



2023 Report on Child Care in Cook County



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Report on Child Care in Cook County 2023

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Prepared by:

Research Department

Illinois Action for Children

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Highlights

Support from the federal government helped stabilize the child care industry during the COVID-19 pandemic. However, many challenges faced by child care providers and families prior to the pandemic persist. These include the continued decline in licensed home-based providers, the limited supply of infant care, lack of care during non-traditional hours, and the overall high price of care.

Licensed Center Slots Remain Stable in Most Regions but Actual Availability is Uncertain

While the overall supply of center-based care in Cook County remained stable during the pandemic, regions within the county were impacted differently. Three regions saw their supply of center slots grow between 2019 and 2022, continuing pre-pandemic growth trends. These were North and Northwest Chicago, the North and Northwest suburbs, and West and Central Chicago. However, two regions lost 3 to 8 percent of their center slots: South and Southwest Chicago and the Western suburbs. Although slots overall are stable, they may not reflect availability of care. Centers continue to struggle with hiring and retaining a qualified workforce. With fewer workers, programs might have reduced the number of children they serve or shortened their hours of operation, making it more challenging for parents looking for care.

Continued Decline in Supply of Licensed Home Care

Licensed home care plays an important role in the child care sector as homes are far more likely than centers to provide care during nontraditional work hours and are generally more affordable for families. Over the last ten years, the number of licensed child care home providers in Cook County declined 31 percent. The largest losses are concentrated in South and Southwest Chicago and West Chicago.

Limited Supply of Infant Care

State licensing standards (appropriately) require high caregiver-to-child ratios for infant care, and this expense makes infant care less sustainable for providers. Some providers may limit the number of infant slots they offer, and they opt to provide slots for older children instead or charge high prices that put infant care out of reach for many parents. The supply of infant child care remains limited in Cook County. We estimate that infant child care slots can only serve between 10 to 23 percent of infants across the six Cook County regions.

Limited Availability of Care During Non-Traditional Work Hours

Many Cook County families, particularly low-income employees, work jobs that include at least some evening, night, weekend, or variable hours. Most of the licensed care during these hours is offered by licensed homes: 78 percent of homes offer any type of nontraditional hour care compared to only 30 percent of centers. The declining supply of licensed home care makes it even harder for these families to access care that meets their needs.

Child Care Continues to be Expensive

Despite recent increases in family incomes, the cost of child care places working families in crisis. In Cook County, the cost for a preschooler to attend a child care center full-time averages nearly \$11,500 per year. Care for an infant is even higher, averaging \$16,500. Child care continues to take a large share of family income. Families paying for licensed infant care in a center spend an average of 18 percent of their family income on child care. This is far higher than the federal guideline of 7 percent. Working families with two or more young children face even greater challenges in paying for care.

Changes to the Child Care Assistance Program (CCAP) Increased Access and Affordability

In FY 2022, a new but temporary policy was put in place that allows families to receive 3 months of child care assistance while they look for work or enroll in school. This much-needed policy enables many parents of young children to re-enter the workforce, though the policy is set to expire in June 2024. CCAP also expanded access by increasing initial eligibility and redetermination income amounts. Families now can earn as much as 225 percent of the federal poverty level to apply for CCAP (up from 200 percent) and 275 percent to redetermine their eligibility (up from 225 percent). Finally, child care became more affordable for CCAP participants through reductions to their copayments.

Introduction: Families and Child Care in Cook County

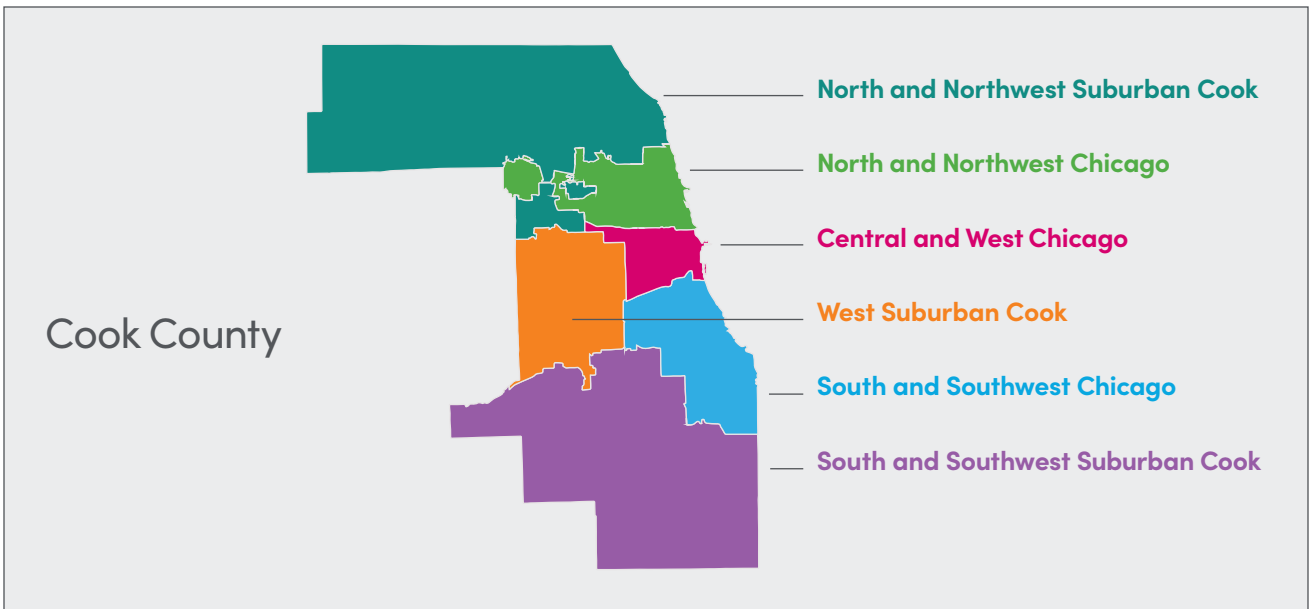
Approximately 832,000 children under the age of thirteen live in Cook County.¹ A large proportion, and perhaps a majority, of these children receive regular care from someone other than their parents or guardians: from a relative, a friend or neighbor, a family child care home, a child care center, or a park district or other after-school program.

Families seek child care by asking relatives or friends for referrals, searching online and visiting child care centers in their communities. The State of Illinois offers a resource for families in the form of a referral service. Illinois Action for Children administers this service for families in Cook County through its Child Care Resource and Referral (CCR&R) Program, maintaining a database of child care providers who register voluntarily to be referred to parents. Child care providers supply detailed information about their programs so that referral consultants can help parents find providers who match their needs and preferences. Referral consultants help inform parents about what constitutes quality child care to better equip parents in evaluating the programs they visit. Most of the data presented in this report are derived from information collected for this service.

This *2023 Report on Child Care in Cook County* examines the availability of child care to families in different parts of Cook County in FY 2022, the year ending June 30, 2022. We present the various settings in which child care takes place, the number of children that can be served in each type of care, and the fees that parents pay to different types of providers. Challenges faced by families in relation to the cost of child care and state efforts to subsidize that care are also explored.

Examining Cook County Child Care by Region

Throughout this report we divide Cook County into six regions to show how geographic differences can affect parents' success in finding child care. The appendix provides more detailed definitions of these regions.



¹ American Community Survey five-year estimates covering 2017-2021.

Types of Child Care Available in Cook County

A family's ability to find quality child care is based on many factors including the types of care available where they live, the child's age and specific needs, the hours of care needed, the amount the family can afford to pay, and the parent's particular preferences. Below we outline the types of formal and informal child care options that are available to Cook County families.

Center Care

Most child care centers are licensed and monitored by the Illinois Department of Children and Family Services (DCFS), though a number connected to schools or religious institutions are exempt from licensing. Centers provide care for dozens or even hundreds of children and must employ a staff and establish formal operating rules. In June 2022, 1,303 full-time centers operated in Cook County.

Licensed Home Care

This is care offered in a person's home and regulated by DCFS. Licensed home providers may care for eight to twelve children. Providers with full-time adult assistants licensed as group homes can care for as many as sixteen children. In June 2022, there were 2,538 licensed home providers in Cook County.

Family, Friend, and Neighbor (FFN) Care

This is care provided by friends, neighbors, and relatives in either the home of the child or the caregiver. FFN providers are permitted to care for up to three unrelated children at a time without a license. There is no registry of informal care providers and therefore the total number in Cook County is unknown. FFN providers are thought to be the most flexible about hours of care and payments. They are sometimes referred to as license-exempt home providers.

School-Age Care

In addition to school-age care offered through child care centers, before- and/or after-school care is offered by some schools, park districts, and programs such as the Boys and Girls Clubs. Most of these programs are exempt from licensing, making it difficult to get a complete count of them. In June 2022, 162 programs in Cook County listed with Illinois Action for Children.

Who is Served by the Formal Child Care Sector?

The formal child care sector comprised of full-day child care centers, school-age programs and licensed child care homes has the capacity to care for approximately 144,600 Cook County children. Not all programs can operate at capacity, however, for various reasons including staff shortages. As there are about 590,000 children birth-through-twelve in Cook County with all parents working, we estimate that 25 percent of children potentially in need of child care can be served in formal settings. The remaining 75 percent of children in this category may be cared for by family, friend or neighbor providers, older siblings, license-exempt programs not listed with Illinois Action for Children, babysitters or nannies, public or private preschool programs, parents or guardians who work part-time or stagger their work schedules, or even self-care.

TABLE 1. FORMAL CHILD CARE SLOTS IN COOK COUNTY REGIONS
JUNE 2022

	Formal Child Care Slots ²						Children potentially in need of child care ³		Slots as a percent of children with all parents working
	Full-day licensed center slots	Full-day license-exempt center slots	School-age only program slots	Licensed home slots	Licensed home extended care school age slots	Total slots	Total children birth through 12	Children birth to 12 with all parents working	
Cook County	101,703	6,453	11,598	20,320	4,489	144,563	832,219	590,002	25%
North & Northwest Chicago	19,179	1,046	1,431	2,706	715	25,077	154,890	108,180	23%
Central & West Chicago	16,186	629	1,008	2,720	500	21,043	80,094	58,588	36%
South & Southwest Chicago	19,995	1,666	1,502	7,851	1,806	32,820	172,784	123,673	27%
Chicago Total	55,360	3,341	3,941	13,277	3,021	78,940	407,768	290,440	27%
North & Northwest Suburban Cook	21,869	1,585	5,684	1,123	167	30,428	209,004	145,476	21%
West Suburban Cook	8,430	868	1,257	2,037	431	13,023	86,443	60,575	21%
South & Southwest Suburban Cook	16,044	659	716	3,883	870	22,172	129,005	93,510	24%
Suburban Total	46,343	3,112	7,657	7,043	1,468	65,623	424,451	299,561	22%

While not all child care centers report their slots by age to Illinois Action for Children, the data below reflect the capacity of the 72 percent that do. Comparable data for licensed homes are not reported because home providers have more flexibility in the ages of children they can enroll and the ages they serve change frequently.

² Slots represent daytime capacity. Licensed homes have the capacity to serve 15,010 children during evening hours if they choose to operate during these hours, while child care centers can provide an additional 5,560 evening slots. Additional license-exempt centers and slots may exist that are not reported to Illinois Action for Children, particularly those serving school-age children.

³ Children with all parents working, from the 2021 American Community Survey, five-year estimates.

