



2025 Report on Child Care in Cook County



sylvia cotton
center for research
& policy innovation
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Prepared by:
Research Department
Illinois Action for Children

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Introduction: Families and Child Care in Cook County

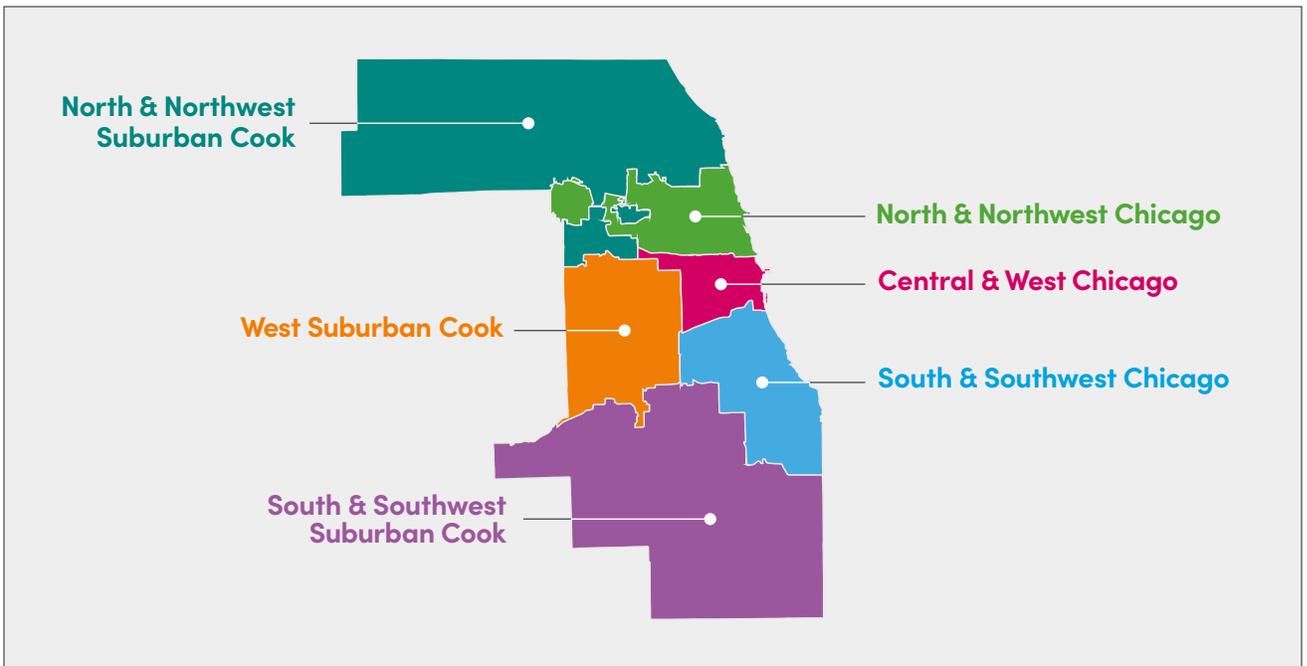
Approximately 790,000 children under the age of 13 live in Cook County.¹ A large proportion, and perhaps a majority, of these children receive regular care from someone other than their parents or guardians: from a relative, a friend or neighbor, a family child care home, a child care center, or a park 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 is derived from information collected for this service.

This *2025 Report on Child Care in Cook County* examines the availability of child care to families in different parts of Cook County in fiscal year 2024 (FY2024), the year ending June 30, 2024. 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. Our research also explores challenges faced by families in relation to the cost of child care and state efforts to subsidize that care.

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 2019-2023.

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 of centers connected to schools or religious institutions are exempt from licensing. Centers provide care for dozens or even hundreds of children and must employ staff and establish formal operating rules. In June 2024, 1,333 full-time centers operated in Cook County.

Licensed Home Care

Licensed care offered in a person's home and regulated by DCFS. Licensed home providers may care for eight to 12 children. Providers with full-time adult assistants licensed as group homes can care for as many as 16 children. In June 2024, there were 2,392 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 2024, 156 programs in Cook County were listed with Illinois Action for Children.

Who is Served by the Formal Child Care Sector?

The formal child care sector—which is comprised of full-day child care centers, school-age programs, and licensed child care homes—has the capacity to care for approximately 145,700 Cook County children. However, not all programs operate at capacity for various reasons, including staff shortages. With about 561,400 children from birth-through-12 in Cook County with all parents working, we estimate that 26 percent of children potentially in need of child care can be served in formal settings. The remaining 74 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, and parents or guardians who work part-time or stagger their work schedules. Some children may even care for themselves.

TABLE 1. FORMAL CHILD CARE SLOTS IN COOK COUNTY REGIONS
JUNE 2024

	Formal Child Care Slots						Children potentially in need of child care		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	103,118	6,804	11,666	19,635	4,484	145,707	792,240	561,417	26%
North & Northwest Chicago	19,682	948	1,431	2,558	681	25,300	144,671	102,294	25%
Central & West Chicago	15,762	691	1,137	2,547	467	20,604	77,459	55,092	37%
South & Southwest Chicago	21,002	2,135	1,334	7,671	1,817	33,959	162,388	114,523	30%
Chicago Total	56,446	3,774	3,902	12,776	2,965	79,863	384,518	271,909	29%
North & Northwest Suburban Cook	22,506	1,365	5,674	1,115	181	30,841	201,462	143,230	22%
West Suburban Cook	8,289	826	1,257	1,925	463	12,733	80,572	56,586	23%
South & Southwest Suburban Cook	15,877	839	833	3,819	902	22,270	125,688	89,692	25%
Suburban Total	46,672	3,030	7,764	6,859	1,519	65,844	407,722	289,508	23%

While not all child care centers report their slots by age to Illinois Action for Children, the data below reflects the capacity of the 73 percent that do. Comparable data for licensed homes is not reported because home providers have more flexibility in the ages of children they can enroll, and the ages they serve change frequently.

TABLE 2. CENTER SLOTS BY AGE IN COOK COUNTY REGIONS²

JUNE 2024

	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	6,870	9,239	12,282	21,381	16,326	20,379	18,509
North & Northwest Chicago	1,129	1,642	2,201	3,637	2,859	2,622	4,019
Central & West Chicago	918	1,201	1,790	2,989	2,338	2,573	2,016
South & Southwest Chicago	1,577	2,072	2,612	4,620	3,799	3,994	5,776
Chicago Total	3,624	4,915	6,603	11,246	8,996	9,189	11,811
North & Northwest Suburban Cook	1,363	1,754	2,499	4,682	3,110	6,195	3,451
West Suburban Cook	539	738	1,015	1,850	1,413	2,151	1,225
South & Southwest Suburban Cook	1,344	1,832	2,165	3,603	2,807	2,844	2,022
Suburban Total	3,246	4,324	5,679	10,135	7,330	11,190	6,698

Trends in the Supply of Child Care

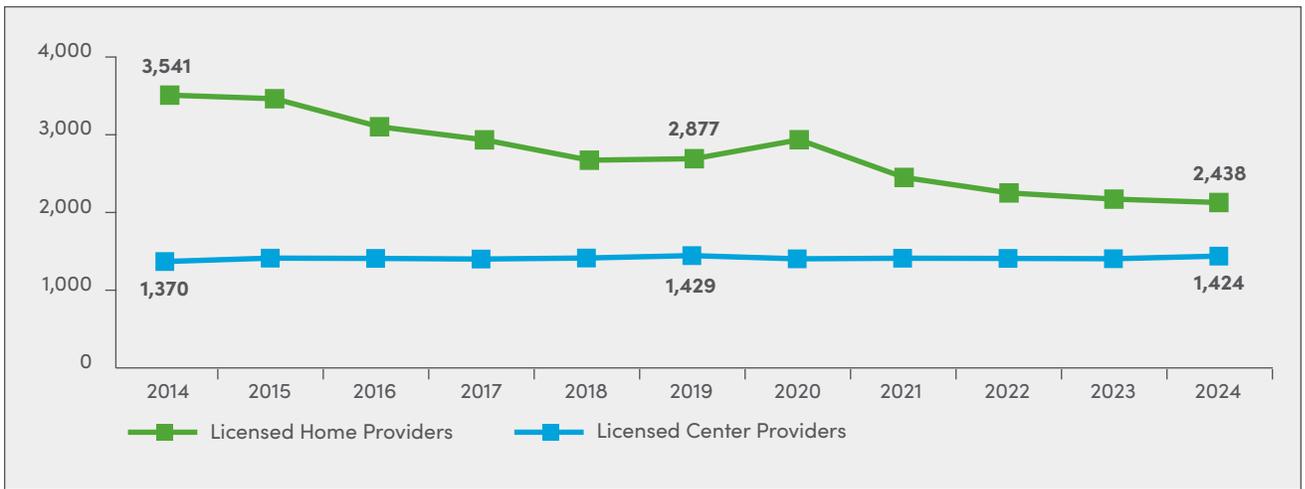
The amount of licensed child care available in Cook County has grown over the past decade, though only among child care centers and only in certain regions of the county.

Licensed home care has been declining for many years, not only locally but across the state and nation. In the past decade, Cook County has lost 1,076 home providers—almost one third (31 percent) of this care type (see the first chart below). The second chart shows the consequent number of slots lost among these homes: 7,362 slots or 27 percent. The homes that remain tend to be larger than in the past in terms of the number of children they serve—with their average capacity growing from 7.7 to 8.1 slots during this time.

