

# Solidarity Economics

## CHILDCARE IN THE MONTEREY BAY

By Gabriella Alvarez, Sonja Koehler, & Chris Benner

This is part of a series on how Solidarity Economics principles of mutuality and movements can be applied to help promote inclusive economic development in the Monterey Bay Area region. For more information on Solidarity Economics, visit: <https://transform.ucsc.edu/work/solidarity-economics-projects/>



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## THE STATUS QUO

WHAT IS THE CURRENT SITUATION IN OUR REGION?

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## What exactly do we define as childcare?

Childcare comes in many forms such as daycare, after school programming, and informal babysitting, generally for children ages 0-18. These services can be provided at home, designated care centers, schools, workplaces, and more.

Sometimes the term **early childhood education (ECE)** is used for childcare options before primary school. ECE can be licensed and license-exempt programs that intentionally guide cognitive development according to best practices for each stage of early childhood. Examples of early childhood education include HeadStart, YMCA Early Learning Programs, and home-based programs. Caregivers and educators have at least some formal training and may even have a Masters or higher.

**In this report, we will primarily focus on childcare and specifically early childhood education for children ages 0-5.**



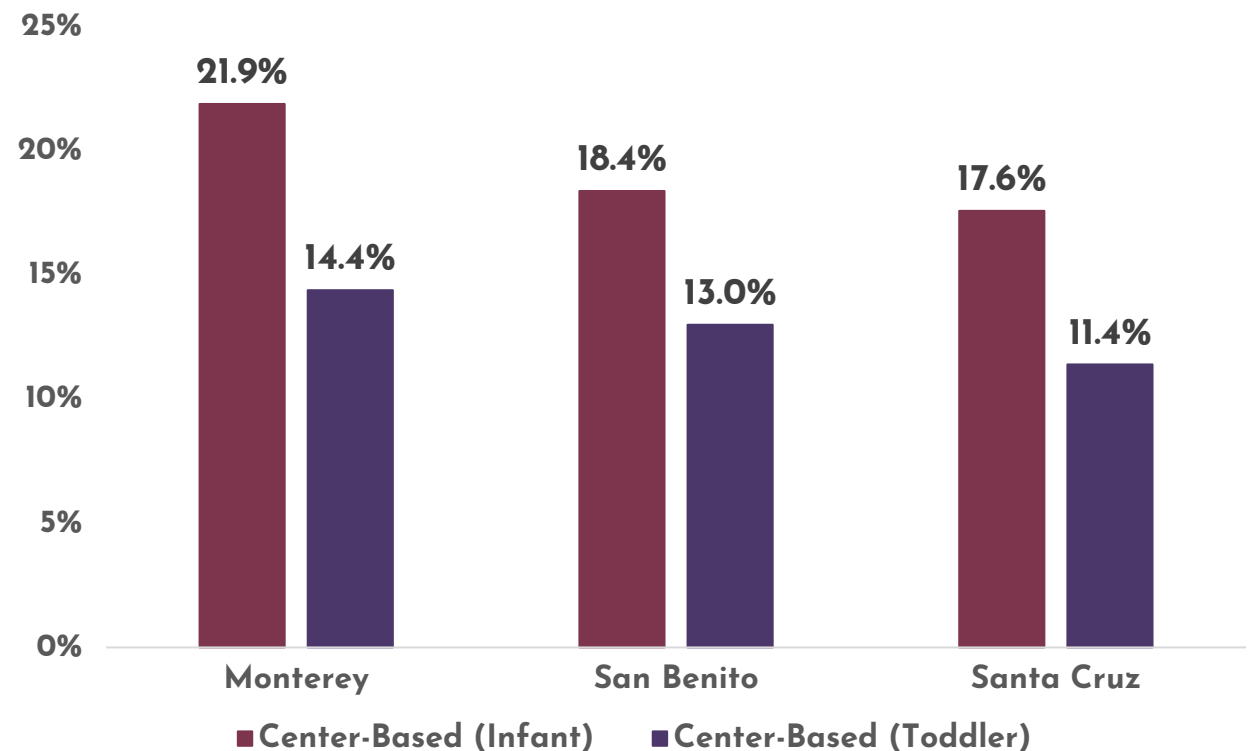
## Childcare is a major component of our economy

There are approximately 18.3 million children under the age of 5 in the United States. Approximately 13.6 million families have at least one child under 5.

For each of these families, childcare is an essential part of their daily lives and household costs.

The average cost of childcare services for US families in 2023 was approximately **\$11,582 per child**. The high cost of childcare burdens families financially, with parents spending an estimated between 8% to 19.3% of their median income on childcare per child nationwide. Cost burden is most severe in California counties such as Monterey County, where the cost of childcare is approximately **21.9% of the median family income**.

Childcare Prices in California as a Share of Median Family Income by County, 2018



Sources: U.S. Census Bureau, ACS 1-year estimates, 2023; U.S. Department of Labor, 2023