TABLE 2. CENTER SLOTS BY AGE IN COOK COUNTY REGIONS⁴

JUNE 2022

	Infants (6 weeks to 14 months)	Toddler (15 to 23 months)	2-year-old	3- to 4- year-old	5-year-old to kinder- garten	Before and After School (full and part time)	School Age, Summer
Cook County	6,902	9,547	12,000	20,944	16,383	19,318	12,198
North & Northwest Chicago	1,078	1,536	2,014	3,289	2,638	2,592	2,938
Central & West Chicago	921	1,238	1,748	2,854	2,298	2,382	1,955
South & Southwest Chicago	1,591	2,265	2,727	4,512	3,752	3,787	3,095
Chicago Total	3,590	5,039	6,489	10,655	8,688	8,761	7,988
North & Northwest Suburban Cook	1,341	1,747	2,371	4,584	3,149	5,537	2,315
West Suburban Cook	579	848	1,030	1,929	1,641	2,066	792
South & Southwest Suburban Cook	1,392	1,913	2,110	3,776	2,905	2,954	1,103
Suburban Total	3,312	4,508	5,511	10,289	7,695	10,557	4,210

Impact of COVID-19 on Child Care Supply and the Success of Stabilization Grants

The COVID-19 pandemic had the potential to devastate the Illinois child care industry. It caused major disruptions to program operations, expenses and revenues, child enrollment and staffing.⁵ Given the fragility of the child care industry even prior to the pandemic, child care programs faced the prospect of permanent closure. This would have meant the loss of care for thousands of working parents. In response to this crisis, the state and federal government injected millions of dollars into Illinois child care programs through regular stabilization grants.

The majority of the stabilization funding has come from two sources, the Child Care Restoration Grant (CCRG) and the Strengthen and Grow Child Care Grant (SGCC). The Illinois Department of Human Services reports that by July 2022 it had invested over \$980 million in federal funds through these programs that reached over 12,000 center and home-based child care providers across Illinois.⁶ The relief funds provided programs with predictable, up-front payments to replace lost revenue and to invest in their staff so they could recruit and retain a strong workforce. These grants improved economic security for Illinois child care programs in a period of traumatic uncertainty and have successfully kept much of Cook County’s child care industry intact.

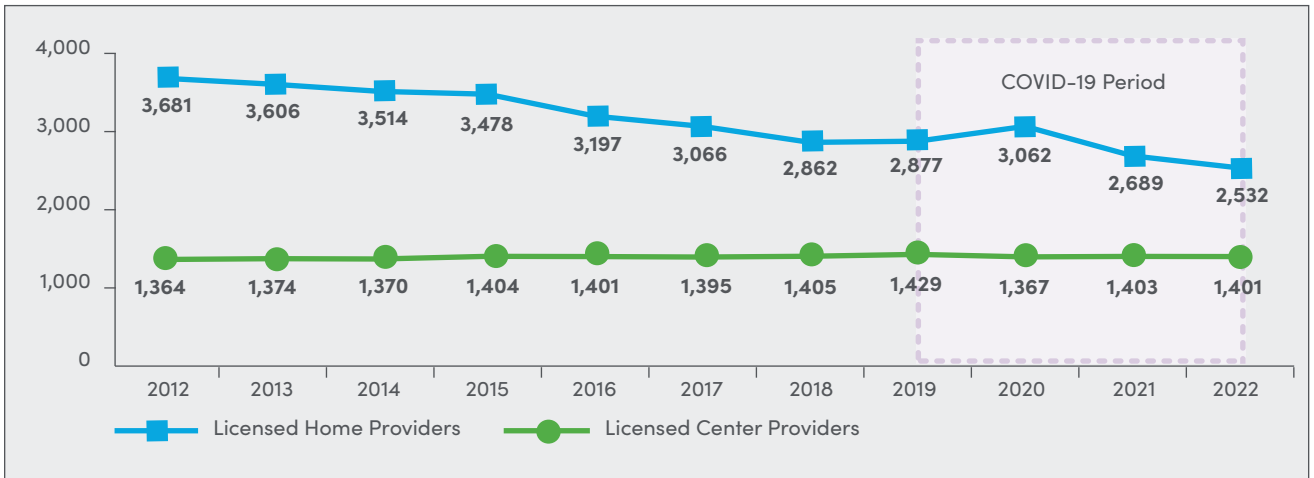
The graph on the following page shows the number of licensed child care centers and home providers in Cook County over the past ten years, including during the COVID period (between 2019 and 2022). During the COVID period, the total number of centers in the county remained stable, declining by only 2 percent, or 28 centers out of 1,429. During this time, home providers experienced a larger decline of 12 percent, or 343 homes. This drop is concerning but is in line with the trend of declining home care that had been occurring prior to the pandemic. In this context, the relief funds appear to have been successful in stabilizing both child care home and center care.

⁴ Includes full-time slots in licensed and exempt child care centers and full- and part-time before and after-school slots.

⁵ For details on the impact of the pandemic on child care programs and families, see Report on Child Care in Cook County during the COVID-19 Pandemic, 2021 at <https://actforchildren.org/devsite/about/research-data/parent-and-child-care-provider-experiences-during-covid-19>.

⁶ <https://www.dhs.state.il.us/page.aspx?item=136001>

NUMBER OF LICENSED CHILD CARE PROVIDERS IN COOK COUNTY, 2012–2022

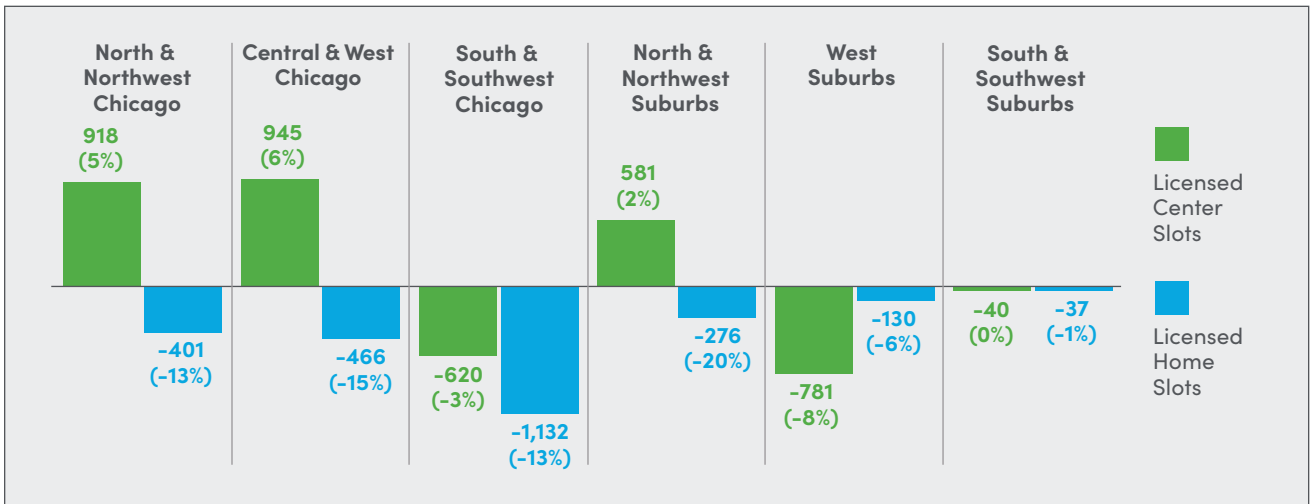


Regional trends

The story is different at the regional level. Among our six Cook County regions, some fared better than others did since the start of the pandemic. Two regions saw a significant loss of slots: the South and Southwest Chicago region, which lost 3 percent of its center slots and 13 percent of its home slots for a net loss of 1,752 slots; and the West suburban region, which lost 8 percent of its center slots and 6 percent of its home slots, totaling 911 lost slots.

In contrast, three regions saw a net gain in slots since the pandemic due to growth in center care and despite significant losses in home slots: the North and Northwest Chicago region, the West Chicago region, and the North and Northwest suburban Cook region. Each of these regions experienced steady growth in center slots in the years prior to the pandemic as well. Only one region saw very little change since 2019: South and Southwest suburban Cook.

CHANGE IN NUMBER OF LICENSED CHILD CARE SLOTS BY REGION, 2019–2022



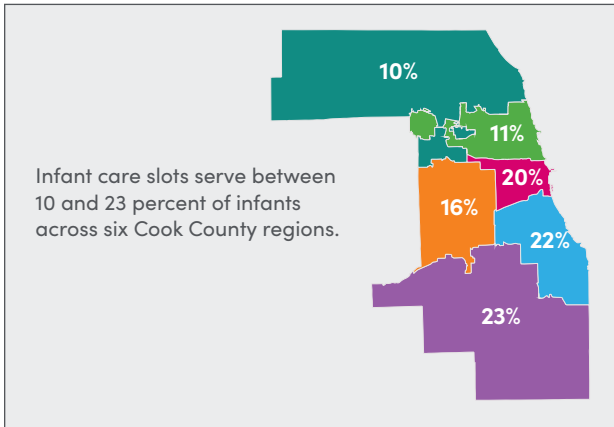
It is critical to note that data on licensed slots does not capture the true availability of child care for families, which is unknown. What licensed slot data do show is the potential number of children that programs can serve if they operate at their full capacity. Many child care centers have been unable to operate at their full licensed capacity because of on-going workforce shortages. Illinois’ shortage of skilled workers worsened during the pandemic and continues to impact many child care programs in Cook County. With fewer workers, programs may reduce the number of children they serve or shorten their hours of operation. This makes it more difficult for parents looking for care.

Availability of Infant Care

State licensing standards require high caregiver-to-child ratios for infant care: one caregiver for every four infants in centers and one caregiver for every three infants in homes without an assistant. Organizations such as the American Academy of Pediatrics and American Public Health Association recommend even higher ratios of one caregiver for every three infants in child care centers and one caregiver for every two infants in large family child care homes.⁷ As a result, child care providers find it costly to provide infant care and may limit the number of infant slots they offer, opting to provide slots for older children instead, or charge high prices that put infant care out of reach for many parents.

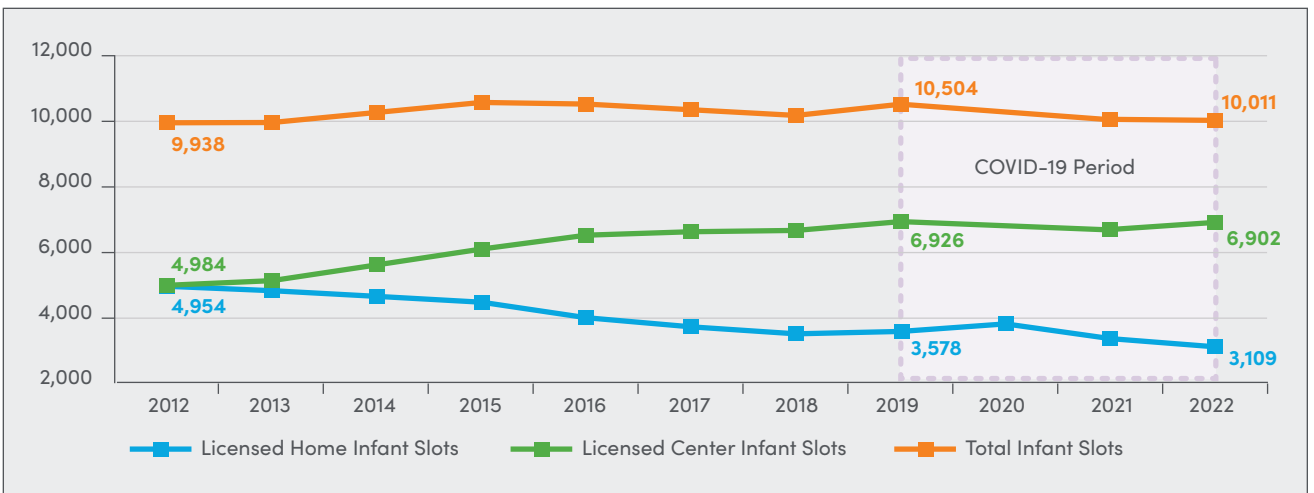
We estimate that infant child care slots can only serve between 10 to 23 percent of infants across the six Cook County regions. The North and Northwest Chicago and North and Northwest suburban Cook regions had the lowest availability of infant slots while the South and Southwest Chicago and South and Southwest suburban Cook regions had the highest.