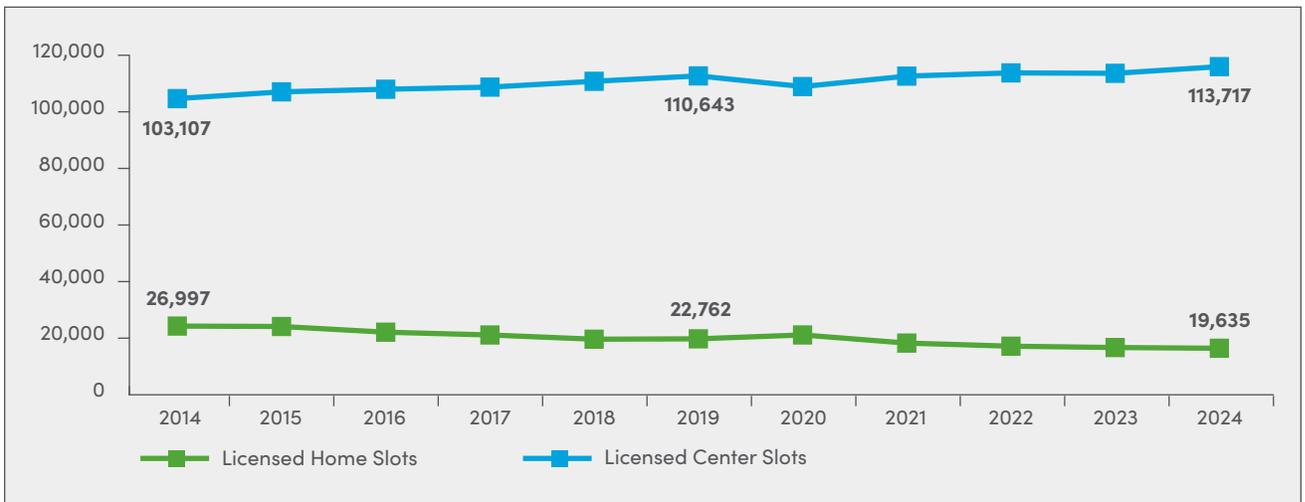
Licensed center care in Cook County, in contrast, has experienced slow and steady growth. Since 2014, the number of centers grew by 54 (or four percent) and center slots increased by 10,610, or 10 percent. The average center capacity has grown from 75 to 80 slots. This growth in center slots has more than offset the decline in home slots, resulting in a net growth of 3,248 licensed slots in Cook County.

² Includes full-time slots in licensed and exempt child care centers and full- and part-time before and after-school slots.

NUMBER OF LICENSED CHILD CARE PROVIDERS IN COOK COUNTY, 2014 – 2024



NUMBER OF LICENSED CHILD CARE SLOTS IN COOK COUNTY, 2014 – 2024

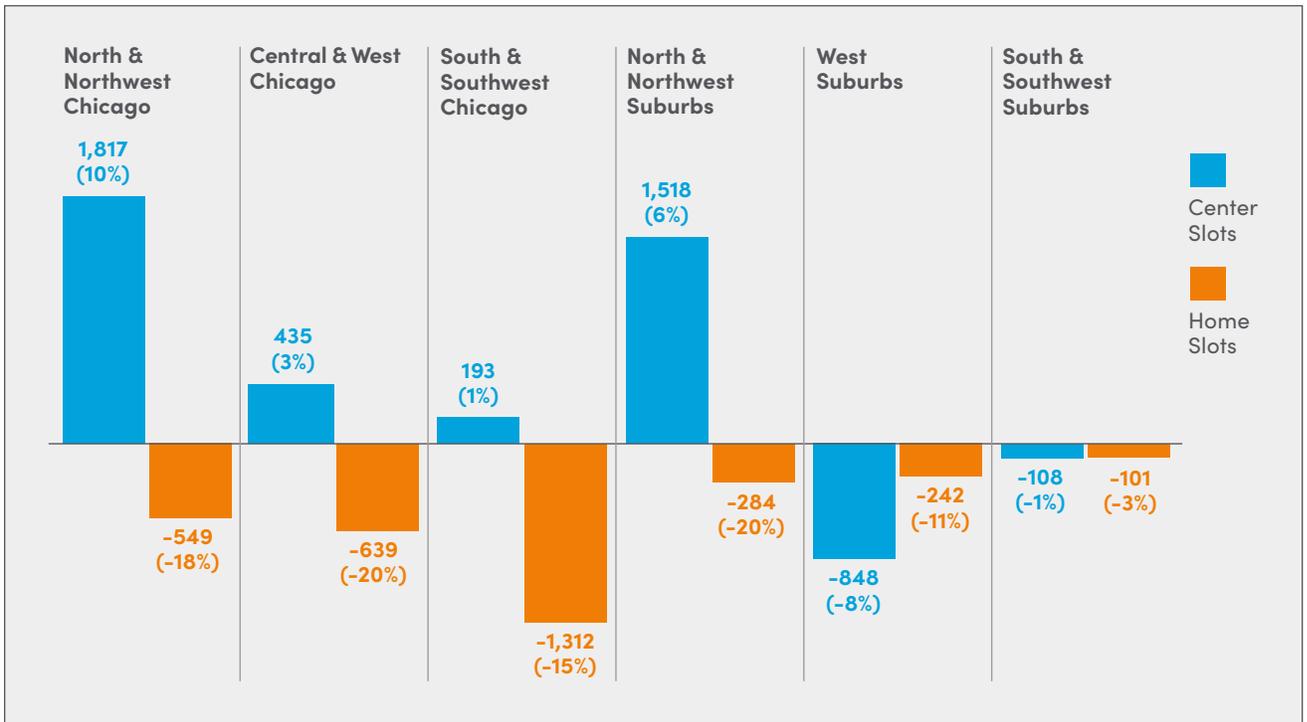


Despite the net growth in licensed slots, the loss of home-based care is concerning. Many parents find home care to be more affordable than center care, more flexible in accommodating their work schedules, and potentially closer to home due to their greater geographic spread.

Regional trends: Not all regions of Cook County experienced growth in child care slots. As shown in the chart below, over the past five years net growth in slots has concentrated entirely in the two northern regions: the North & Northwest suburbs and North & Northwest Chicago. Other regions have, in fact, seen a net loss in slots driven by the decline in home-based care as well as by a loss of center slots (in the case of the West suburbs and South & Southwest suburbs).

However, in regions where slots have fallen, child care coverage in terms of slots per child has improved. This is because the number of children potentially in need of child care (those with all parents working) has also fallen and to a greater extent. The North & Northwest suburbs is the only region that has seen an *increase* in the number of children that may need child care.

CHANGE IN NUMBER OF LICENSED CHILD CARE SLOTS BY REGION AND CARE TYPE, 2019–2024



Note that data on licensed slots does not capture the true availability of child care for families, but rather the potential number of children that programs can serve if they operate at full capacity. Many child care centers have been unable to operate at their full licensed capacity because of on-going workforce shortages. 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.

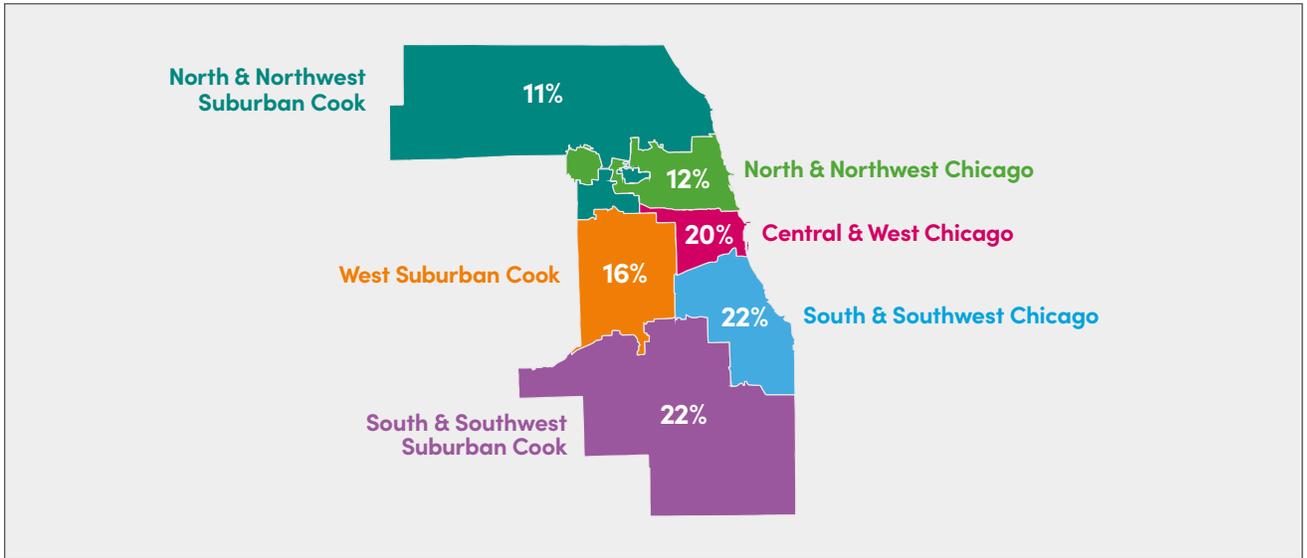
Availability of Infant Care

State licensing standards require low 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 lower 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.³ 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 serve between 11 to 22 percent of infants across the six Cook County regions. The North & Northwest Chicago and North & Northwest suburban Cook regions had the lowest availability of infant slots while the South & Southwest Chicago and South & Southwest suburban Cook regions had the highest.