## Childcare is a major component of our economy

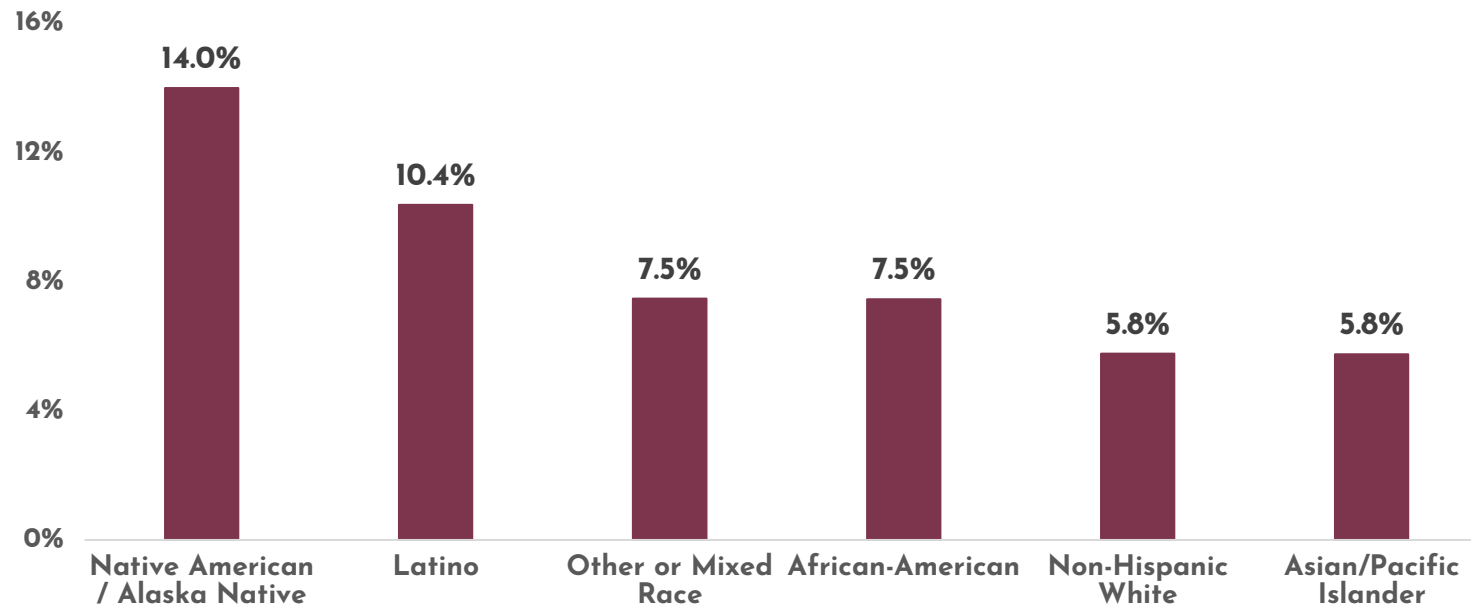
**Investing in high-quality and affordable childcare not only supports the healthy development of children; it also supports a parent's economic mobility and a businesses bottom line by:**

- Allowing more parents/guardians to enter or stay in the workforce
- Increasing retention of income for spending on other household necessities
- Improving work productivity and job satisfaction of parent employees
- Reducing absenteeism and turnover in the workplace, increasing business effectiveness and decreasing costs



## There is a dire need for childcare in our region

Presence of at Least One Child Under 5 Years Old in the Household in Tri-County by Race, 2022



Approximately 1/10<sup>th</sup> of households in the Tri-County region of Monterey, San Benito, and Santa Cruz counties house at least one child under the age of 5.

That is an estimated **57,029 children across the Tri-County region**, and **31,590 in Monterey County** alone. Given that infants and toddlers are not yet ready for primary school, their families rely heavily on full-day childcare.

According to the Monterey County Child Care Needs Assessment, an estimated **19,000 children under 5 in Monterey County needed childcare services in 2021**. Yet, there were only 9,057 licensed childcare and education spaces available for children of any age in Monterey County. This means that at most, there are only enough resources for **52%** of children under 5 in Monterey County to access the childcare their families actively need.

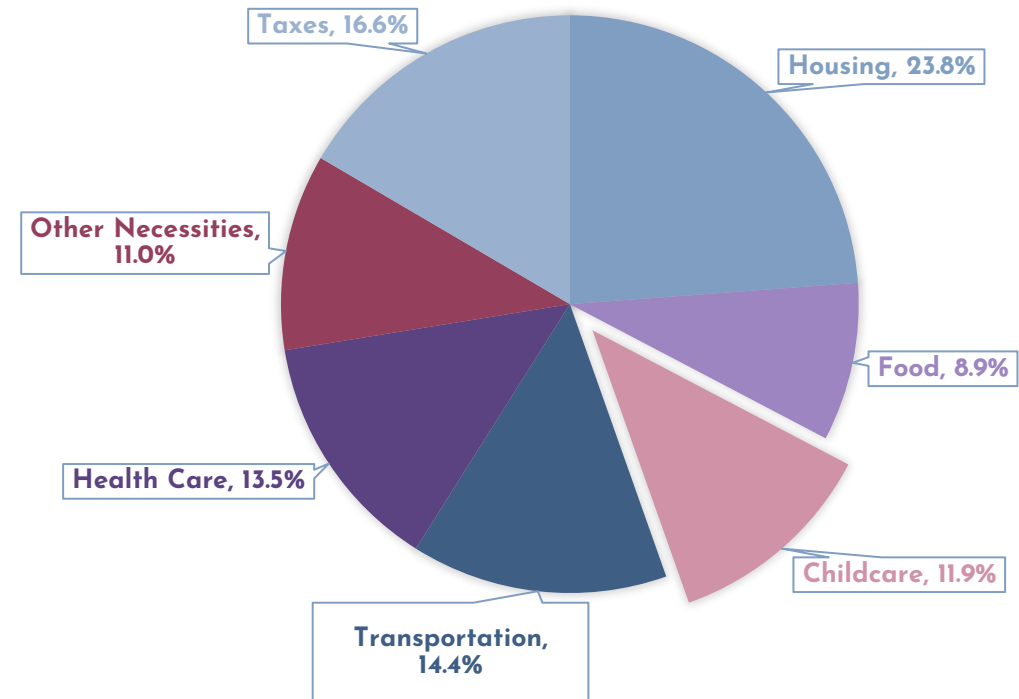
## The current childcare system limits our region's economic well-being

In our current system, families must compete against one another for limited childcare opportunities while also spending a significant portion of their income on care. This market-driven system leaves behind low-income and rural families, resulting in **highly unequal outcomes** for already disadvantaged children.

In 2024, the average two-parent working household in Monterey County spent approximately **11.9% of their total joint income** on childcare services. That is 3% more than food costs. For reference, the U.S. Department of Health and Human Services advises that only **7% of household income be allotted to childcare costs**.