PERCENT OF INFANTS THAT CAN BE SERVED BY LICENSED CHILD CARE SLOTS, 2022⁸



While the overall supply of infant child care slots in Cook County has remained stable over the last decade (increasing by 1 percent), the type of infant care available has changed. In the past, infant child care was offered by licensed homes and licensed child care centers in equal amounts, which allowed parents more flexibility in choosing the type of care they preferred. However, in the last ten years, the number of licensed infant home slots have declined by 31 percent, or 1,845 home slots, while licensed infant center slots increased by 38 percent, or 1,918 center slots. The loss of licensed infant home slots is consistent with the loss of licensed home care in Cook County.

CHANGE IN NUMBER OF INFANT SLOTS, 2012 – 2022



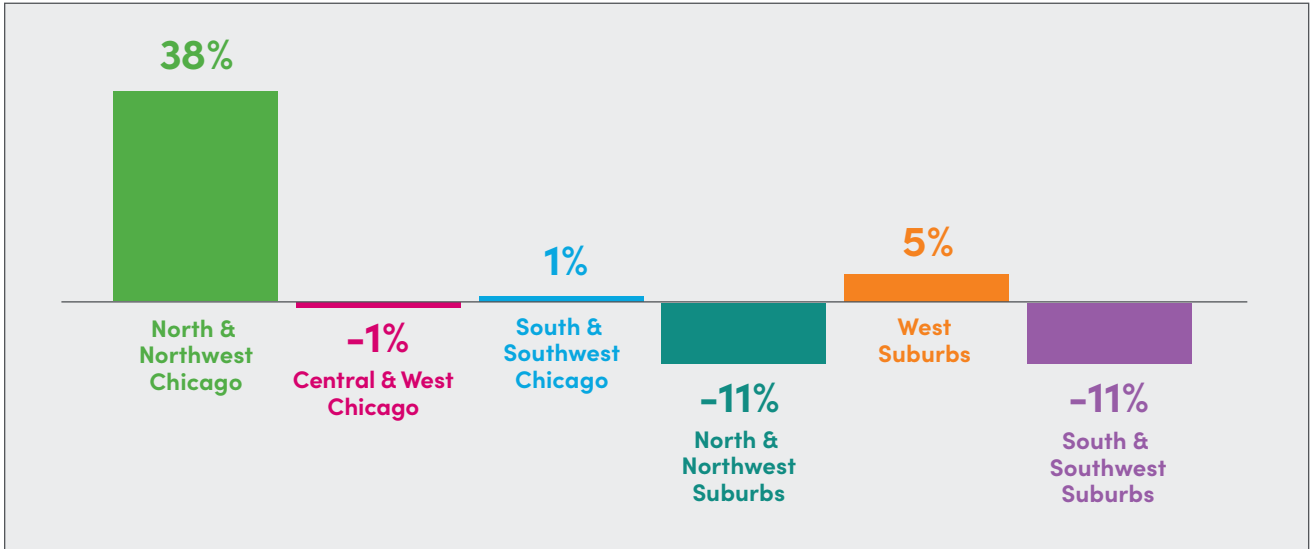
⁷ American Academy of Pediatrics, American Public Health Association, National Resource Center for Health and Safety in Child Care and Early Education. 2011. *Caring for our children: National health and safety performance standards; Guidelines for early care and education programs. 3rd edition.* Elk Grove Village, IL: American Academy of Pediatrics; Washington, DC: American Public Health Association. Also available at <http://nrckids.org>.

⁸ This is meant to be a rough estimate of the supply of and demand for infant care. Licensed home slots per region was calculated using the number of licensed homes serving children under age 1 (from DCFS, June 2022) multiplied by the average number of infants enrolled in licensed homes (1.27 according to IAFC's referral database, June 2022). The number of infants is from the 2021 American Community Survey, five-year estimates. Note that not all home providers are willing to care for infants, particularly newborns, and not all parents of infants need child care or desire formal care arrangements for their infants.

Regional trends

During the COVID period, the total amount of infant center slots in the county remained stable. However, some regions were more affected than others. The North and Northwest Chicago region gained 299 infant center slots. In contrast, the North and Northwest and South and Southwest suburban Cook regions lost 174 and 179 infant center slots, respectively.

CHANGE IN NUMBER OF INFANT CENTER SLOTS BY COOK COUNTY REGION, 2019–2022



Availability of Care During Non-Traditional Work Hours

Most child care programs are available only during the daytime on weekdays, but many families, particularly low-income employees, work nontraditional schedules that include at least some evening, night, or weekend hours. Many low-income wage earners tend to work hours outside of traditional weekday and daytime hours in industries such as retail, restaurant, office cleaning, hospital, security, and home health services jobs. Some parents work such schedules on a regular basis, while others have them on a variable or on-call basis.

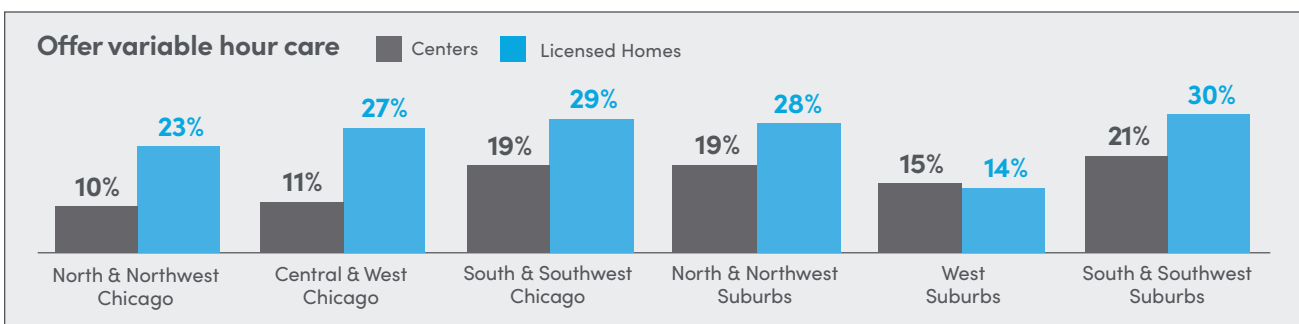
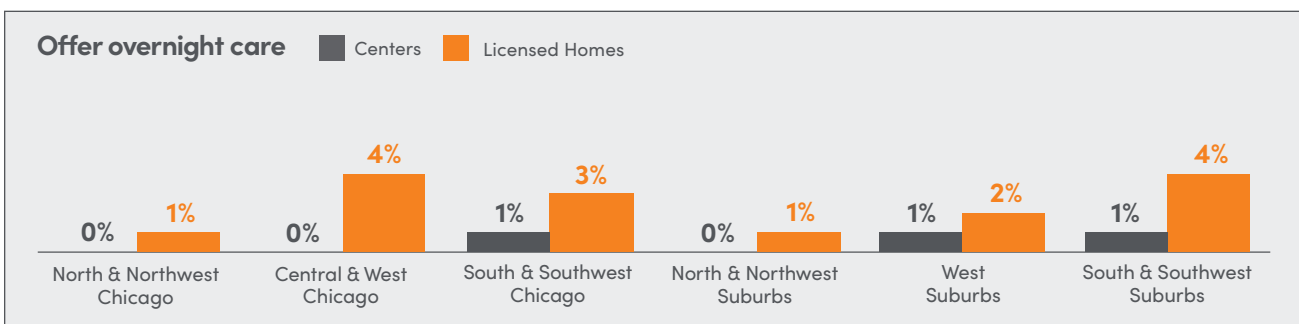
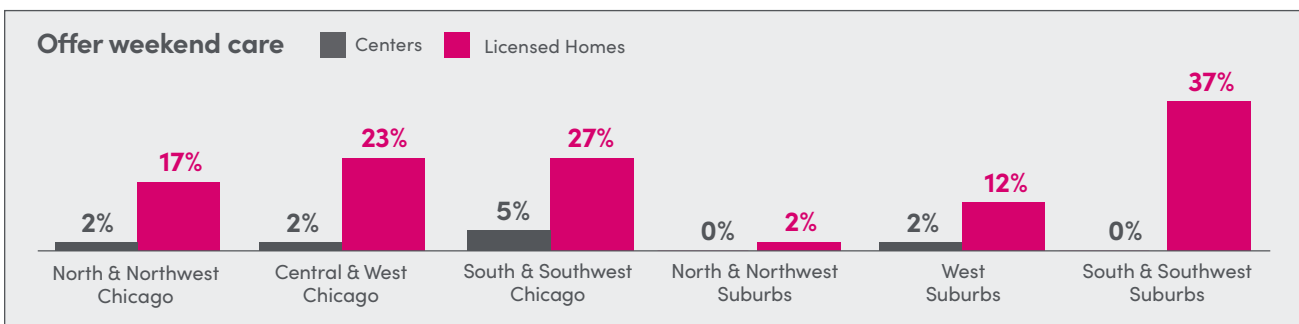
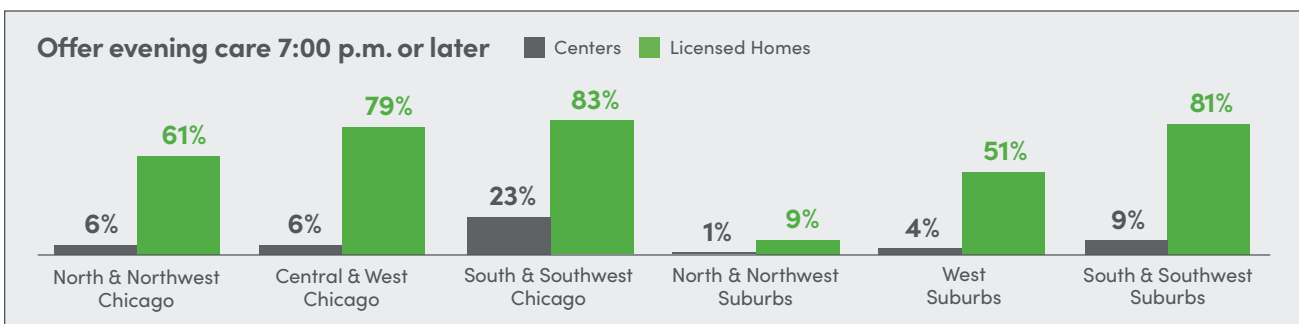
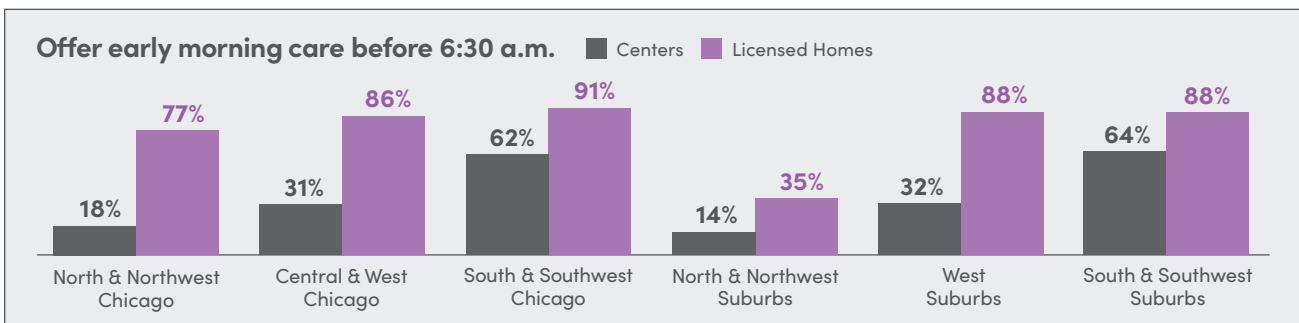
Our research on employed parents who use the Illinois Child Care Assistance Program in Cook County found that, among workers who live at or below 185 percent of the federal poverty level, 40 percent of parents work at least one hour from 6 p.m. to 6 a.m.⁹ One of our research partners analyzed Census micro data for Cook County and found that employed parents with low incomes who live up to twice the poverty level have a high need for early morning child care from 4 a.m. to 8 a.m. (34 percent of all low-income parents) and evening child care from 6 p.m. to midnight (16 percent). Parents who are students might have similar schedules.