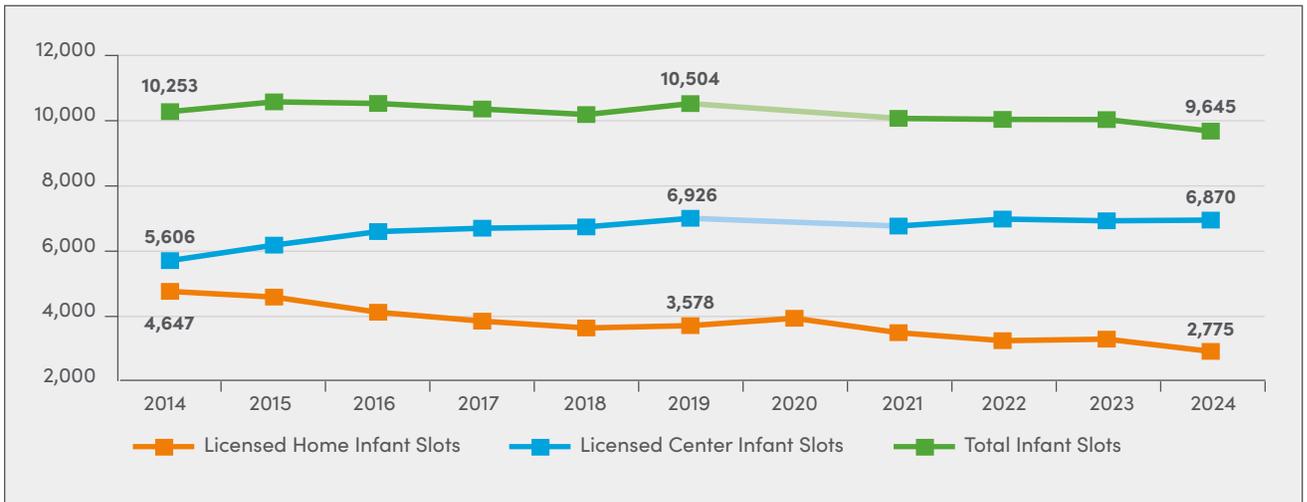
³ American Academy of Pediatrics, American Public Health Association, National Resource Center for Health and Safety in Child Care and Early Education. 2011. *Caring for our children: National health and safety performance standards; Guidelines for early care and education programs. 3rd edition.* Elk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

PERCENT OF INFANTS THAT CAN BE SERVED BY LICENSED CHILD CARE SLOTS, 2024⁴



While the supply of center-based infant care has remained stable over the past five years, the decline in licensed home-based child care has meant an overall decline in infant care. Since 2019, Cook County has lost eight percent of its licensed infant care (859 slots) largely because fewer home-based child care providers are in business.

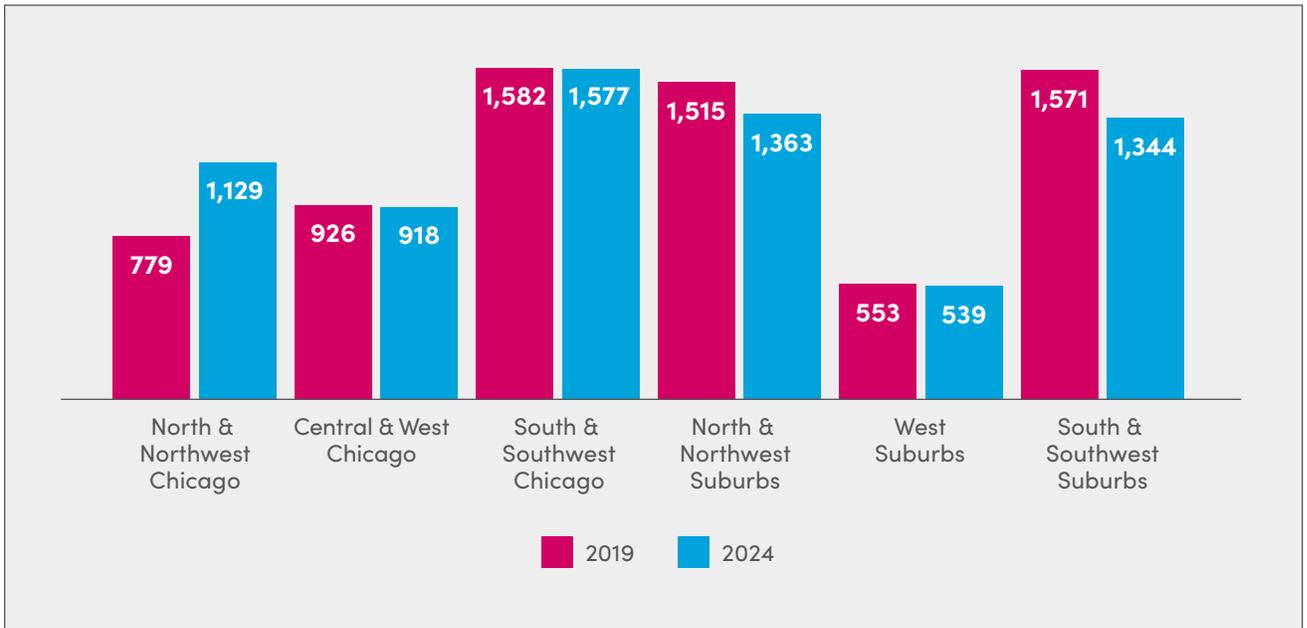
NUMBER OF LICENSED INFANT SLOTS, 2014 – 2024



Regional trends in infant center slots: Although the total amount of infant center slots in the county remained stable over the past five years, some regions experienced change. The North & Northwest Chicago region grew substantially, adding 350 infant center slots, which is a 45 percent increase. In contrast, the North & Northwest and South & Southwest suburban Cook regions lost 152 and 227 infant center slots respectively, a 10 percent and 14 percent decrease.

⁴ 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 2024) multiplied by the average number of infants enrolled in licensed homes (1.31 according to IAFC’s referral database, June 2024). The number of infants is from the 2023 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.

NUMBER OF INFANT CENTER SLOTS BY COOK COUNTY REGION, 2019 & 2024



Availability of Care During Nontraditional Work Hours

Most child care programs are available only during the daytime on weekdays, but many parents, particularly those earning lower incomes, work nontraditional schedules that include at least some evening, night, or weekend hours. These parents tend to work in industries such as retail, food service, cleaning and maintenance, hospital, security, and home health services. Some parents work these nontraditional schedules on a regular basis, while others have variable or on-call schedules.