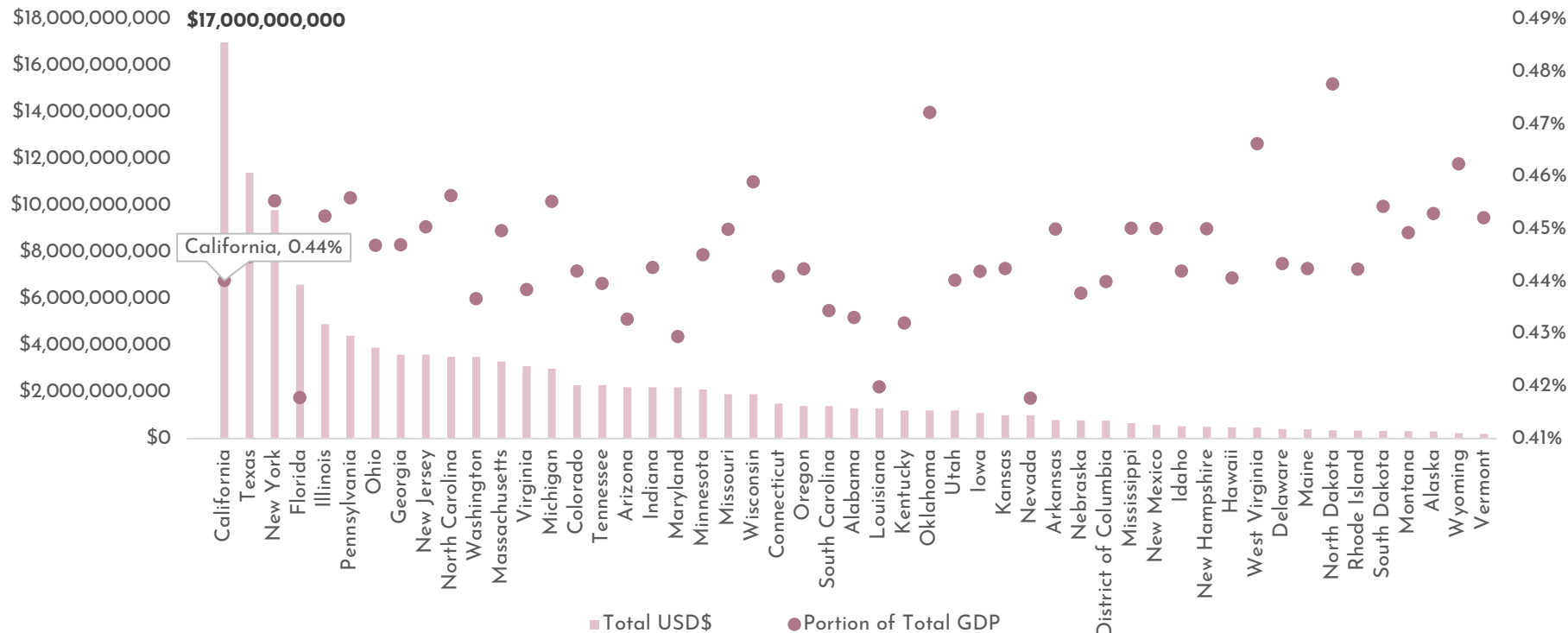
To meet this recommendation, a family in the U.S. would need to make at least **\$165,457** a year to pay for the cost of just one child in childcare.

**BASIC MONTHLY BUDGET OF A TWO-PARENT, TWO-CHILD HOUSEHOLD IN MONTEREY COUNTY BY SPENDING AREA, 2024**



## The current childcare system limits our country's economic well-being

Estimated annual economic impact of the infant-and-toddler child care crisis, 2023



By spending almost **12%** of their household income on childcare alone, Monterey County families have less disposable income for other necessities. This contributes to a reduction in consumer spending in our local economy.

But the economic drain associated with lack of affordable childcare isn't exclusive to our region. The United States loses an estimated **\$122 billion** in annual earnings, productivity, and revenue due to the inaccessibility of infant-toddler childcare. California alone loses an annual **\$17 billion** due to this lack of childcare.



## The current childcare system limits our economic well-being

*“When I was working, they called me to say I had to come pick up my child because he had a cold or something. So, I had to ask for permission and look for someone else to pick him up. It was very frustrating because they call you, and you have to go right away, sometimes even to Salinas, which is far.”*

– Monterey County parent, 2025

Households that cannot find affordable childcare in our region often require at least one working parent to provide at-home care. In 2023, approximately **44% of working parents across the United States missed work in order to accommodate childcare** needs at home. Moreover, according to a survey by ReadyNation & Council for a Strong America, **40% of working parents had been reprimanded or flat-out fired** from their jobs due to problems with childcare. This also places a burden on our regional economy, as more and more working parents must leave the labor force, in a market with a labor shortage.

# It doesn't have to be this way...



## Healthier countries prioritize public health by supporting the well-being of their residents across the life course

Examples:

- Scotland provides **1140 hours per year of free childcare** per child & a **free “baby box”** of necessary supplies
- France requires all pregnant mothers to take **at least 8 weeks of maternity leave** before they receive their guaranteed financial support during this time. They also provide **high quality, state-run childcare** programming that is free to families that apply
- In Denmark, **public childcare is guaranteed** for all children through the age of 6

Sources: Bradley, Sipsma, and Taylor, 2017; Campbell, Ikegami, and Gibson, 2010

## Our children are negatively impacted by the lack of childcare

**Significant neurological development occurs in the first five years of life, setting up children for future success in school as well as their careers later in life.** Quality childcare prepares children for primary and secondary schooling. It can help lay a strong foundation for the social, emotional, physical and cognitive skills needed for all future learning, health and well-being.

Data shows that the home environment and quality of childcare services has a greater influence on literacy development than formal early schooling. One study suggests that first grade literacy rates alone are associated with impacts on adult **literacy up to 42 years later.**

Young children who did not participate in regular group activities, such as early childcare programming, are also less likely to develop effective socialization skills than those who did. Studies suggest that involvement in high-quality early childcare serves as a protective factor from stress amongst children and stimulates self-regulation and prosocial behavior.