However, relatively few programs accommodate parents' needs for evening child care, overnight care, weekend care, or care on a variable schedule. Since nontraditional work schedules often go hand-in-hand with low-income jobs, most families seeking child care during nontraditional hours are also challenged by affordability issues. It is not surprising, then, that many parents turn to family, friends, and neighbors to care for their children. These providers offer a more flexible and affordable alternative compared to other child care options.

⁹ "Cook County Parents, Non-Standard Work and Child Care 2022 Update," Illinois Action for Children, available: https://higherlogicdownload.s3.amazonaws.com/ACTFORCHILDREN/f8e9848a-47b2-4792-9e90-a35961561f37/UploadedImages/Documents/AFC_057_WorkScheduleReport_FIN.pdf.

The amount of child care available during nonstandard hours varies by Cook County region. Licensed homes are generally more flexible than centers in offering care during nontraditional hours. The supply of weekend, overnight and variable hour care is especially limited.

Percent of providers that:



How Much Does Child Care Cost?

Each year, Illinois Action for Children’s Child Care Resource and Referral (CCR&R) program surveys providers on the rates they charge parents. The tables below present the rates for both licensed centers and licensed homes for the regions of Cook County based on child age as of June 2022.¹⁰ The bottom row of each table shows the maximum weekly reimbursement rate the state will pay on behalf of families eligible to receive assistance through the Illinois Child Care Assistance Program (CCAP).¹¹

For both center-based care and licensed home care, child care rates typically decrease as a child gets older because it generally costs less for providers to care for older children. In centers, the teacher-child ratio can decrease as children get older. In licensed homes, providers are permitted to care for additional school-age children beyond the usual maximum capacity if they have a part-time assistant.

The cost of care also differs by geographic area. Following the patterns of supply and demand, care is least expensive in the least economically resourced parts of the county. This is true of center-based and licensed home care in the South and Southwest regions of both Chicago and Suburban Cook County, as well as for licensed home care in the Central and West region of Chicago. Child care is most expensive in the relatively affluent North and Northwest regions of both Chicago and Suburban Cook County.

TABLE 3: AVERAGE WEEKLY RATES: FULL-TIME CHILD CARE IN A LICENSED CENTER

	Infant (6 weeks to 14 months)	Toddler (15 to 23 months)	2-year- old	3- to 4- year-old	5-year- old to kindergarten	Before and After School	School Age, Summer
Cook County	\$326	\$307	\$270	\$236	\$234	\$205	\$218
North & Northwest Chicago	\$370	\$334	\$291	\$256	\$251	\$207	\$229
Central & West Chicago	\$339	\$321	\$279	\$241	\$238	\$202	\$243
South & Southwest Chicago	\$290	\$281	\$239	\$205	\$205	\$193	\$206
Chicago	\$322	\$304	\$262	\$227	\$225	\$198	\$221
North & Northwest Suburban Cook	\$385	\$351	\$324	\$286	\$289	\$234	\$280
West Suburban Cook	\$329	\$306	\$272	\$239	\$235	\$213	\$225
South & Southwest Suburban Cook	\$289	\$280	\$245	\$213	\$210	\$197	\$190
Suburban Cook	\$332	\$311	\$281	\$246	\$245	\$213	\$215
Maximum amount reimbursed by CCAP for full-time care	\$305		\$245		\$210	\$105 (<5 hrs/day) \$210 (5+ hrs/day)	\$210

¹⁰ The cost of family, friend and neighbor care is not reported because very little data are available on the rates they charge.

¹¹ CCAP reimbursement rates in effect as of January 2022. The weekly rate paid to family, friend and neighbor providers was \$101.85 regardless of the child’s age, or \$20.37 per day.

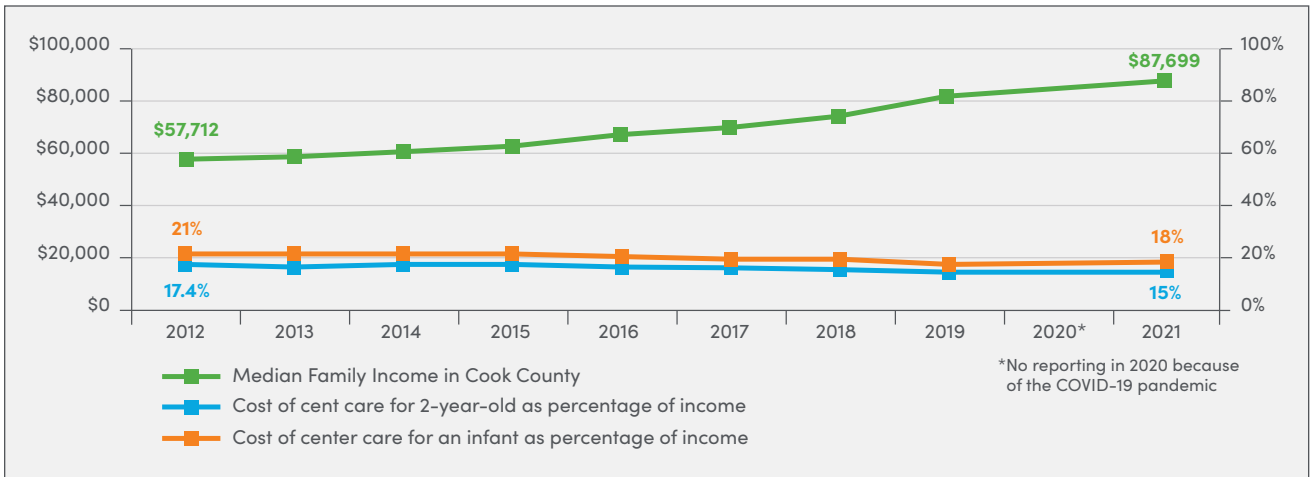
TABLE 4: AVERAGE WEEKLY RATES: FULL-TIME CHILD CARE IN A LICENSED HOME

	Infant (6 weeks to 14 months)	Toddler (15 to 23 months)	2-year- old	3- to 4- year-old	5-year- old to kindergarten	Before and After School	School Age, Summer
Cook County	\$222	\$219	\$208	\$193	\$192	\$188	\$193
North & Northwest Chicago	\$239	\$235	\$226	\$211	\$209	\$205	\$207
Central & West Chicago	\$218	\$215	\$203	\$187	\$186	\$184	\$192
South & Southwest Chicago	\$217	\$214	\$202	\$185	\$185	\$182	\$187
Chicago	\$222	\$219	\$207	\$191	\$190	\$187	\$193
North & Northwest Suburban Cook	\$263	\$258	\$254	\$247	\$248	\$244	\$237
West Suburban Cook	\$221	\$218	\$207	\$194	\$193	\$186	\$195
South & Southwest Suburban Cook	\$210	\$208	\$197	\$180	\$179	\$175	\$183
Suburban Cook	\$222	\$219	\$209	\$195	\$195	\$188	\$193
Maximum amount reimbursed by CCAP for full-time care	\$221.70	\$206.60	\$187.50	\$187.50	\$187.50	\$93.95 (<5 hrs/day) \$187.50 (5+ hrs/day)	\$187.50

The Cost of Child Care in Context

Child care prices continue to be unaffordable for many families and take a large share of family incomes in Cook County. Despite median family income increasing 52 percent since 2012, the cost of child care as a share of family income has seen little change. The federal Department of Health and Human Services set a benchmark for child care affordability at 7 percent of family income.¹² Cook County child care prices take substantially more of typical family income than the target benchmark. The average price for center care for a 2-year-old accounted for 15 percent of family income in 2021, two times the recommended benchmark. The cost for center care for an infant was even higher, accounting for 18 percent of family income in 2021. Child care costs are particularly challenging for families with younger children whose care is the most expensive, and families who must pay for two or more children.

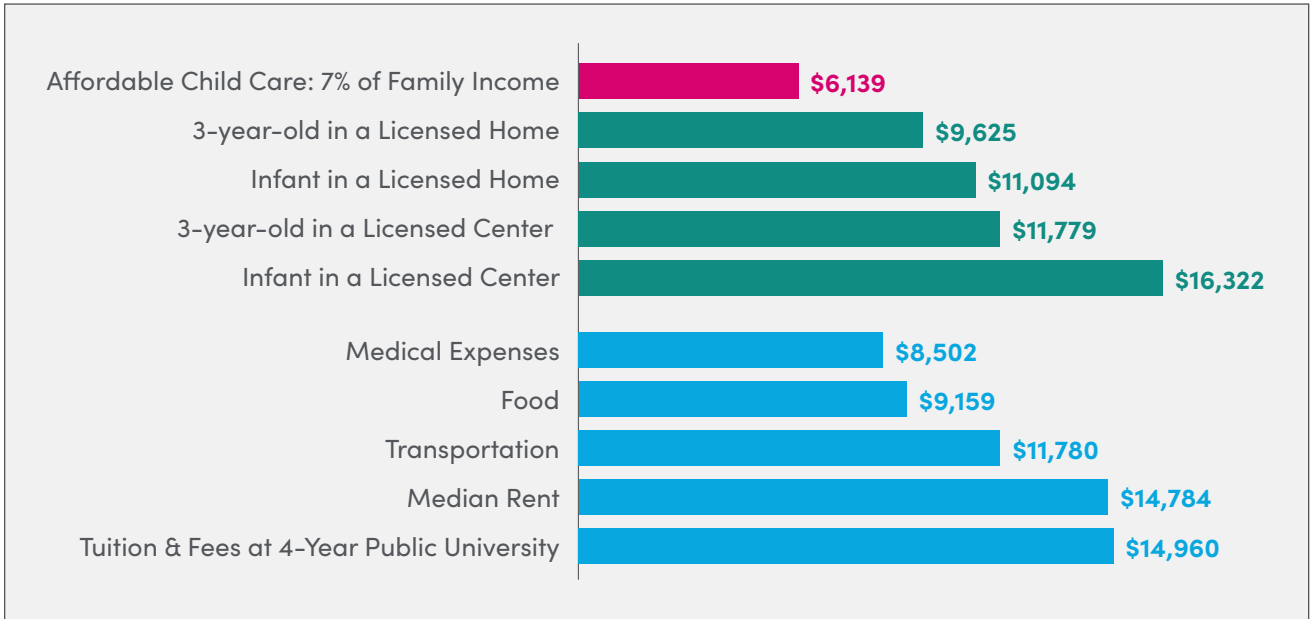
MEDIAN FAMILY INCOME AND COST OF CENTER CARE AS PERCENTAGE OF FAMILY INCOME, 2012 – 2021



¹² See “Child Care and Development fund (CCDF): Final Rule” Office of Child Care (2016). <https://www.federalregister.gov/documents/2016/09/30/2016-22986/child-care-and-development-fund-ccdf-program>

Comparing the cost of child care to other major household expenses reveals that enrolling an infant in a child care center can cost more than sending a young adult to college and more than what many families pay for food, transportation, or rent.¹³

CHILD CARE COSTS COMPARED TO OTHER MAJOR HOUSEHOLD EXPENDITURES



How Well Does Illinois Support Families’ Access to Child Care?