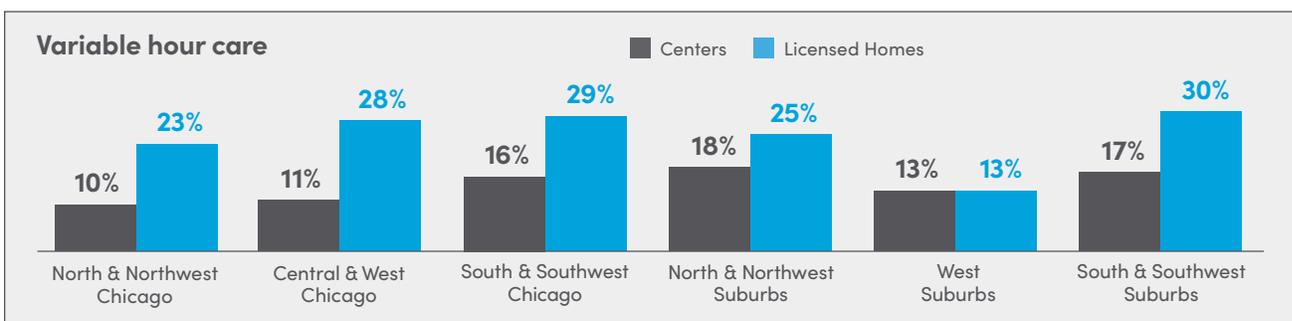
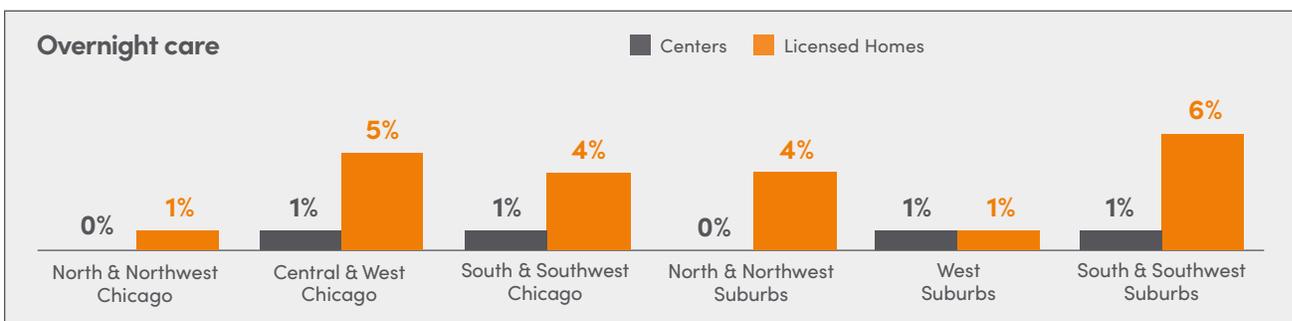
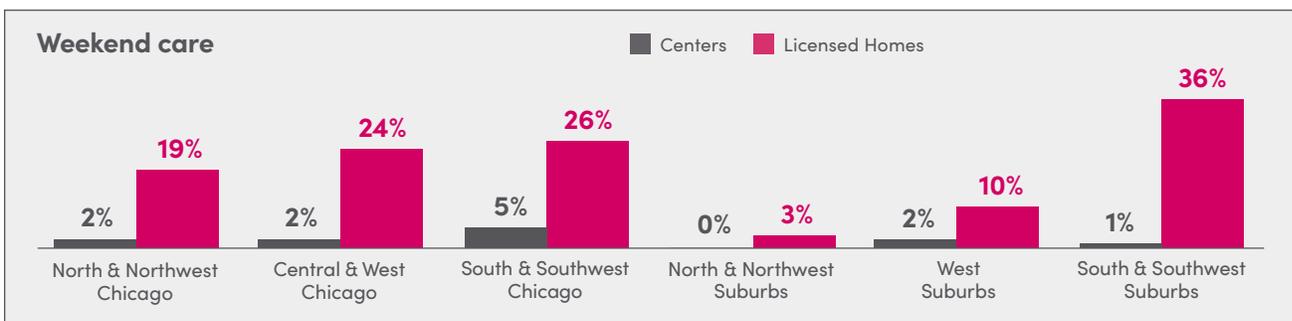
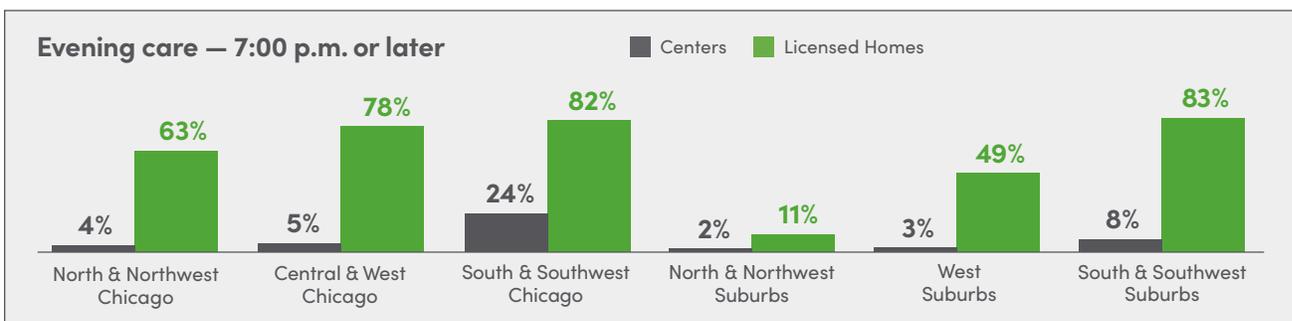
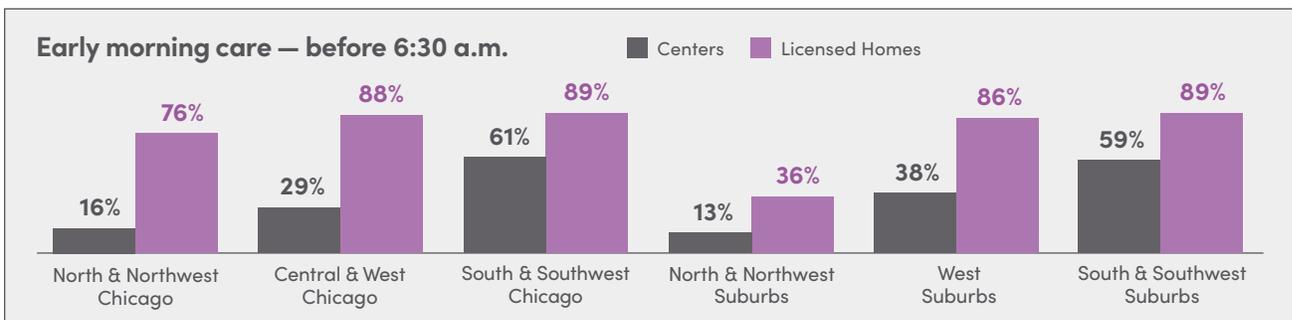
Our research on employed parents who use the Illinois Child Care Assistance Program in Cook County found that 40 percent of parents work at least one hour from 6 p.m. to 6 a.m.⁵ One of our research partners analyzed Census micro data for Cook County and found that employed parents earning lower incomes (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 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 jobs that pay lower wages, 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.

⁵ Cook County Parents, Non-Standard Work and Child Care 2022 Update, Illinois Action for Children, available: <https://www.actforchildren.org/about/research-data/reports>

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 offer:



Provider Experiences with Offering Nontraditional Hour Care

In March 2024, Illinois Action for Children surveyed Illinois child care providers about their experiences with nontraditional hour (NTH) child care to better understand how we can support this group of providers and potentially grow the supply of NTH care. The following are some of our findings.⁶

Providers' motivation for offering NTH child care

Very few providers said they prefer working nontraditional hours, but they overwhelmingly said they do so to help families who need care during these hours. Providers want to support working parents and they understand how challenging it can be for families to find NTH child care. They also want to provide a secure environment for children during these hours when their parents cannot be there.

Providers were also motivated by their love of children. They enjoy spending time with them, getting them ready for the day or for school, helping with homework, and providing a bedtime ritual. Some FFN providers value spending this time with their related child. Providers also enjoy that child care during nontraditional hours is calmer and quieter and that they have more one-on-one time with children because there are fewer in care during these hours.

Finally, one quarter of providers said increasing their income was a motivation for offering NTH care, and a few said that offering these hours helped them stand out from other providers in their area.

Challenges with offering NTH child care

Working long or inconsistent hours was the most common challenge reported by home-based providers that offer NTH care. Some worked more than 12 hours and expressed feeling exhausted from having to remain alert for so many hours. Others described losing sleep due to having to get up very early some days and stay up very late on others. Some providers felt that parents took advantage of the NTH schedule, failing to pick up their child on time and keeping the child in care longer than was truly needed.

Long hours often meant providers did not have time for themselves or their families. Home-based providers struggled to find time to run their errands,

complete household chores, or go to doctor's appointments. They felt they missed out on time with their own children, missed family gatherings, and were unable to take sick or vacation time for their self-care, leading to stress and burnout.

For centers, a top challenge was staffing. Directors found it hard to find reliable staff to work early mornings, evenings, and weekends. Managing the scheduling of staff was challenging since shifts could be as long as 12 hours and it was difficult to get the right number of staff onsite to meet regulations for teacher-to-child ratios for different age groups. Payroll was also more difficult since some staff worked overtime, adding administrative burden.

Providers also faced increased costs for utilities, food, equipment, staff and administrative tasks like scheduling, and found that certain licensing requirements made it more difficult to offer NTH care.

What would encourage providers to offer NTH care

Providers who do not offer NTH care were asked what would encourage them to do so. The most common responses were higher pay, increased demand from families for NTH care, and having staff or assistants willing to work these hours. However, a third of providers indicated that nothing would encourage them to offer care during nontraditional hours. Many felt they already worked enough hours, wanted to have time with their families, and did not want additional stress.

As demand for NTH care persists, Illinois must find ways to increase care options for families during these hours without over-burdening the child care workforce. The solution likely involves supplementing provider wages during nontraditional hours so they can reduce their overall hours worked or can attract and hire additional staff.

⁶ Complete survey findings will be available in our three-report series (forthcoming) at <https://www.actforchildren.org/nontraditional-hour-child-care-research-project/>

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 2024.⁷ 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).⁸

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 child-teacher ratio increases 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 for 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 & West region of Chicago. Child care is most expensive in the relatively affluent North & 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	\$365	\$347	\$299	\$264	\$260	\$227	\$241
North & Northwest Chicago	\$412	\$379	\$323	\$291	\$278	\$227	\$239
Central & West Chicago	\$386	\$365	\$310	\$272	\$267	\$232	\$250
South & Southwest Chicago	\$325	\$318	\$266	\$230	\$227	\$218	\$229
Chicago	\$361	\$344	\$291	\$256	\$250	\$222	\$236
North & Northwest Suburban Cook	\$423	\$390	\$354	\$321	\$321	\$249	\$280
West Suburban Cook	\$370	\$352	\$298	\$264	\$259	\$237	\$240
South & Southwest Suburban Cook	\$326	\$321	\$272	\$238	\$236	\$217	\$227
Suburban Cook	\$370	\$352	\$309	\$275	\$273	\$231	\$247
Maximum amount reimbursed by CCAP for full-time care	\$335		\$270		\$230	\$115 (<5 hrs/day) \$230 (5+ hrs/day)	\$230

⁷ The cost of family, friend and neighbor care is not reported because very little data are available on the rates they charge.

⁸ CCAP reimbursement rates in effect as of January 2024. The weekly rate paid to family, friend and neighbor providers was \$115.70 per child regardless of the child’s age, or \$23.14 per day.