## Our families are negatively impacted by the lack of childcare

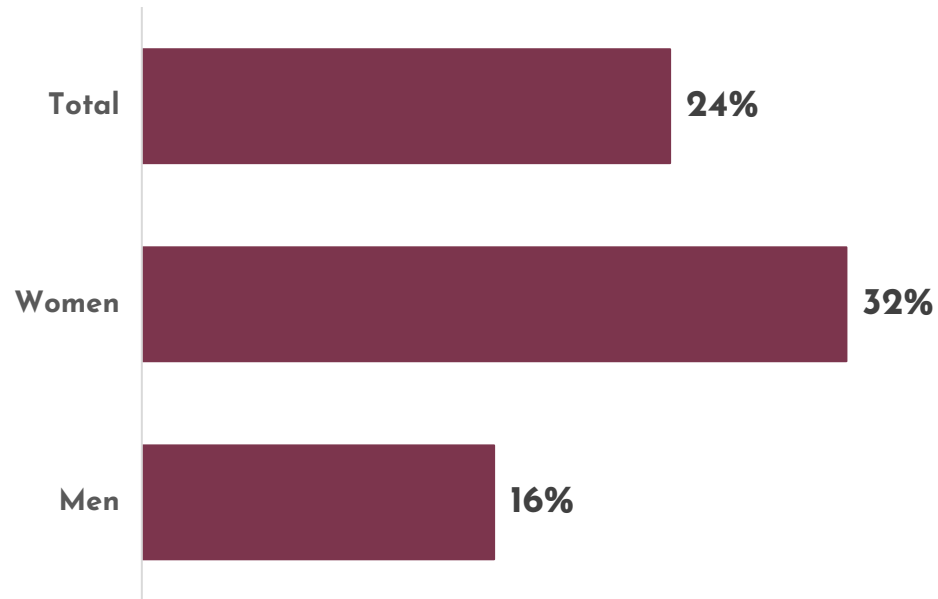


Families with children experience greater financial strain due to lack of quality, affordable childcare programming. According to estimates from the Bank of America Institute, households paying for childcare are more likely to dip into their savings accounts compared to other households across all income levels.

This strain can pull finances away from emergency funds for medical needs or potential college savings, further impacting the well-being of families. A study from 2022 showed that the average cost of infant childcare in 32 states (including the District of Columbia) **exceeded the annual costs of in-state university tuition for each state**. Therefore, some lower income families may be forced to choose between sending their child to childcare or sending them to college.

## Our underinvested childcare system drives disparities by race and income

US Chamber of Commerce Poll: “The need to be home and care for children/others in my family has made it difficult or impossible to search for full-time employment”



### Women and low-income families are burdened the most.

The childcare workforce is overwhelmingly comprised of women. Approximately **94% of childcare workers in the United States are women**. In the Monterey Bay region, women of color, particularly Latina women, comprise the vast majority of the home-based childcare and care center teaching staff. This predominantly female workforce experiences low wages, high stress on-the-job duties, and little recognition within our regional economy.

The lack of childcare disproportionately challenges the entire women’s workforce. Working mothers are more likely to stay home to care for their children than working fathers. A 2021 national study from the US Chamber of Commerce found that nearly **one out of three women nationwide have found it hard to maintain full-time employment due to lack of childcare**.

Low-income families in particular are more likely to keep one parent home to care for children rather than pay for more expensive childcare options outside of the home. As a result, **low-income mothers are even less likely to be active in the labor force compared to their higher-income counterparts**.

Sources: US Chamber of Commerce Foundation, 2023; Ferguson, 2024



## How is the childcare system set up in the United States and California?

The formal childcare system is categorized between center-based care programs and home-based care programs. Both are regulated services with licensing requirements and standards of quality.

**Center-based care** involves a facility managed by a central director and that employs a team of childcare workers.



**Home-based care**, also known as “family childcare”, is a care facility operated within the care-giver’s own home.



### What about informal childcare?

Informal care includes non-parental, home-based care that is not licensed. An estimated 70% of families in Monterey County regularly rely on informal childcare, even if they also have licensed care. Some informal caregivers are paid by the family out of pocket, or through a childcare voucher or subsidy. Some are not paid at all. Because most are not registered in any way, only anecdotal data exists about this prominent type of care.

## The fragmented childcare system is not an accident, but a direct result of underinvestment and inequitable power dynamics

### How is funding distributed in the current childcare system?

The core component of childcare funding is the subsidy system. Subsidies are provided by the federal and state government to help reduce the out-of-pocket expenses for families receiving childcare. There are two ways that subsidies are distributed within the system:

**Directly to the formal center-based & home-based programs** in the form of a direct subsidy allocation. The majority of this funding goes to center-based care programs.

**Directly to families with children** in the form of vouchers. Families can go to any program that accepts vouchers and use the vouchers to cover costs.

Families qualify to receive subsidized care by demonstrating financial or other qualifying need. However, these subsidies do not necessarily cover the entire cost of care. Families may still pay a certain portion of the fee. But with the rising cost of childcare and other basic needs, a growing number of parents cannot afford the remaining amount.



## The fragmented childcare system is not an accident, but a direct result of underinvestment and inequitable power dynamics

### How many families utilize these childcare subsidies in our region?

According to 2024 estimates from First 5 of Monterey County & the California Budget and Policy Center, about 27,000 children between the ages of 0-12 are eligible for subsidized childcare services in Monterey County. However, it is estimated that **only 11%** of children 0-12 in the county currently access these subsidies.

So why aren't more eligible families using childcare subsidies? Some common barriers include:

- **Lack of awareness** about the existence of the subsidy system
- **Misconceptions** about eligibility or belief that they do not need financial assistance
- **Perceived complexity** of the application process
- **Limited access to appropriate care**, especially for children with specific needs (e.g., mental impairments) despite having a subsidy

***“Many parents don’t know about the programs or the providers available. We’re starting to spread the word in the community to encourage people to apply for these programs. Like I mentioned earlier, the office is all the way in Salinas, and if they don’t drive or don’t know how to get there, they miss out on applying for these programs.”***