The high cost of child care, particularly quality care, limits many families’ child care options. Without assistance, parents working low-paying jobs may be challenged to pay for the very child care that allows them to work. Recognizing the financial burden child care can place on low-income families, the federal and state governments fund the Illinois Child Care Assistance Program (CCAP), which helps families pay for child care that would otherwise be too costly. Changes to CCAP in FY 2022 expanded the number of families eligible for the program and made care more affordable for those that participate.

About the Illinois Child Care Assistance Program (CCAP)

Administered by the Illinois Department of Human Services (IDHS), the Child Care Assistance Program (CCAP) provides low-income families with access to affordable, quality child care and afterschool programs while parents work, attend school or attend training.

Under federal and state policy, CCAP is designed to give parents the choice of child care that best fits the needs of their family. CCAP reimburses the provider at the established state rate, which varies by region, age of child, and type of provider. Families are required to pay a portion of the cost of care through a sliding scale copayment that is based on family size and income.

CCAP is primarily a system of vouchers for individual families that in Cook County is administered by Illinois Action for Children. Some child care centers, however, have direct contracts with IDHS to serve families eligible for CCAP.

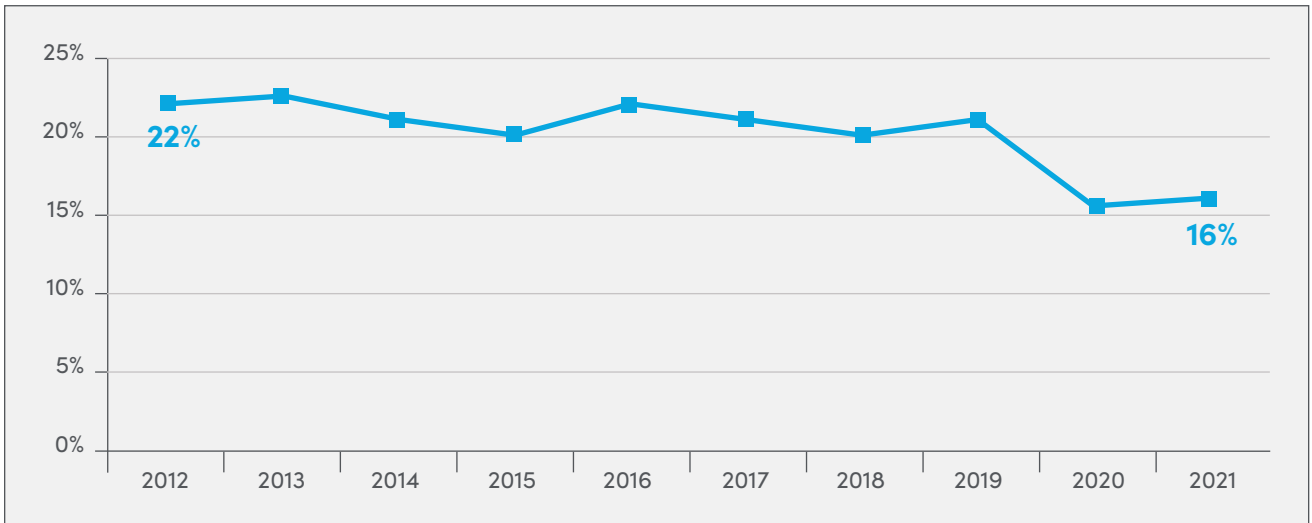
¹³ \$6,139 is 7 percent of the median family income. Median family income and rent are from the 2021 American Community Survey 1-year estimates for Cook County. Average in-state tuition and fees at a four-year public institution in Illinois for the 2022-2023 academic year, *Trends in College Pricing*, retrieved February 8, 2023 at <https://trends.collegeboard.org/college-pricing/figures-tables/list>. Data on cost of food and transportation represent the average Cook County cost for a family of three comprising two adults and one child adjusted for inflation. Poverty In America: Living Wage Calculator, February 8, 2023 at <http://livingwage.mit.edu/>.

Eligibility

CCAP has two tiers of eligibility, an initial income eligibility amount for new participants, and a second, higher income threshold when parents redetermine their eligibility. This allows parents to grow their wages with less fear of losing their assistance. In FY 22, CCAP increased the redetermination income threshold from 225 to 250 percent of the federal poverty level (FPL), which enabled more parents to remain on the program. On July 1, 2022 (the start of FY 23) this amount was again raised, to 275 percent of the FPL. Initial income eligibility was also increased at this time from 200 to 225 percent FPL.¹⁴ This change in initial eligibility allows an estimated 14,400 additional Cook County children to be eligible for CCAP.

With the high cost of child care, the argument can be made that CCAP eligibility should be expanded even further to reach more families who need support paying for child care. Over the last 10 years, the percent of children eligible for CCAP has decreased from 22 percent in 2012 to 16 percent in 2021, which equates to 50,000 fewer children being eligible. Growth in family income is one reason for the decrease in eligible children, as is the decline in the overall child population in Cook County. As stated previously in this report, child care remains unaffordable for many families despite increasing family income over the last decade. While incomes have risen so has the price of child care.

**PERCENT OF COOK COUNTY CHILDREN WHO ARE ELIGIBLE FOR CCAP
(BASED ON A 200 PERCENT FPL INCOME THRESHOLD), 2012-2021**



Family Copayments

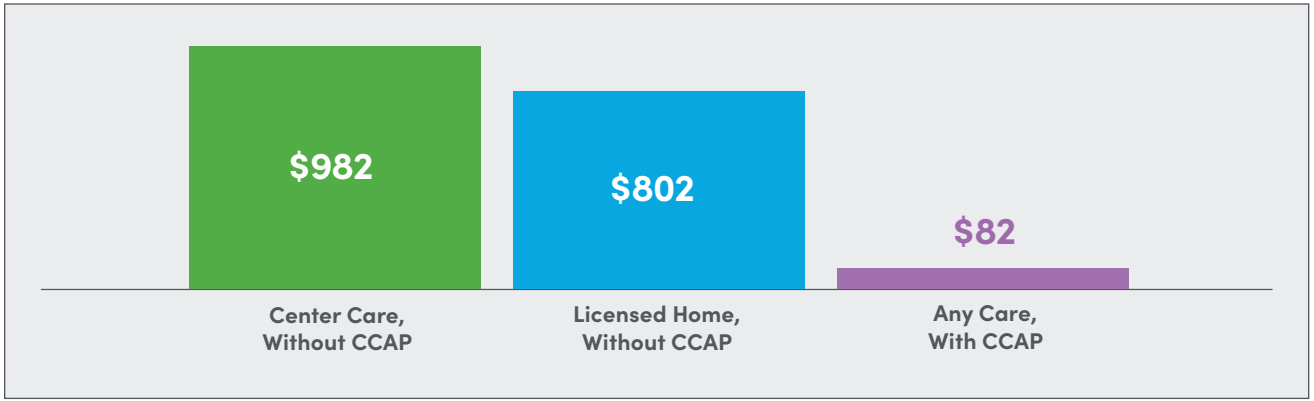
Copayments became more affordable for CCAP participants in FY 2022. Copayments were reduced to \$1 per month for families below 100 percent of the FPL and limited to 7 percent of family income for all other families.¹⁵ Previously \$1 copayments were only available for families under 50 percent FPL and copayments were capped at 9 percent of family income.

A single parent with CCAP who earns \$15 per hour pays \$82 a month, or three percent of their family income, in the form of a copayment for care for a three-year-old. Without CCAP, the same parent would have to pay 38 percent of their family income for center care or 31 percent for licensed home care. For many families, CCAP makes child care affordable.

¹⁴ Illinois Department of Human Services, Income Guidelines, 2022-07-01. Retrieved March 2023 from <https://www.dhs.state.il.us/page.aspx?item=118832>

¹⁵ Illinois Department of Human Services, Child Care Parent Co-Payment Rates, English - IL444-3455B, effective July 1, 2022. Retrieved February 2023 from <https://www.dhs.state.il.us/page.aspx?item=31071>

AVERAGE MONTHLY COST OF CARE FOR A 3-YEAR-OLD, SINGLE PARENT EARNING \$15 PER HOUR.

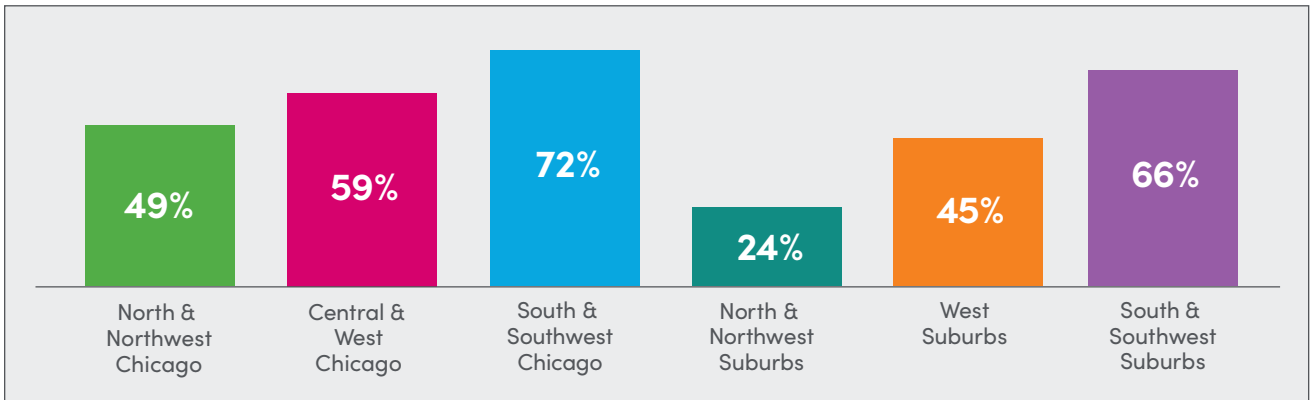


Provider Reimbursement Rates in CCAP

CCAP provider reimbursement rates must be sufficient to ensure that child care programs give CCAP families access to quality programs and to support programs in enhancing and maintaining their quality. Historically, the reimbursements paid to providers in Cook County by CCAP have been significantly below the federally recommended levels. That recommendation is to reimburse providers enough to make 75 percent of providers affordable to parents with CCAP—reimburse at the 75th percentile of providers. The Illinois Market Rate Survey conducted in 2021 studied a sample of child care providers to determine what percentage of slots CCAP reimbursements could pay for in the child care market. It found that CCAP reimbursements for center care covered 54 to 62 percent of slots for children under age 6 in Cook County, while those for homes were stronger at 76 to 84 percent of slots.¹⁶

We compared CCAP reimbursements to the rates charged by a larger group of Cook County providers in June 2022. Tables 3 and 4 above show how CCAP reimbursement rates compared to the average rates charged by licensed programs in Cook County. In all regions except South and Southwest Chicago the average prices of licensed center care for children birth-through-five exceed the CCAP reimbursement rates. For licensed home care, CCAP reimbursement covers the average price of care in four Cook County regions: South and Southwest Chicago, Central and West Chicago, the South and Southwest Suburbs, and the Western Suburbs, but falls short of the average rates in the North and Northwest Cook regions. We estimate that the CCAP reimbursement rates could purchase only 53 percent of birth-through-five licensed center slots in Cook County. This varies by region as shown in the table below. For families to access the remaining slots, programs would have to be willing to waive the extra costs (a hardship for providers) or families would have to pay the difference in cost on top of their copayment (a hardship for families).