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

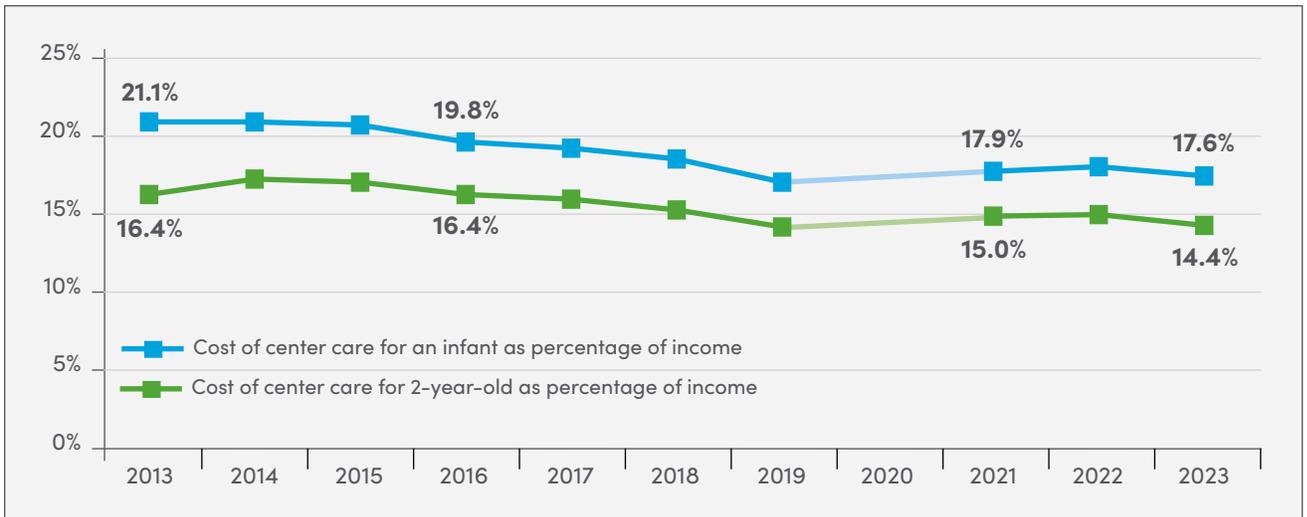
	Infant (6 weeks to 14 months)	Toddler (15 to 23 months)	2-year- old	3- to 4- year-old	5-year- old to kindergarten	Before and After School	School Age, Summer
Cook County	\$249	\$247	\$233	\$215	\$215	\$211	\$215
North & Northwest Chicago	\$267	\$263	\$254	\$236	\$235	\$230	\$231
Central & West Chicago	\$242	\$242	\$226	\$207	\$207	\$206	\$207
South & Southwest Chicago	\$243	\$242	\$226	\$208	\$207	\$204	\$208
Chicago	\$248	\$246	\$232	\$214	\$213	\$210	\$213
North & Northwest Suburban Cook	\$283	\$283	\$280	\$271	\$272	\$269	\$263
West Suburban Cook	\$253	\$251	\$237	\$219	\$219	\$216	\$218
South & Southwest Suburban Cook	\$239	\$237	\$223	\$205	\$204	\$200	\$207
Suburban Cook	\$250	\$248	\$236	\$219	\$219	\$214	\$218
Maximum amount reimbursed by CCAP for full-time care	\$251.80	\$234.60	\$213.40	\$213.40	\$106.70 (<5 hrs/day) \$213.40 (5+ hrs/day)	\$224.10	

The Cost of Child Care in Context

Child care prices continue to be unaffordable for many Cook County families and take up a large share of family incomes. With median family income increasing by 72 percent since 2013, the cost of child care as a share of family income has improved, but not to the extent needed to be affordable. For example, in 2013 the cost of infant care in a center accounted for 21 percent of family income; by 2023 it was just under 18 percent. Similarly, the cost of center care for a two-year old decreased from 16 percent to 14 percent of family income. Despite these modest improvements, the cost of care remains at least twice as high as what the federal government considers affordable: the Department of Health and Human Services set a benchmark for child care affordability at 7 percent of family income.⁹ Child care costs are particularly challenging for families with younger children whose care is the most expensive and for families who have multiple children in child care.

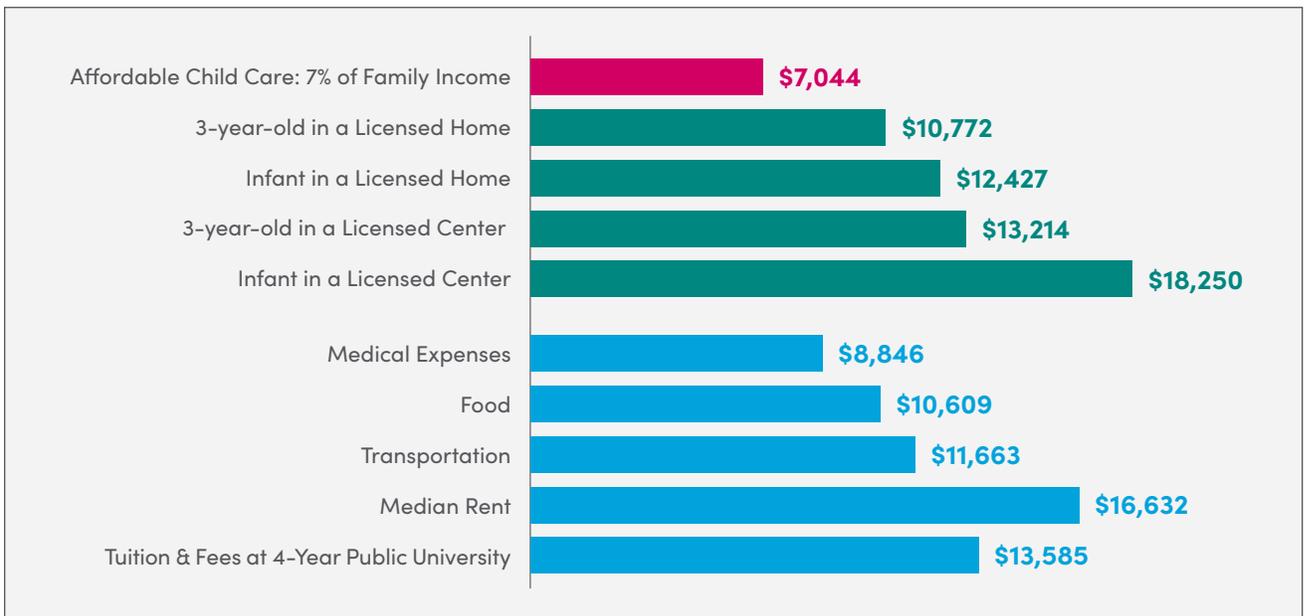
⁹ See “Child Care and Development fund (CCDF): Final Rule” Office of Child Care (2016). <https://www.federalregister.gov/documents/2016/09/30/2016-22986/child-care-and-development-fund-ccdf-program>

COST OF CENTER CARE AS PERCENTAGE OF FAMILY INCOME, 2013 – 2023



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.¹⁰

CHILD CARE COSTS COMPARED TO OTHER MAJOR HOUSEHOLD EXPENDITURES



¹⁰ \$7,044 is 7% of the median family income. Median family income and rent are from the 2023 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 2024–2025 academic year, College Tuition Compare, retrieved May 29, 2025, at <https://www.collegetuitioncompare.com/compare/tables/?state=IL&type=Public>. 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, May 29, 2025, at <http://livingwage.mit.edu/>.

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, which helps families pay for child care that would otherwise be too costly.

About the Illinois Child Care Assistance Program (CCAP)

Administered by the Illinois Department of Human Services (IDHS), the Child Care Assistance Program (CCAP) helps families earning lower-incomes to access affordable, quality child care and afterschool programs while parents work or attend school or 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 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.

CCAP Participation

CCAP has two tiers of eligibility. When parents initially apply to the program, their income may be no more than the eligibility threshold of 225 percent of the federal poverty level (FPL). In FY24, this was \$55,935 for a family of three. When parents renew their eligibility, the income threshold is more generous at 275 percent of the FPL.¹¹ This graduated structure allows parents to grow their wages with less fear of losing their assistance (though their copayment might rise with their wages).

Approximately 112,000 Cook County children are eligible for CCAP, or 17 percent of children from birth to 12 in the county.¹² Usage of CCAP has been rebounding after reaching a low during the COVID-19 pandemic. By the end of FY24, 80,000 Cook County children were enrolled in the program.

Given the high cost of child care, some argue that Illinois should expand CCAP eligibility to support more middle-income families. We estimate that if the income threshold were raised from 225 to 300 percent of the FPL (\$74,580 for a family of three), 43,000 more children could qualify for child care assistance.

The Cost of Child Care for Families with CCAP

The portion of child care costs paid by families with CCAP—their copayments—range from as low as \$1 per month for families with poverty-level income to as high as 7 percent of family income for parents near the upper-income threshold.¹³ A single parent who earns \$15 per hour would pay a copayment of \$153 a month, or six percent of their income for child care for their three-year-old. Without CCAP, the same parent would have to pay 42 percent of their family income if they used center-based care or 35 percent for licensed home care. In this way, CCAP makes child care affordable for many families.

¹¹ Illinois Department of Human Services, Income Guidelines, 2023-07-01. Retrieved May 2025 from <https://www.dhs.state.il.us/page.aspx?item=152276>.

¹² Estimate based on IPUMS ACS 1-year data for 2023, the latest available. Steven Ruggles, Sarah Flood, Matthew Sobek, Daniel Backman, Annie Chen, Grace Cooper, Stephanie Richards, Renae Rodgers, and Megan Schouweiler. IPUMS USA: Version 15.0 [dataset]. Minneapolis, MN: IPUMS, 2024. <https://doi.org/10.18128/D010.V15.0>. Data accessed January 2025.