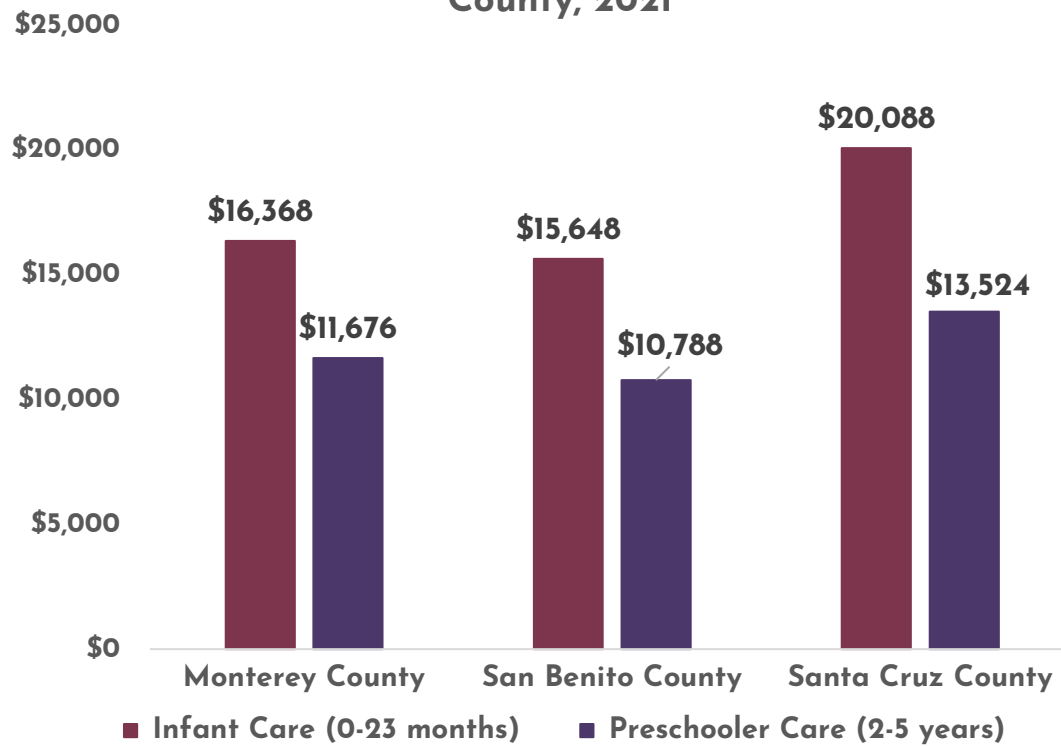
***- Non-profit staff member in Monterey County***

Sources: Pryor & Saucedo, 2025; Urban Institute, 2024



## The fragmented childcare system is not an accident, but a direct result of underinvestment and inequitable power dynamics

Regional Market Rate Survey Estimations of Annual Price of Center-Based Childcare by County, 2021



### Why is the cost of childcare so high and why is it increasing?

Though government subsidies are intended to reduce the costs of childcare, the current subsidy allocations do not reflect the true cost of childcare. At the state level, subsidies are set at a standard reimbursement rate for each county using the regional market rate survey (RMRS). This survey measures the average operational revenue such as tuition and fees for all childcare centers by county.

These estimates, however, do not account for the full costs of providing high-quality childcare such as facilities maintenance and specialized training for children with unique needs. Reimbursement rates also do not keep up with rapid increases in need, given that the RMRS is conducted just every 2-3 years. So, if a childcare provider had an increased number of participants to care for in a given year, there would be little flexibility to appropriately pay staff. As a result, many centers must choose between wanting to increase wages and cutting staff or hiring more staff but cutting wages.

Sources: Pryor, Schumacher, and Nair, 2025; Bipartisan Policy Center, 2020; Legislative Analyst's Office, 2025

## The fragmented childcare system is not an accident, but a direct result of underinvestment and inequitable power dynamics

### Why is the cost of childcare so high and why is it increasing?

Deficiencies in reimbursement rates contribute to low and stagnant wages for childcare providers. Childcare providers have seen increased demand for their services, yet nearly no increase in average wages across the state. Current wages are not an accurate reflection of the need for childcare nor the skill level of workers.

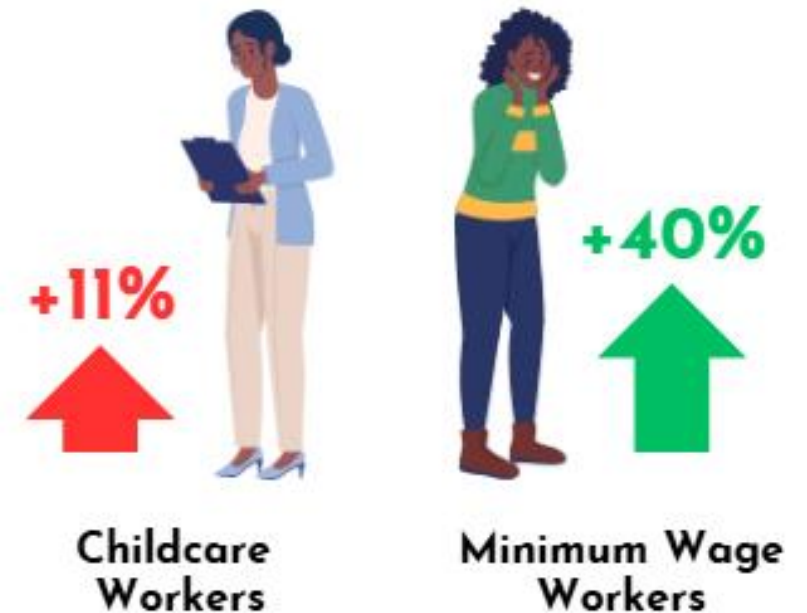
In 2022, the California median wage for childcare workers was just **\$13.67/hour**. This was only an **11% wage increase since 2017**. These wages have stayed stagnant despite wage increases across other occupations. For reference, between 2017-2022, the California minimum wage was raised from \$10/hour to \$14/hour\*.

Paying childcare providers less is not the solution to the overall high costs of childcare. With low wages, childcare centers experience high staff turnover and are less likely to retain more highly skilled providers. As a result, families receive less quality childcare.

**\*for employers with 25 or fewer employees**

Sources: Center for the Study of Child Care Employment, 2018 & 2024

### Percent change in California workers' median wages from 2017-2022



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# MUTUALITY

HOW IS OUR REGION CONNECTED?

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## Our childcare system and our economy are interdependent

The COVID-19 pandemic highlighted how heavily we all depend on a healthy essential workforce for economic stability, including the value of childcare services. Federal support for childcare funding such as the CARES Act, Coronavirus Response and Relief Supplemental Appropriations Act, and American Rescue Plan Act, amounted to just over \$5 billion in California alone.

