong America.
- Borowsky, J., Brown, J. H., Davis, E. E., Gibbs, C., Herbst, C. M., Sojourner, A., Tekin, E., and Wiswall, M. J. (2022a). An equilibrium model of the impact of increased public investment in early childhood education. Working Paper 30140, National Bureau of Economic Research.
- Borowsky, J., Brown, J. H., Davis, E. E., Gibbs, C., Herbst, C. M., Sojourner, A., Tekin, E., and Wiswall, M. J. (2022b). An equilibrium model of the impact of increased public investment in early childhood education. Working Paper 30140, National Bureau of Economic Research.
- Boushey, H. and Glynn, S. (2012). There are significant business costs to replacing employees. Report, American Progress, at [cdn.americanprogress.org](http://cdn.americanprogress.org).
- Cascio, E. U. (2018). Why early childhood education matters and why we should pay for it. Monograph, [milkenreview.org](http://milkenreview.org).
- CCAA (2025). Economics and child care: Where are we now and where do we go? Report, Child Care Aware of America and the Buffett Early Childhood Institute.
- CED (2024). Child Care in State Economies. Part 1: Recent Trends in Paid Child Care Usage. Technical report, CED.
- Flores, A. (2025). Provider Experiences with Nontraditional-Hour Child Care. Technical report, Illinois Action for Children, [www.actforchildren.org/nontraditional-hour-child-care-research-project/](http://www.actforchildren.org/nontraditional-hour-child-care-research-project/).
- Goldberg, H., Cairl, T., and Cunningham, T. J. (2018). Opportunities Lost. How Child Care Challenges Affect Georgia's Workforce and Economy. Research Report, [geears.org](http://geears.org).
- Goldin, C., Pekkala Kerr, S., and Olivetti, C. (2022). When the kids grow up: Women's employment and earnings across the family cycle. Working Paper 30323, National Bureau of Economic Research.
- Guvonen, F., Kaplan, G., Song, J., and Weidner, J. (2022). Lifetime earnings in the united states over six decades. *American Economic Journal: Applied Economics*, 14(4):446–79.
- Hartley, R., A. C., Boteach, M., Mitchell, E., and Menefee, K. (2024). Lifetime's worth of benefits: The effects of affordable, high-quality child care on family income, the gender earnings gap, and women's retirement security. Technical report, National Women's Law Center.
- Herbst, C. (2022). Child care in the United States: Markets, policy and Evidence. Technical report, IZA Discussion Paper 15547, Institute of Labor Economics.
- Ho, C. and Pavoni, N. (2020). Efficient child care subsidies. *American Economic Review*, 110(1):162–99.
- Humphries, J. E., Neilson, C., Ye, X., and Zimmerman, S. D. (2024). Parents' earnings and the returns to universal pre-kindergarten. Working Paper 33038, National Bureau of Economic Research.
- Jackson, C. K., Turner, J. A., and Bastian, J. (2025). Universal Pre-K as economic stimulus: Evidence from nine states and large cities in the U.S. Working Paper 33767, National Bureau of Economic Research.
- Moore, M. A., Boardman, A. E., and Vining, A. R. (2013). More appropriate discounting: the rate of social time preference and the value of the social discount rate. *Journal of Benefit-Cost Analysis*, 4:325–346.
- Moschini, E. G. (2023). Childcare subsidies and child skill accumulation in one- and two-parent families. *American Economic Journal: Macroeconomics*, 15(1):475–516.
- NYC DEC (2023). Toward a Working Future: A childcare toolkit for New York City employers. Monograph, New York City DEC.
- Ready Nation (2020). Strengthen Child Care, Grow Illinois' Economy. Technical report, Ready Nation, Council for a Strong America.
- Ruppanner, L., Moller, S., and Sayer, L. (2019). Expensive childcare and short school days = Lower maternal employment and more time in childcare? Evidence from the American Time Use Survey. *Socius*, 5:1–14.
- Shenhav, N. (2023). How much do work interruptions reduce mothers' wages? Frbsf economic letter, Federal Reserve Bank of San Francisco.
- Talbert, E., Bustamente, A., Thompson, L., and Williams, M. (2018). Counting our Losses: The Hidden Cost to Marylanders of an Inadequate Child Care System. Monograph, Maryland Family Network.
- Work Institute (2017). Retention report: Trends, reasons, and recommendations. Report retrieved July 12 2019 from [info.workinstitute.com/retentionreport17](http://info.workinstitute.com/retentionreport17).