¹³ Illinois Department of Human Services, Important Parent Copayment Information, effective July 1, 2023. Retrieved May 2025 from <https://www.dhs.state.il.us/onenetlibrary/12/documents/Forms/IL444-3455B.pdf>.

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



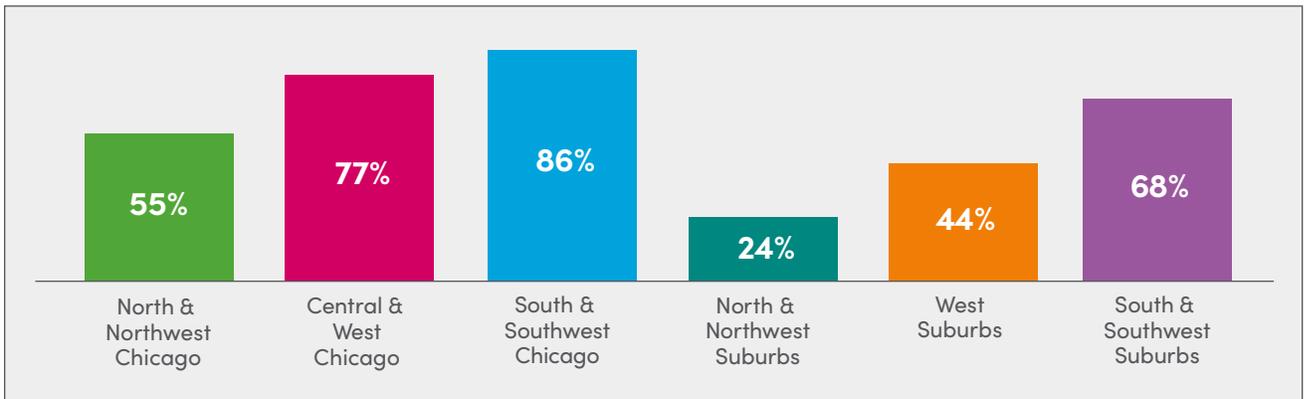
Portion of Child Care Slots that are Affordable with CCAP

The rates that CCAP reimburses child care programs for their services must be sufficient to give parents a range of child care options. CCAP reimbursements paid to Cook County providers have been significantly below the federally recommended levels. That recommendation is to reimburse providers enough to make 75 percent of slots affordable to parents with CCAP. The latest Illinois Market Rate Survey conducted in 2023 found that CCAP reimbursements were high enough to pay for 54 to 66 percent of child care slots for 0 to 5 year olds in Cook County.¹⁴

Tables 3 and 4 above show the CCAP reimbursement rates and how they compare to the average rates charged by licensed programs in Cook County. The average prices of licensed center care for children birth-through-five exceed the CCAP reimbursement rates in all regions except South & Southwest Chicago and for infant and toddler care in the South and Southwest Suburbs. The average prices of licensed home care exceed the CCAP reimbursement rates in only three regions: the two North & Northwest Cook regions and most care in the Western Suburbs.

We estimate that the CCAP reimbursement rates can purchase as few as 24% to as many as 86% of licensed center slots for children 0 to 5 depending on the Cook County region, as shown in the table below. For families to access the remaining slots, families would have to pay the difference in price on top of their copayment (a hardship for families), or programs would have to be willing to offer a price discount (a hardship for providers).

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



¹⁴ Percentage depended on the age of child and type of care setting. Illinois Department of Human Services. Market Rate Survey of Licensed Child Care Programs in Illinois Fiscal Year 2023. Retrieved May 2025 from <https://www.dhs.state.il.us/page.aspx?item=163475>

Experience Finding Care for Some Cook County Families

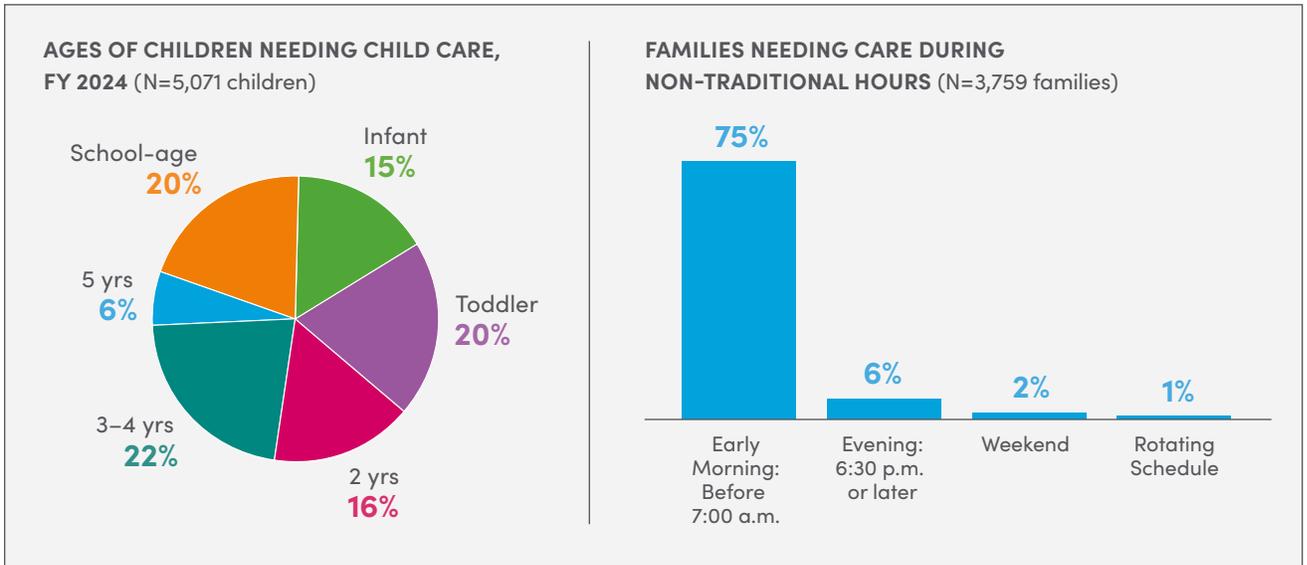
Illinois Action for Children has two sources of data that we draw on to describe families’ experiences finding and using child care. In FY2024 Illinois Action for Children helped 3,759 Cook County families with their search for child care and preschool programs through our referral hotline. After providing referrals, we surveyed these families about their search experience and about one fifth responded to the survey. Families using the 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.

Also, in FY2023, Illinois Action for Children launched the Illinois Parent Survey Panel, a panel of approximately 500 parents who completed quarterly surveys about their experiences raising children in Illinois. Approximately 50 percent of the panel participants were from Cook County. The surveys asked parents about a variety of topics, including their experiences with child care.¹⁵

Family Child Care Needs

Among families using Illinois Action for Children’s referral service, approximately one-third of their children needing care were infants or toddlers, ages for which child care can be most costly and difficult to find. Also, five percent of families – 278 families – reported needing care for their child who had a special need.

About three quarters of families receiving referrals needed child care during nontraditional work hours: evenings, early mornings, weekends, or on a varying schedule. The most common need was for early morning care, with 75 percent of families needing care prior to 7 a.m. Six percent of families needed care in the evenings, two percent on weekends, and one percent on a varying schedule.

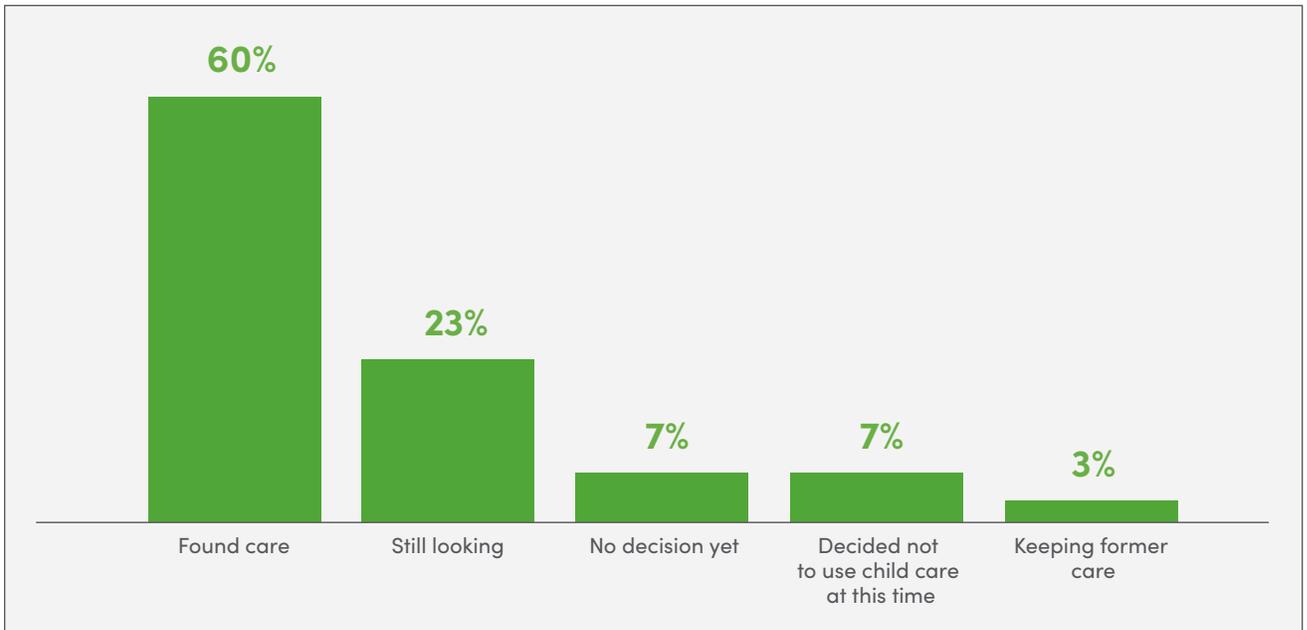


¹⁵ Details about the Illinois Parent Survey Panel and the full set of results can be found here: <https://www.actforchildren.org/about/research-data/illinois-parent-survey/>

Families' Search Experiences

Among the families responding to our referral follow-up survey, just 60 percent said that at the time of the survey they had found child care. Another 23 percent were still looking for care. Other parents decided to keep their former care or decided not to use child care.