Though this emergency influx of funds momentarily raised reimbursement rates for providers across the state, California still lost approximately **18,000 licensed childcare spaces** during the pandemic. This decrease in an already inaccessible market left a large proportion of working parents unable to return to work. Mostly mothers stayed home to work remotely or left their jobs entirely. This in turn hurt business.



Sources: Pew Research Center, 2021; Bipartisan Policy Center, 2020

## Our childcare system and our economy are interdependent



“Working from home” and providing your own childcare is not the full solution either. An estimated **63% of** teleworking parents who tried to juggle their newly remote positions while also becoming full-time childcare providers for their children found it difficult to work without interruptions since the pandemic began.

Apart from the greater workload on parents, caring for one’s own children while teleworking during the COVID-19 pandemic resulted in lowered quality of care and decreased socialization of children. Beyond this, working from home while caring for one’s own children wasn’t an option that was available to our essential workforce, who still desperately needed support.

Sources: Pew Research Center, 2021; Bipartisan Policy Center, 2020

## What is the true cost of childcare?

**Affordability isn't linked to a family's income alone. It's linked to what we invest into childcare as a community. The "true cost" of childcare includes:**

### Location

- Urban areas tend to have higher childcare costs than rural ones. Costs can also vary significantly between states or regions.

### Age of the Child

- Infants generally cost more to care for than older children due to the higher staff-to-child ratio required

### Quality of Care

- Facilities with highly trained staff and lower child-to-staff ratios may charge more

### Transportation

- The time and money spent transporting children to and from care facilities may be excessive depending on the availability of care

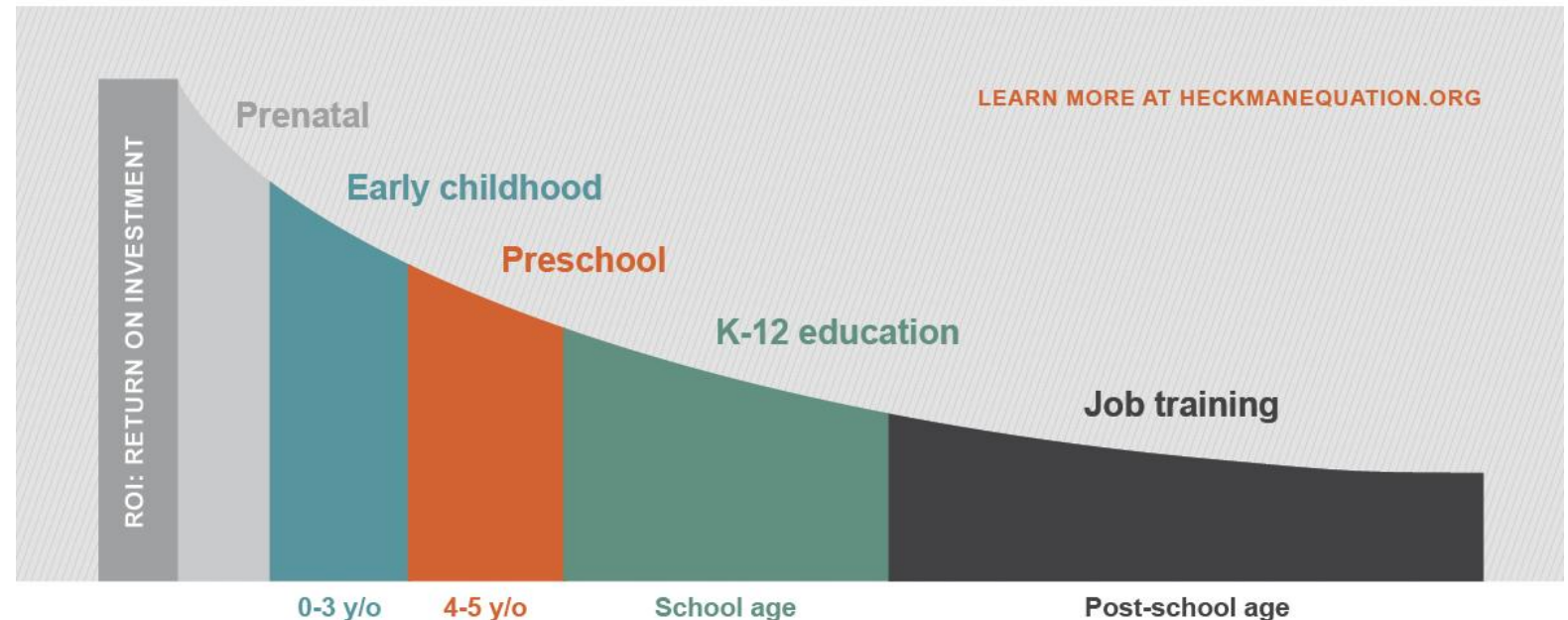


## When we invest in our childcare system, our children do better and our economy improves

Increased financial investments into our childcare system are directly tied to greater economic growth.

Economist James Heckman developed the “Heckman Equation” to estimate the economic impact of investments in prenatal and early childhood. He calculates that every dollar spent on high quality, birth-to-five programs for disadvantaged children delivers a 13% per annum return on investment. His calculations suggest that childcare is a collective good which stimulates our regional and national economies for years to come.