PERCENTAGE OF LICENSED CENTER SLOTS THAT CCAP REIMBURSEMENT RATES CAN PURCHASE, BY REGION
(among centers reporting both rates and slots)



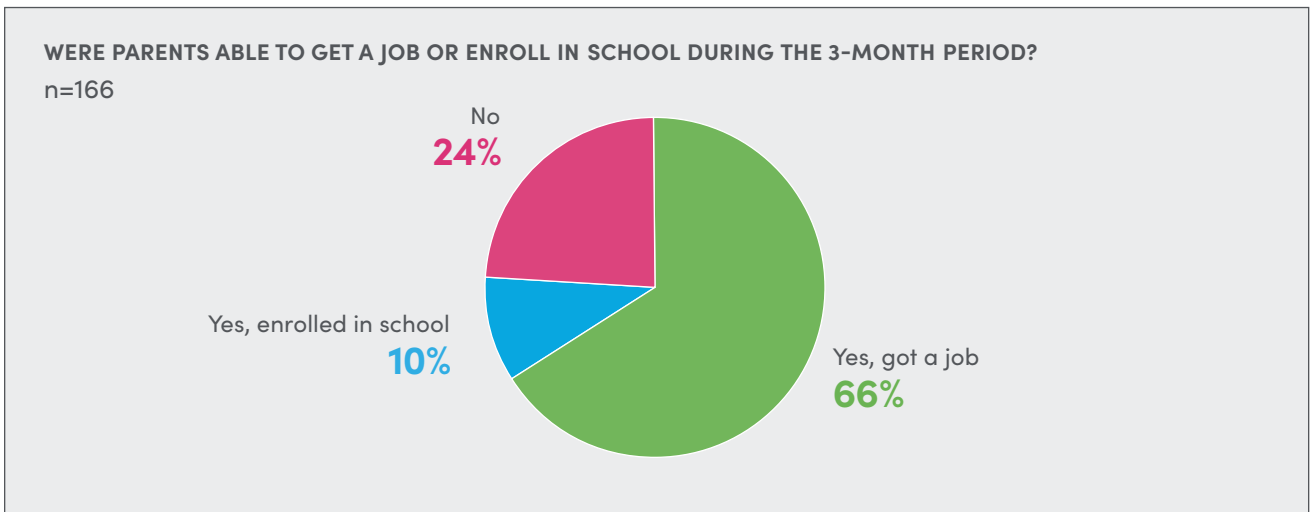
¹⁶ Illinois Department of Human Services. Market Rate Survey of Licensed Child Care Programs in Illinois Fiscal Year 2021. Retrieved February 2023 from <https://www.dhs.state.il.us/page.aspx?item=147589>

Temporary Expansion of CCAP Eligibility: Initial Activity Search

Historically, CCAP required parents to have a job or be enrolled in a school or training program to qualify for child care assistance, but it has long been a challenge for parents to look for a job or school program and attend interviews without already having affordable child care. These challenges became even more widespread during the COVID-19 pandemic when many parents lost or left their jobs. In October 2021, CCAP instituted a temporary policy that allows parents to receive three months of child care assistance to seek employment or enroll in school. This initiative is called the Initial Activity Search (IAS) and is currently effective through June 30, 2024.

In the first 15 months of the policy, IAFC approved 3,553 Cook County parents for the IAS. The IAFC Research Team surveyed 166 of these parents as well as conducted follow up interviews to better understand the impact of the policy.

Among the parent survey respondents, the IAS was highly successful in supporting parents to obtain jobs or enroll in school. Two-thirds of respondents found employment and another 10 percent enrolled in school during the three-month period. Further, among the parents who found work, 88 percent were still working at the time of the survey, which was conducted four to eight months after they were approved for the IAS.



Parents emphasized that having child care assistance freed them to do in-person activities that they could not do without reliable child care. It enabled them to attend interviews, attend job fairs, complete applications in person, participate in training or job readiness programs, and shop for professional clothes. For school, they researched career paths, met with academic advisors, and applied for programs and financial aid. It also enabled them to do activities at home such as online research and customizing resumes without interruption or distraction.

Not all parents were successful in finding employment or enrolling in school. Parents felt the biggest limitation of the policy was that the three-month timeframe was not long enough. Some parents experienced disruptions to their child care or unexpected personal responsibilities that reduced their time to search for work or school. Other parents had difficulty finding a job that fit their child care hours, qualifications, transportation options and other individual circumstances and needed more time to search. Some felt pressure to take a job that was not the best fit for their family due to the time limit. Most parents who did not find work or school removed their children from their child care program at the end of the IAS. This disrupted the child's routine and friendships. For these reasons, parents wished the IAS period could be extended. Our full report discusses in detail the successes and challenges of the IAS and makes recommendations for improving this important program.¹⁷

¹⁷ Expanding Illinois Child Care Assistance to Job and School Search: Experiences of Cook County Parents, Illinois Action for Children, available: <https://www.actforchildren.org/about/research-data/reports>

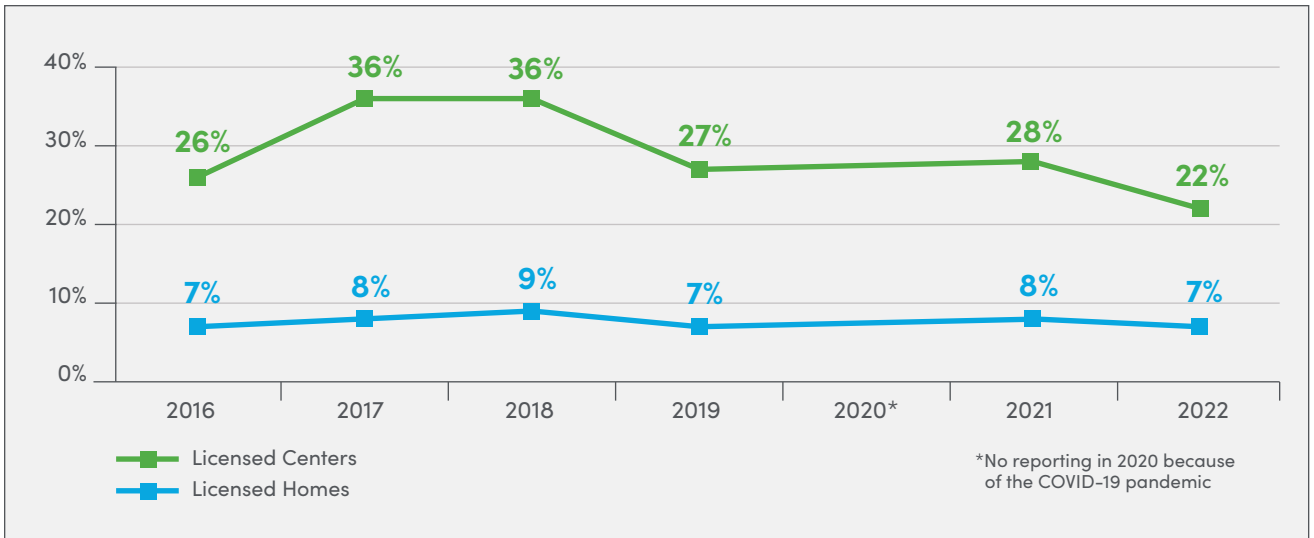
Promoting High-Quality Child Care

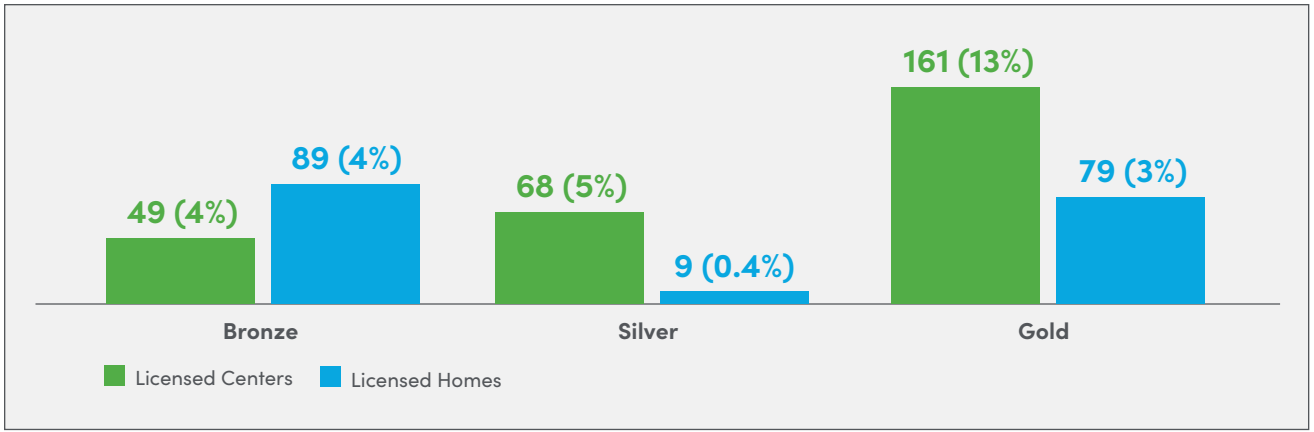
ExceleRate Illinois is the quality rating and improvement system designed to support providers in pursuing continuous quality improvement in their programs. ExceleRate Illinois provides standards, guidelines, resources and supports for early learning professionals to identify opportunities for improvement and to increase their child care practice skills, leading to improved developmental skills for the children in their care. It awards four Circles of Quality (in order of low-to-high quality): Licensed, Bronze, Silver, and Gold. Programs achieve one of the Circles of Quality below based on meeting standards under each of the four domains.

- The **Licensed Circle of Quality** is the foundational circle of quality and recognizes compliance with the licensing standards of the State of Illinois Department of Children and Family Services.
- The **Bronze Circle of Quality** recognizes qualifications and professional development, with completion of a robust series of trainings. Bronze Circle trainings are aligned with the standards of ExceleRate Illinois and prepare programs for success as they progress through the Circles of Quality.
- The **Silver Circle of Quality** recognizes completion of a rigorous self-assessment and implementation of a continuous quality improvement process, as verified by an independent assessor. Silver Circle programs meet or exceed specific quality benchmarks on learning environment and instructional quality, along with selected administrative standards, qualifications, and professional development.
- The **Gold Circle of Quality** recognizes programs which have demonstrated quality on all standards, as validated by an independent assessor. Gold Circle programs meet or exceed specific quality benchmarks on learning environment, instructional quality, and all administrative standards, group size and ratios, qualifications, and professional development.

In the first few years of the ExceleRate quality rating system, as many as 36 percent of Cook County licensed centers and 8 percent of licensed homes attained a Bronze, Silver or Gold Circle of Quality. However, in 2019, this percentage decreased for the first time. By 2022, only 22 percent (278) of licensed centers had a quality rating, a decrease of 6 percentage points from the previous year and a significant drop from the 36 percent (457) recorded in 2017. Licensed homes attaining a quality rating remained consistently around 7 percent.