CHILD CARE SEARCH RESULTS — ALL SURVEY RESPONDENTS (N=702 FAMILIES)

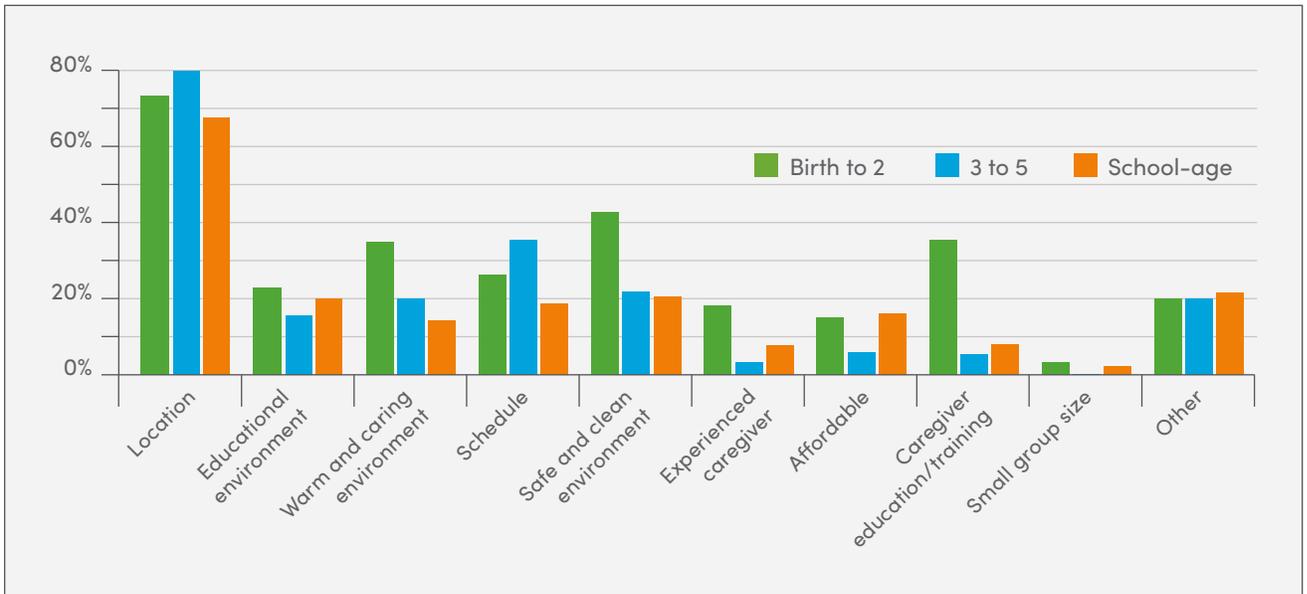


Among families who reported finding care, 76 percent selected some form of center-based care such as a child care center or preschool. Sixteen percent of families selected home care by a non-relative and 13 percent selected home care by a relative (note, some families used multiple care types).

Location was the top factor for families' child care selection. This was true regardless of their children's ages. For younger children birth to age two, other top factors were the setting being "safe and clean," the training or education level of the caregiver, and the environment being "warm and caring." The schedule of care was a top factor for parents of preschool age children (ages three to five).

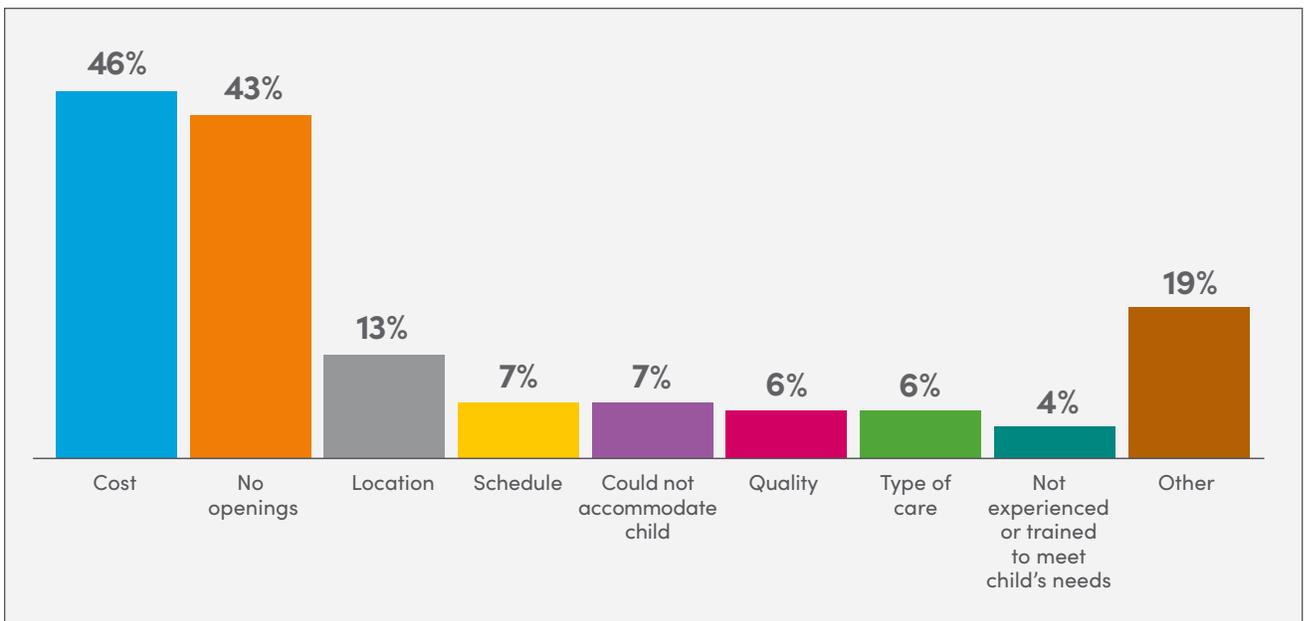
The most common selection factors reported by parents in the "other" category related to availability, convenience/flexibility, and transportation. Some parents said that the fact that programs had bilingual staff, offered a mobile app, or had security cameras also factored into their decision.

REASONS PARENTS CHOOSE CHILD CARE AND PRESCHOOL PROGRAMS, BY CHILD AGE: COOK COUNTY PARENTS USING THE REFERRAL SERVICE IN FY2024



Families were asked what problems they encountered while searching for care. About 40 percent of families said they did not experience any problems with finding care. Among those who did have difficulties, the top challenges were the cost of care and lack of openings at a program, reported by 46 percent and 43 percent of families respectively. Location was the next most common problem. Common responses in the “other” category included lack of transportation, the parent was no longer working, the parent was not able to get CCAP, and language barriers.

MOST COMMON SEARCH ISSUES AMONG PARENTS WHO REPORTED PROBLEMS WHILE SEARCHING FOR CARE: COOK COUNTY PARENTS USING THE REFERRAL SERVICE IN FY2024 (N=638)



We also asked our Illinois Parent Survey Panel about their experiences searching for new child care arrangements. Among those who had looked for care, three-quarters reported difficulty finding a child care program that met their needs. Nearly all said these challenges directly impacted their ability to work.

We asked parents an open-ended question to further understand their challenges with accessing care. Parents' most common challenges were finding care that aligned with their work schedules, including care that was available during variable or nontraditional hours, and finding care that was affordable.

"My daycare doesn't open until 7 a.m. I had [to] turn down positions because of that . . . some jobs want you to be there at 4 a.m., 5 a.m., 6 a.m., or 7 a.m."