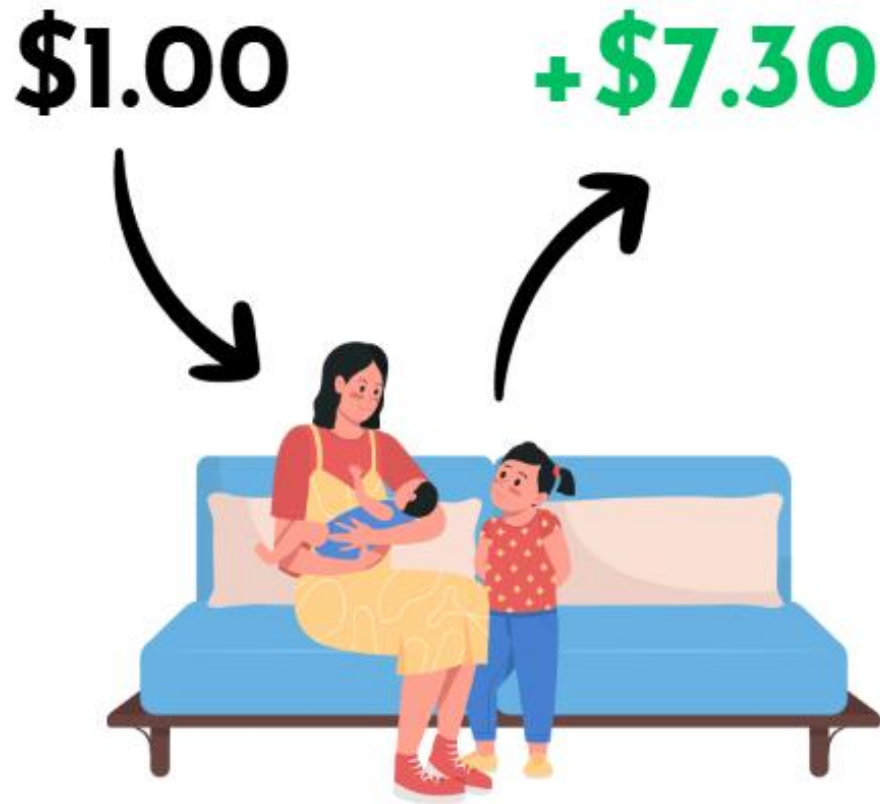
The earlier we invest in early childhood education, the greater the economic benefits for our country



Sources: Powell, Thomason, and Jacobs, 2019; Garcia et al, 2020; Heckman, 2008



**When we invest in our childcare system, our children do better and our economy improves**



**The Heckman Equation proves true in both national and state-wide assessments.**

In California, every dollar invested in early childcare programming may generate upwards of \$1.88 in increased economic activity through the secondary economic impacts of early childhood education providers alone.

More so, national estimates suggest that for every dollar invested in high-quality childcare and early learning programs, an average \$7.30 (in 2014 USD) is generated in lifetime benefits per child. In addition to these benefits, a stronger childcare system supports increased labor force productivity amongst parents, especially amongst working mothers.

Sources: Powell, Thomason, and Jacobs, 2019; Garcia et al, 2020



## When we invest in our childcare system, our children do better and our economy improves

The California early childcare industry generates about \$13.5 billion in direct economic output per year. Increasing early childcare worker wages may contribute to an economic multiplier effect in our state economy as workers can afford to spend more of their earnings outside of meeting their basic needs. Higher wages are also associated with greater worker productivity as well as higher quality of care per child. Moreover, higher quality early childcare corresponds with improved learning in primary school, translating to lower costs for supplemental teaching programs aimed at helping children “catch-up” to their peers.

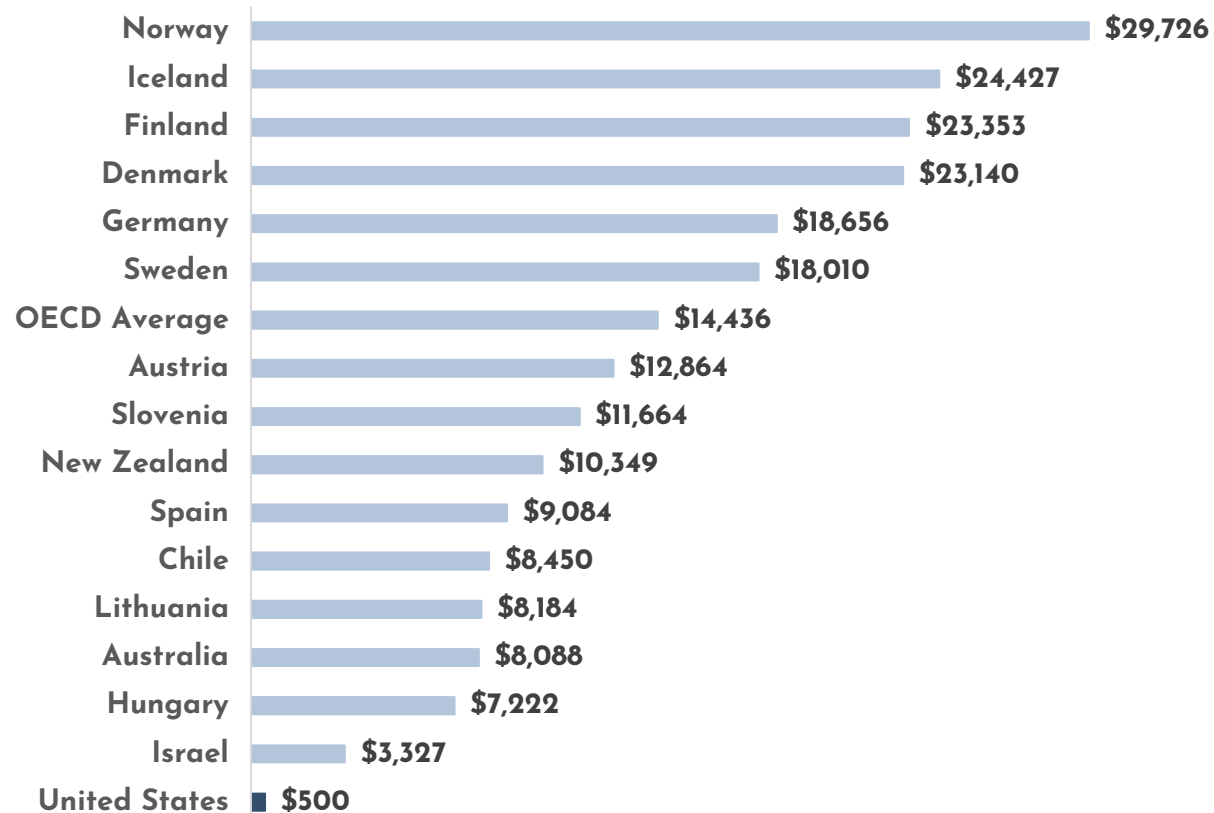
For children themselves, access to quality early childcare is associated with increased high school and college graduation rates. One study suggests that attending early learning programs is associated with a 6% increase in high school graduation as well as a 5.5% increase in four-year college attendance. Beyond even school years, studies suggest that involvement in high quality early childcare is also associated with increased lifetime earnings for children in care.