PERCENT OF LICENSED CHILD CARE CENTERS AND HOMES WITH A BRONZE, SILVER OR GOLD CIRCLE OF QUALITY, 2016-2022





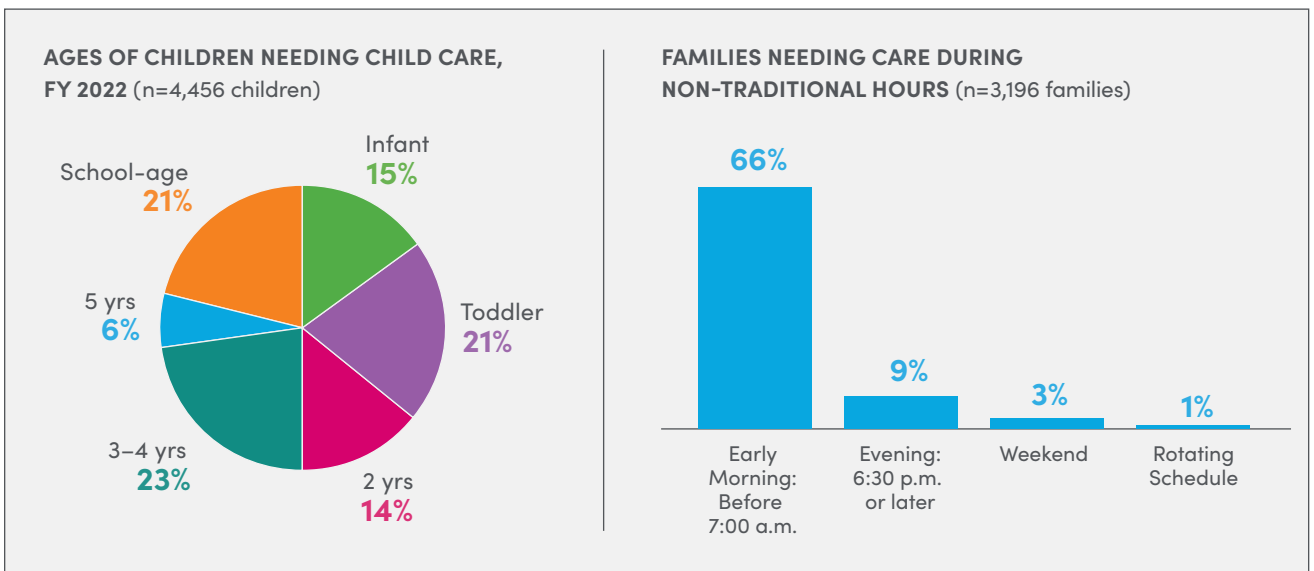
Experience Finding Care for Some Cook County Families

In FY 2022 Illinois Action for Children helped 3,196 Cook County families with their search for child care and preschool programs through our referral hotline. After providing referrals, IAFC surveyed these families about their search experience and one fifth responded to the survey. Families using IAFC’s referral service do not represent the child care demand across the county and across socio-economic groups (the majority earned below 200 percent of the poverty level), but their experiences can provide insight into some of the needs and challenges of families seeking child care.

Family Needs

Approximately one-third of children needing care were infants or toddlers, ages for which child care can be most costly and difficult to find. Four percent of children needing care – 163 children – had a special need reported by their parent for purposes of finding a provider who could meet the child’s special care needs.

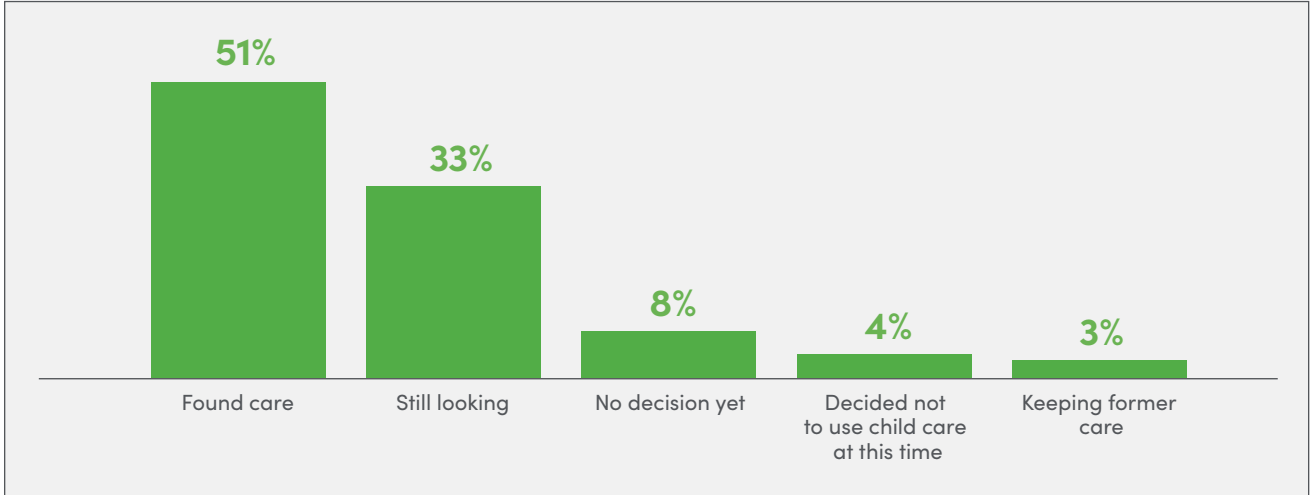
Ninety percent of surveyed families needed child care during non-traditional work hours: evenings, early mornings, weekends, or on a varying schedule. The most common need was for early morning care, with 66 percent of families needing care prior to 7 a.m. Some families need care as early as 6 a.m. to allow enough travel time to get to jobs or school starting at 7, 8 or even 9 a.m. Nine percent of families needed care in the evenings, 3 percent on weekends, and 1 percent on a varying schedule.



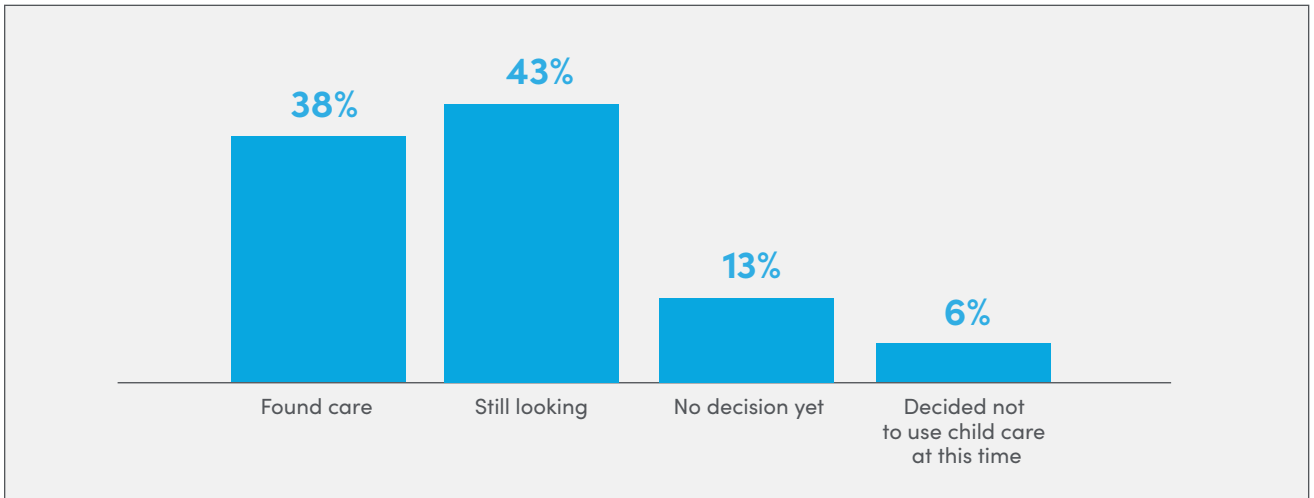
Families' Search Experience

Among the families responding to our follow-up survey, just over half said that at the time of the survey they had found child care. Another 33 percent, however, were still looking for care. Other parents decided to keep their former care or decided not to use child care. Families with children with special needs report having a more difficult time finding care, with only 38 percent having found care at the time of the survey compared to 51 percent of all families.

CHILD CARE SEARCH RESULTS – ALL SURVEY RESPONDENTS (n=714 families)



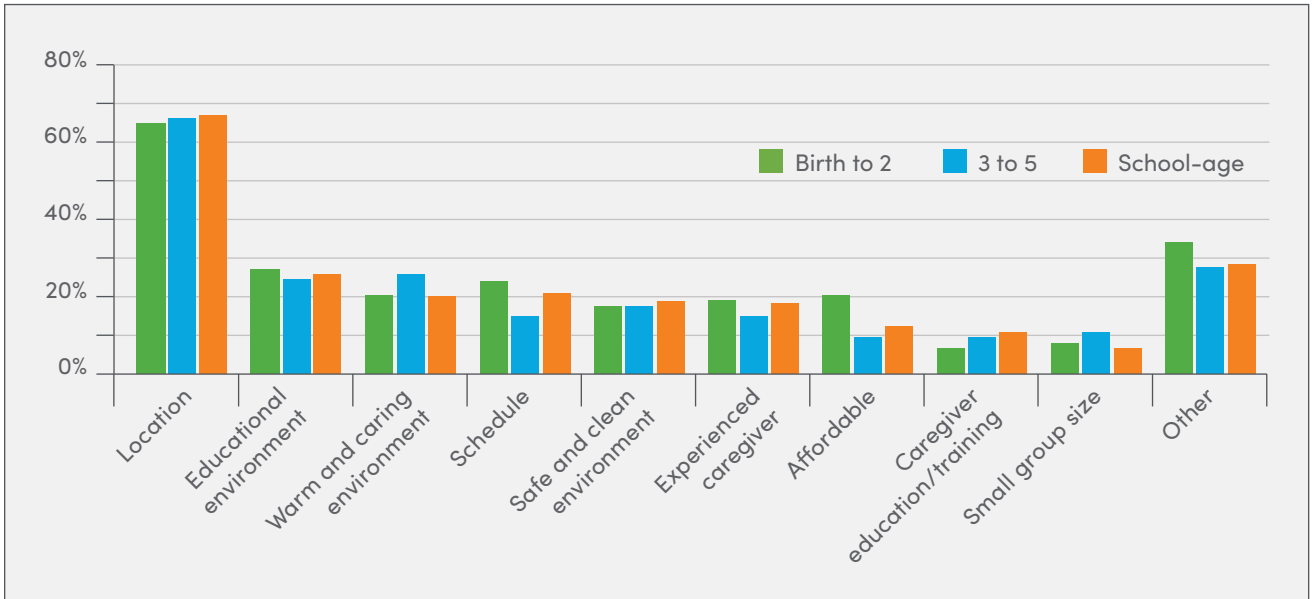
CHILD CARE SEARCH RESULTS – FAMILIES WITH CHILD WITH SPECIAL NEEDS (n=47 families)



Among families who reported finding care, 77 percent selected some form of center-based care such as a child care center or preschool. Fifteen percent of families selected home care by a non-relative and 8 percent selected home care by a relative.