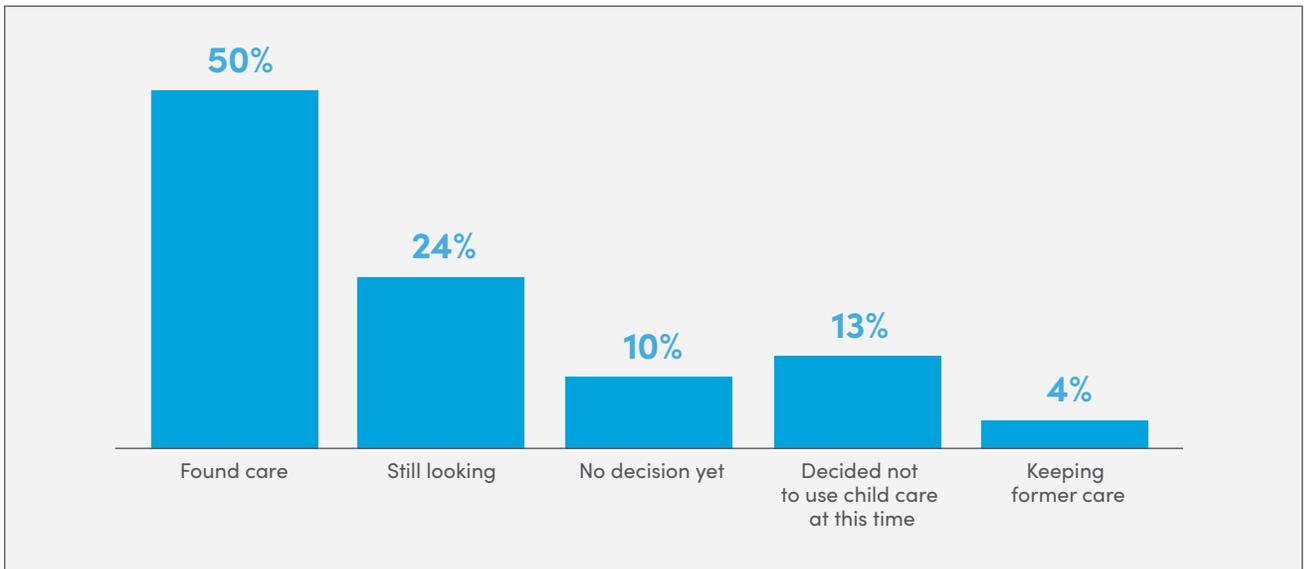
"My husband works on-call so that is unpredictable. Financially, we cannot afford child care and don't qualify for income help so I stay home with the kids."

Two-thirds of the parents on the parent survey panel shared that they had someone in their life they could turn to for back up or emergency child care. However, a third of parents reported having no such support. Notably, nearly a quarter of the parents said they themselves provide back-up or emergency child care to family, friends, or others in their social network.

Families' Ability to Find Child Care for Children with Disabilities

Families with children with special needs who used Illinois Action for Children's referral service report having a more difficult time finding care, with only half having found care at the time of the survey compared to 60 percent of all families.

CHILD CARE SEARCH RESULTS – FAMILIES WITH CHILD WITH SPECIAL NEEDS (N=80 FAMILIES)



To learn more about the child care experiences of families with children with disabilities and how well the child care system is meeting their needs, we recently surveyed both parents and child care providers in Cook County. Results confirmed what our staff regularly hear from parents – children with disabilities are often left out of the child care system and this affects the entire family.¹⁶

A large portion (84 percent) of the 121 parents surveyed said their child's disability made finding child care more difficult. Parents said they had trouble finding providers who:

- **Are knowledgeable and trained on their child's disability**
- **Have enough staff to meet their child's extra care needs**
- **Are simply willing to care for children with disabilities**

When parents do find care, the arrangements do not always last. Over half of parents had an experience where they or their child care provider discontinued the care because the provider could not meet their child's special needs.

¹⁶ See our Child Care for Children with Disabilities report series that presents results from surveys of families, child care centers and home providers, as well as our policy brief that explores recommendations to improve how Illinois' child care system serves children with disabilities. <https://www.actforchildren.org/about/research-data/reports/child-care-for-children-with-disabilities/>

Families' child care difficulties can cause financial instability by limiting parents' ability to take or keep a job or work the number of hours they need. Parents reported being unable to meet living expenses, going into debt and even becoming homeless. In this way, inequities related to a child's disability extend beyond the child's own opportunities to those of the family as well.

Providers echoed parents' concerns, though many indicated their willingness or even fondness for caring for children with disabilities. But they agreed that their staffing levels and lack of training limited their ability to serve children with disabilities or to serve them as well as they would like. Financial constraints prevent them from adding staff, particularly staff with special education credentials or experience, and from sending staff to quality training related to children's disabilities. Without training and support, staff become overwhelmed by the needs of children in their care, leading to burn out and turnover.

As Illinois designs its new Department of Early Childhood, it is an ideal time to assess and bolster the supports in place for families and providers to ensure children have equal access to child care regardless of their abilities. A full discussion of parent and provider experiences and policy recommendations can be found in our [Child Care for Children with Disabilities](#) report series.

Child Care's Impact on Families

Parents on the Illinois Parent Survey Panel told us what they like best about their child care arrangement. Many valued having trustworthy people providing care to their children, especially providers who treated their children with care and patience. Furthermore, they valued the quality of education that their children receive and having easy physical access to their child care provider.

"What I like best about my child care provider is that they are someone I can trust to take care of my child. I also like that they have other children my child can play with."

"The staff are consistent, most of the same teachers have been there for the duration. The main teacher does a good job of teaching educational concepts, and they also teach songs and movement and ASL [American Sign Language]."

Parents shared how child care providers offered them support beyond caregiving. More than 60 percent of parents said their providers have helped them find resources for their child's development, and 42 percent said their providers have flagged concerns with their child's development. Furthermore, approximately 50 percent of parents said that their providers helped them apply for various public benefits and a third said providers connected them to health care.

Parent Recommendations for Improving Child Care

Parents from the Illinois Parent Survey Panel shared suggestions for improving their child care experiences. The most common themes were wanting more flexible care hours, more affordable child care, emergency child care options, and changes related to the quality of care such as less teacher turnover and improved communication. Below are parent quotes that offer a glimpse of their child care needs:

"Availability and closeness in location for short notice childcare needs."

"Flexibility. Daycare opens at 6:30 a.m. It would be very helpful if they open at 6 a.m. This would enable me to get to my clinical site early."

"Quality of care—changing teachers leads to changing quality and lack of consistency for kids, clear communication—activities throughout day aren't documented properly and issues aren't documented appropriately, even when brought up to directors."

"Would like to receive daily messages about how much they sleep and how much do they eat."

"Providing breakfast and lunch for parents who don't have time to feed their children in the morning."

"Probably the cost, but I know that's unrealistic because I already don't think I am paying them enough, but it's hard paying for child care almost every day."

As Illinois continues to strengthen its early childhood system, centering insights from parents can help shape policies that reflect the realities of family life.

Conclusion and Policy Options

Parents face few challenges as emotionally and financially stressful as that of finding the right child care. In Cook County, as in almost all counties in the United States, parents' options are limited. This continues to be true despite some growth in the number of child care slots per child in most regions of the county. Many families still do not have practical options, particularly parents earning low incomes, parents with infants and children with disabilities, and parents who need care during nontraditional hours.

Advocates and policymakers should consider policy strategies to improve the accessibility of child care for all families in Cook County and the State of Illinois, especially for care that is harder to find. 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 to reimburse licensed home providers at a higher rate. It can also review state regulations and systems processes to ensure they are not unduly burdensome for providers.

Increase Access to 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 child care programs that operate only during weekday hours. Meanwhile, long hours, lack of staff and low pay deter providers from operating during nontraditional hours. By paying the child care workforce higher rates during nontraditional hours, the state can support centers with attracting and retaining staff during these hours, and can enable home providers to hire assistants and/or reduce their own overall hours to prevent burn out.

Child Care for Children with Disabilities

Parents and child care providers agree that to improve access to care for children with disabilities, programs need additional staff and existing staff need more training related to serving children with disabilities. The State could review the professional development opportunities that are in place for providers to build their skills, including those available when providers have immediate needs. It could identify provider barriers to

accessing these opportunities in order to develop a more robust support system for providers. Additional funds for child care programs to increase staff, particularly staff with special education credentials or experience with disabilities, would enable providers to better meet children's individualized care needs.

Invest in Family, Friend, and Neighbor Care

While this report focuses mainly on the formal child care sector, family, friend and neighbor (FFN) providers support many families whose needs are not met by the formal sector, such as families needing nontraditional hour care or care for a child with a disability. Despite their important role, FFN providers are not supported as well as licensed child care programs by our child care system. For example, FFN providers receive subminimum wages from CCAP. A significant increase in CCAP reimbursements to FFN providers could make FFN caregiving more financially viable. As the new Department of Early Childhood evaluates the supports in place for providers, it can also ensure that FFN providers have access to resources comparable to those available to licensed providers.

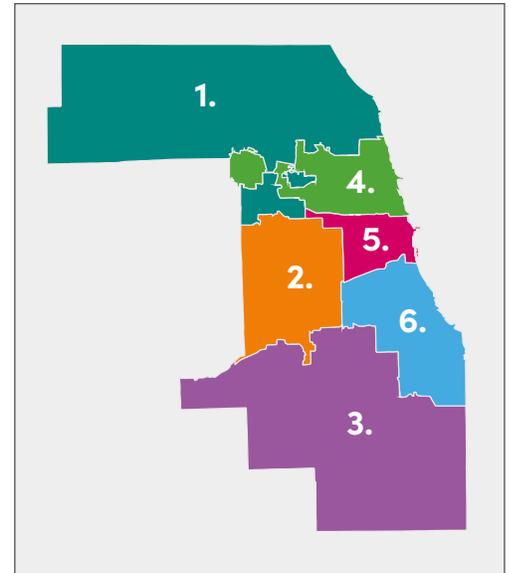
Expand Eligibility in the Child Care Assistance Program

Families earning lower- to middle-incomes who earn too much to qualify for CCAP are often left with few affordable child care options. This is reason 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.

These are only some of the strategies policymakers 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.

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 & 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 & 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
Richton Park
Riverdale
Robbins
Sauk Village
South Chicago Heights
South Holland
Steger
Thornton
Tinley Park
Worth

4. North & 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 & 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 & 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



www.actforchildren.org
research@actforchildren.org

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