Sources: Powell, Thomason, and Jacobs, 2019; Gray-Lobe, Pathak, and Walters, 2023

## Other countries understand the benefits of childcare and invest in the success of the system.

Annual Public Spending per Child on Early Childhood Care by Select OECD Country, 2020



The United States spends the least on early childcare per child compared to all other 37 OECD countries, and by a considerable margin. Other countries spend up to **59 times more per child** on early childcare annually than the United States. And these investments are reflected in the wellbeing of their population:

	OECD Human Development Ranking	OECD Primary School Completion Rate	OECD Child Survival Rate Ranking
Norway	2 <sup>nd</sup> out of 37	11 <sup>th</sup> out of 37	2 <sup>nd</sup> out of 37
United States	17 <sup>th</sup> out of 37	26 <sup>th</sup> out of 37	32 <sup>nd</sup> out of 37

Sources: OECD, 2020; Gould et al, 2020

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## MOVEMENTS

WHO IS CURRENTLY FIGHTING TO BRING MUTUAL PROSPERITY TO OUR REGION?

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## Shifting the status quo

**After identifying how we can improve our mutual prosperity through providing accessible childcare, we can then aim to shift power by supporting regional organizations already working to change the status quo.**

Shifting the status quo will require a change in who has power in our childcare system policies and decision-making processes. We need greater investment of funds and more collaborative work to strengthen our regional work on childcare into a movement.

**Here are the core philosophies shared by our regional change-makers:**

- Highlighting the importance of childcare for our regional economy, not just for families with children
- Building strong connections between the childcare system and different constituencies (i.e. urban planners, city government, neighborhood groups, school boards)
- Recognizing our regional interdependence on the value of childcare for workforce sustainability and efficiency
- Uplifting the voices of the childcare workforce in order to express their needs to a broad audience
- Uplifting the voices of families and their needs and insights to the childcare solution.

## Shifting the status quo

The COLIBRI Child Care Campaign is one example of a powerful, community driven effort to support accessible and quality childcare in our region. This effort brings together the ongoing work of building community power to drive systems change, led by Building Healthy Communities (BHC), First 5 Monterey County (F5MC), and Bright Beginnings Early Childhood Initiative (BB).

- BHC's COLIBRI racial equity series (Collaboratively Organizing for Liberation, Inclusion and Breaking Inequities), was a year-long action learning process that brought Monterey County stakeholders together to develop equity-centered change strategies within their specific areas of focus.
- F5MC's recent strategic planning process, guided by COLIBRI, engaged community members to drive their priorities to advance racial equity for families with young children.
- BB's ongoing capacity building of early childhood advocates, and role in ensuring childcare is included in the Regions Rise Together Inclusive Economic Blueprint.

Through the COLIBRI Child Care Campaign, community leaders are also exploring the opportunity to lead the crafting of a Bill of Rights for Childcare to raise awareness of the lack of childcare, its impact on families, and potential action that can be taken.



Sources: California Pan-Ethnic Health Network, 2024

## Shifting the status quo

### Who is currently shifting the status quo? Some examples include...

#### **Bright Beginnings Early Childhood Initiative ([link](#))**

- Promotes policies and practices to increase access to quality, affordable childcare, including raising awareness, conducting research, connecting providers to resources, and catalyzing systems change.

#### **First 5 Monterey County ([link](#))**

- Invests in programs and initiatives that support the health, development, and education of children from prenatal to age five, aiming to improve access to quality childcare and early learning opportunities

#### **United Way of Monterey County ([link](#))**

- Works to improve childcare access by funding programs that support families, enhance early education, and address barriers to childcare services through community partnerships

#### **Monterey County Office of Education: Family Resource Center ([link](#))**

- Provides resources and support for families seeking childcare, offering referrals, education, and access to programs that enhance early childhood development

#### **Quality Matters Monterey County ([link](#))**

- Focuses on improving the quality of early childhood education programs through training, resources, and support for providers, ultimately aiming to enhance access to high-quality childcare for families

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WHAT KEY STEPS SHOULD WE TAKE TO ENSURE A MORE PROSPEROUS FUTURE?

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Economics** 

## SOLUTIONS

### NORTH STAR

*Childcare is a collective good that benefits our entire economic system, and, therefore, every child has access to affordable, quality early education and safe care throughout their development.*

**Expand and improve the subsidy system**

**Action Steps:**

Advocate for increased funding for public sector childcare system, including new methodologies for market rate estimation

**Increase wages for childcare providers**

**Action Steps:**


Integrate childcare systems in order to efficiently maximize compensation and provide benefits to childcare workers

**Recognize the value and importance of a highly skilled childcare workforce**

**Action Steps:**

Expand the credentialing system for childcare providers and introduce system components that improve workforce well-being





# Solutions: Expand and Improve the Childcare Subsidy System

## **Advocate**

**Call for increased  
public funding for  
childcare to  
expand availability  
of subsidies for  
families**

## **Develop**

**Find and utilize new  
methodologies for  
market rate  
estimation that  
account for the true  
cost of childcare**

## **Assess**

**Collect state and  
county level data  
more frequently to  
more accurately  
estimate the true  
costs of childcare**

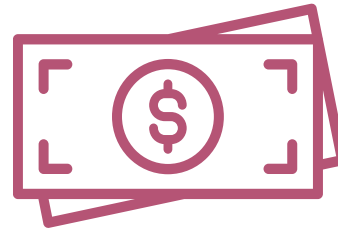
# Solutions: Increase wages for childcare providers



**Integrate childcare center programming into concurrently funded workforce development programs such as apprenticeship programs and continuing education**



**Offer benefits exclusively for childcare workers such as tax-credits or tuition reimbursement for recently graduated childcare professionals**



**Develop state-level funds to provide direct wage supplements to childcare workers**

# Solutions: Recognize the Value of a Highly Skilled Childcare Workforce



**Offer  
Incentives  
and Reward  
Programs**

**Media and  
Advocacy  
Campaigns to  
Highlight Childcare  
Worker  
Contributions**

**Implement  
Step-Based  
Credentialing**

**Improved Working  
Conditions  
(i.e. counseling  
programs and stable  
scheduling)**

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