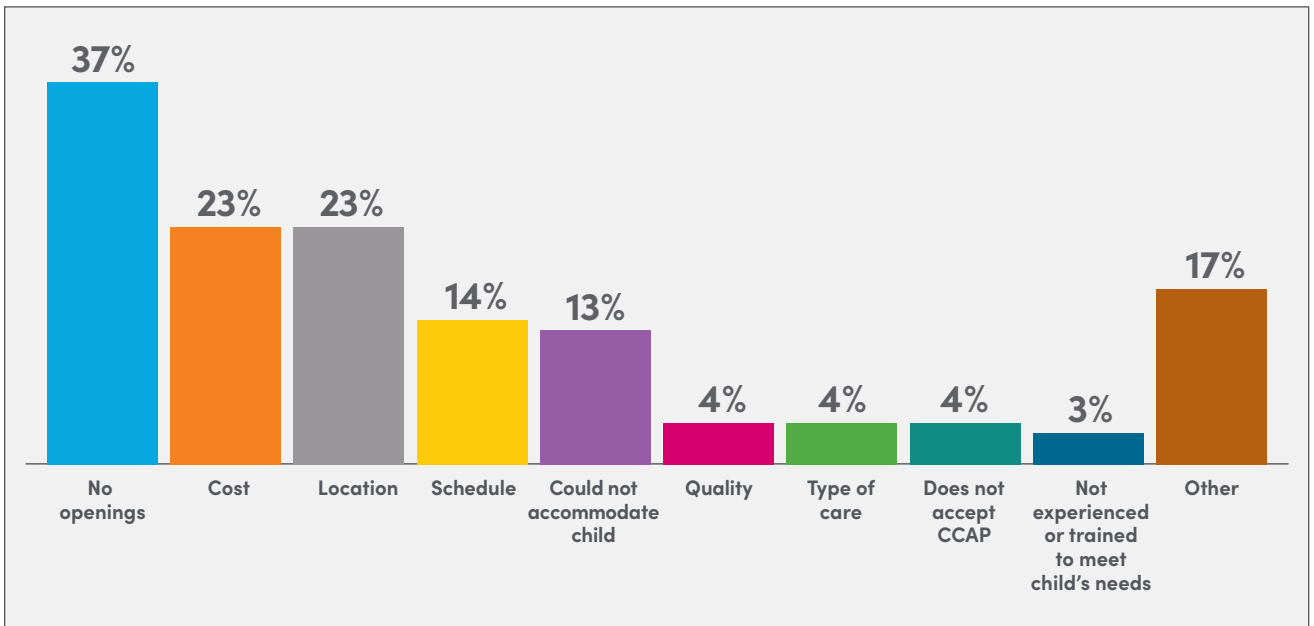
Location was a top factor for families' child care selection, followed by the environment of the child care setting being educational and warm and caring. Affordability was less important to most families, which could reflect family participation in CCAP which makes more programs affordable. However, families with children ages birth-to-two were more likely to select care based on affordability than those with older children whose care is less expensive or even free in the case of public preschool. The most common responses in the "other" category included availability, convenience/flexibility, and transportation. Some parents shared that programs that had bilingual staff, offered a mobile app and had security cameras also factored into their decision.

REASONS PARENTS CHOOSE CHILD CARE AND PRESCHOOL PROGRAMS, BY CHILD AGE: COOK COUNTY PARENTS USING THE REFERRAL SERVICE IN FY 2022 (n=1,142)



Families were asked what problems they encountered while searching for care. The majority, 66 percent, reported experiencing no problems finding care. Among those who did report experiencing a problem during their child care search, the most common problems were no openings, cost, location, and schedule. The most common responses in the “other” category included lack of transportation, parent no longer working, and not hearing back from providers.

MOST COMMON SEARCH ISSUES AMONG PARENTS WHO REPORTED PROBLEMS WHILE SEARCHING FOR CARE: COOK COUNTY PARENTS USING THE REFERRAL SERVICE IN FY 2022 (n=214)



Conclusion and Policy Options

Parents face few challenges as emotionally and financially stressful as that of finding the right child care for their child. In Cook County, as in almost all counties in the United States, parents' options are limited. This is especially true for parents with low-incomes. While the Child Care Assistance Program gives some families greater access to child care and early learning programs, not all families who need assistance qualify for it, and even with assistance, these child care settings may be too costly. Nevertheless, with more options and with assistance paying for child care, the likelihood is greater that parents will succeed in finding the provider best suited for their child.

Many families' options are also limited by the number of openings that high-quality programs in their community offer, particularly infant care openings. Other families discover that success is not just finding openings but finding them at the right times of day or the week. As many as 40 percent of families work outside the traditional Monday through Friday daytime schedule, yet most centers and licensed child care homes do not offer care in the evenings, overnight, or on weekends.

While this report documents some improvements in the child care options available to Cook County parents as a group, the reality is that many families still do not have practical options. Advocates and policy makers should consider policy strategies to improve the accessibility of quality child care for all families in Cook County and the State of Illinois. Strategies could include the following:

Build the Supply of Licensed Home Care

The number of licensed home providers continues to decline. This is concerning because licensed home providers are more likely than centers to offer nonstandard hours of care and care in child care deserts—including rural areas of the state. Fewer licensed home slots also means fewer licensed infant home slots, leaving parents with fewer and less affordable options for their infant care. The state can expand its investment in licensed home care through more funding to assist providers with licensing, for startup grants, and reimbursing licensed home care at a higher rate.

Increase Access to High Quality Child Care for Families Working Nontraditional Hours

Parents who work evenings, nights or weekends, or who have unpredictable or rapidly-changing work schedules often cannot access high-quality child care programs that are available only during weekday and daytime hours. More flexible CCAP eligibility policies could take a child's developmental needs into account and allow child care outside of a parent's work or school hours if it supports continuity of care or enables a child to access high quality early learning programs. For example, policies could better support working or student parents in mixing home-based child care during nontraditional work or school hours and center-based early learning programs during the daytime.

Expand Eligibility in the Child Care Assistance Program (CCAP)

Currently, the number of CCAP-eligible children continues to decline reaching a low of 16 percent. Expanding income eligibility and making the Initial Activity Search policy permanent are two ways CCAP can reach more families. There are good reasons to raise income eligibility not only above 225 percent of the federal poverty level, but even, as in some other states, to 300 or 400 percent so that more parents can receive assistance paying for child care. Additionally, parents with increasing wages reach an income limit at which the loss of CCAP results in a sharp jump in their child care costs that they are financially unprepared to pay.

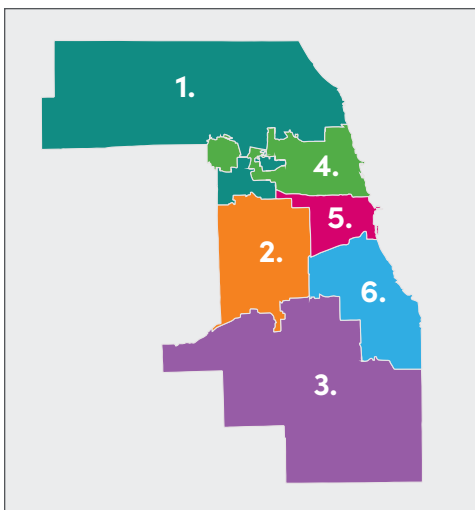
Raise Provider Reimbursement Rates to Adequately Fund High Quality Child Care

Providing child care is very expensive for programs largely due to appropriate licensing standards that impose high costs in terms of staff salaries and facilities. This is particularly true for the care of infants and toddlers. The federal recommendation is to reimburse providers enough to make 75 percent of providers affordable with CCAP. However, for many types of care in Cook County, CCAP reimburses providers far below that rate, and even these rates do not cover the full cost of providing high quality child care. By raising reimbursement rates to the full cost of providing care, including paying early child care staff a livable wage and comprehensive benefits, lawmakers can ensure that more families have access to high-quality child care.

These are only a few of the strategies that policy makers could consider to improve Illinois parents' real child care options, reduce families' financial and emotional stress, and help ground the next generation of Illinoisans in optimism and opportunity rather than crisis.

Appendix: The Six Cook County Regions

This report divides Cook County into six geographic regions: three in Chicago based on the 77 Chicago Community Areas, and three in suburban Cook County based on the suburban municipalities. When presenting census data for Chicago and Cook County in this report, we built our aggregate units from data for the individual Chicago Community Areas and municipalities. Our aggregate data, therefore, may deviate somewhat from aggregate data provided by the U.S. Census.



1. North and Northwest Suburban Cook

Arlington Heights
Barrington
Bartlett
Des Plaines
East Dundee
Elgin
Elk Grove Village
Elmwood Park
Evanston
Franklin Park
Glencoe
Glenview
Golf
Hanover Park
Harwood Heights
Hoffman Estates
Inverness
Kenilworth
Lincolnwood
Morton Grove
Mount Prospect
Niles
Norridge
Northbrook
Northfield
Northlake
Palatine
Park Ridge
Prospect Heights

River Grove
Rolling Meadows
Rosemont
Schaumburg
Schiller Park
Skokie
South Barrington
Streamwood
Wheeling
Wilmette
Winnetka

2. West Suburban Cook

Bedford Park
Bellwood
Berkeley
Berwyn
Bridgeview
Broadview
Brookfield
Burr Ridge
Cicero
Countryside
Forest Park
Forest View
Hillside
Hodgkins
Indian Head Park
Justice
La Grange
La Grange Park
Lyons
Maywood
McCook

Melrose Park
North Riverside
Oak Park
River Forest
Riverside
Stickney
Stone Park
Summit
Westchester
Western Springs
Willow Springs

3. South and Southwest Suburban Cook

Alsip
Blue Island
Burbank
Burnham
Calumet City
Calumet Park
Chicago Heights
Chicago Ridge
Country Club Hills
Crestwood
Dixmoor
Dolton
East Hazel Crest
Evergreen Park
Flossmoor
Ford Heights
Glenwood
Harvey
Hazel Crest
Hickory Hills
Hometown
Homewood
Lansing
Lemont
Lynwood
Markham
Matteson
Merrionette Park
Midlothian
Oak Forest
Oak Lawn
Olympia Fields
Orland Hills
Orland Park
Palos Heights
Palos Hills
Palos Park

Park Forest
Phoenix
Posen
Riverdale
Richton Park
Robbins
Sauk Village
South Chicago Heights
South Holland
Steger
Thornton
Tinley Park
Worth

4. North and Northwest Chicago

Albany Park
Avondale
Belmont Cragin
Dunning
Edgewater
Edison Park
Forest Glen
Hermosa
Irving Park
Jefferson Park
Lake View
Lincoln Park
Lincoln Square
Logan Square
Montclare
North Center
North Park
Norwood Park
O'Hare
Portage Park
Rogers Park
Uptown
West Ridge

5. Central and West Chicago

Austin
East Garfield Park
Humboldt Park
Loop
Lower West Side
Near North Side
Near South Side
Near West Side
North Lawndale
South Lawndale
West Garfield Park
West Town

6. South and Southwest Chicago

Archer Heights
Armour Square
Ashburn
Auburn Gresham
Avalon Park
Beverly
Bridgeport
Brighton Park
Burnside
Calumet Heights
Chatham
Chicago Lawn
Clearing
Douglas
East Side
Englewood
Fuller Park
Gage Park
Garfield Ridge
Grand Boulevard
Greater Grand Crossing
Hegewisch
Hyde Park
Kenwood
McKinley Park
Morgan Park
Mount Greenwood
New City
Oakland
Pullman
Riverdale
Roseland
South Chicago
South Deering
South Shore
Washington Heights
Washington Park
West Elsdon
West Englewood
West Lawn
West Pullman
Woodlawn



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