



 MORNING CONSULT

# Bipartisan Policy Center

CHILD CARE POLLING PRESENTATION

October 2019

# Key Points

- 1 The cost of child care influences parents' decision to have children.**
  - Among parents who do not intend to have a child in the future for financial reasons, about three in four (72%) say child care costs *significantly* influenced the decision to not have a child in the future.
- 2 Parents say it is difficult to find quality child care within their budget.**
  - Half of parents (54%) say it was difficult to find quality child care within their budget, including 18% who say it was *very difficult*.
  - Parents with a lower income level are more likely to say it was difficult to find quality child care with their budget.
- 3 Finding a child care provider affects parents' work life balance.**
  - A majority of parents say finding a child care provider affected staying in the workforce (68%) and working more hours (66%).
  - Women (45%) are more likely than men (33%) to say finding a child care provider impacted staying in the workforce *a lot*.

- 4 Being able to afford a child care provider also affects the amount parents are working.**
  - A majority of parents have worked overtime (55%) in order to afford child care expenses.
  - And two in five parents (42%) have changed jobs to have more flexible work hours in order to afford child care expenses.
- 5 Parents are also making financial changes to afford child care, such as reducing the amount they are spending and saving.**
  - And of the tested options, 18% of parents say they would prioritize having more children if they had additional disposable income.
- 6 Having enough disposable income is a barrier to saving for retirement.**
  - A majority of parents (60%) say not having enough disposable income is the primary reason for not contributing enough to receive the full employer match to their workplace retirement plan.

## Methodology:

This poll was conducted from October 11-17, 2019, among a national sample of 800 parents of children under the age of 5 currently paying for child care and have a household member who is employed. The interviews were conducted online. Results from the full survey have a margin of error of plus or minus 3 percentage points.

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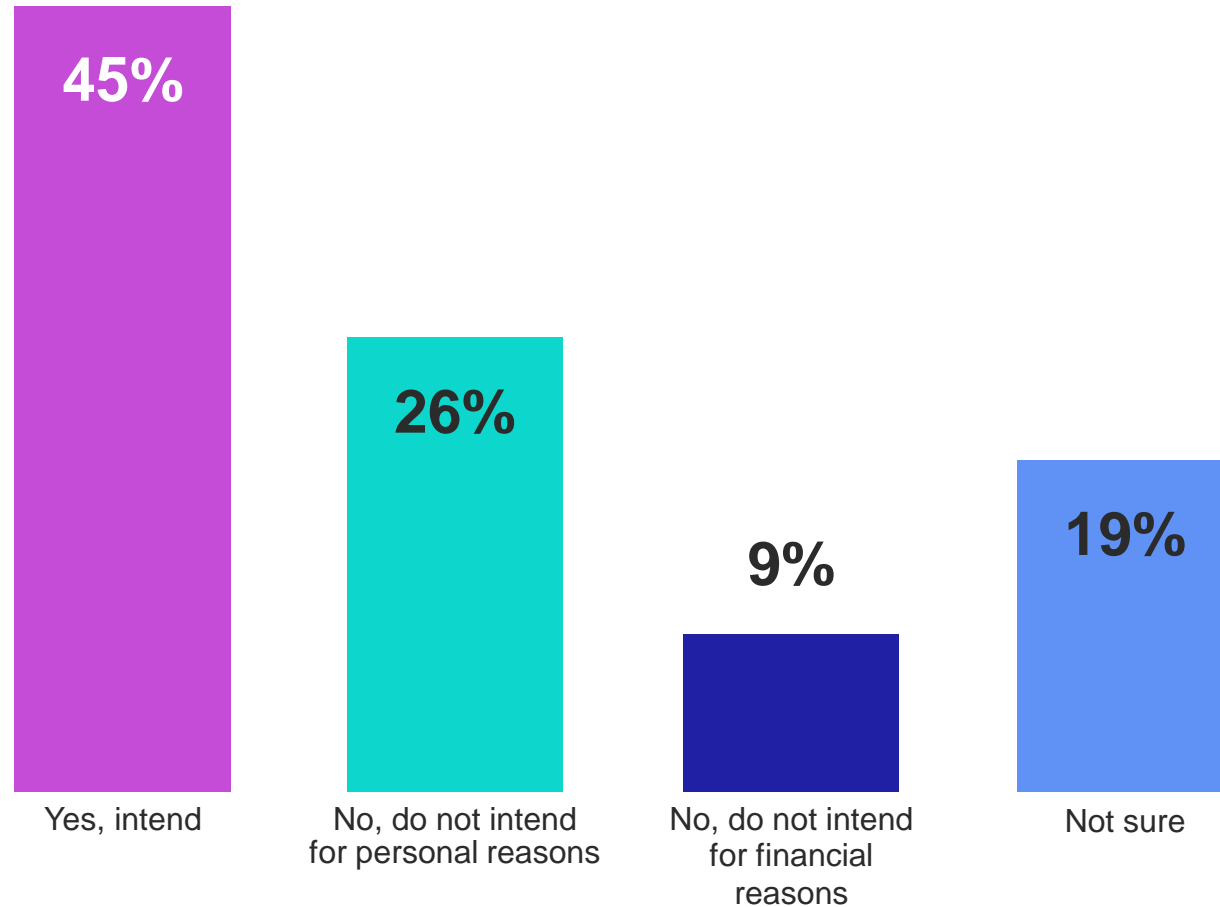
Impact of Child Care Costs

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Current Retirement Offerings

## A plurality of parents (45%) say they intend to have a child in the future.

*Do you expect to have a child in the future?*

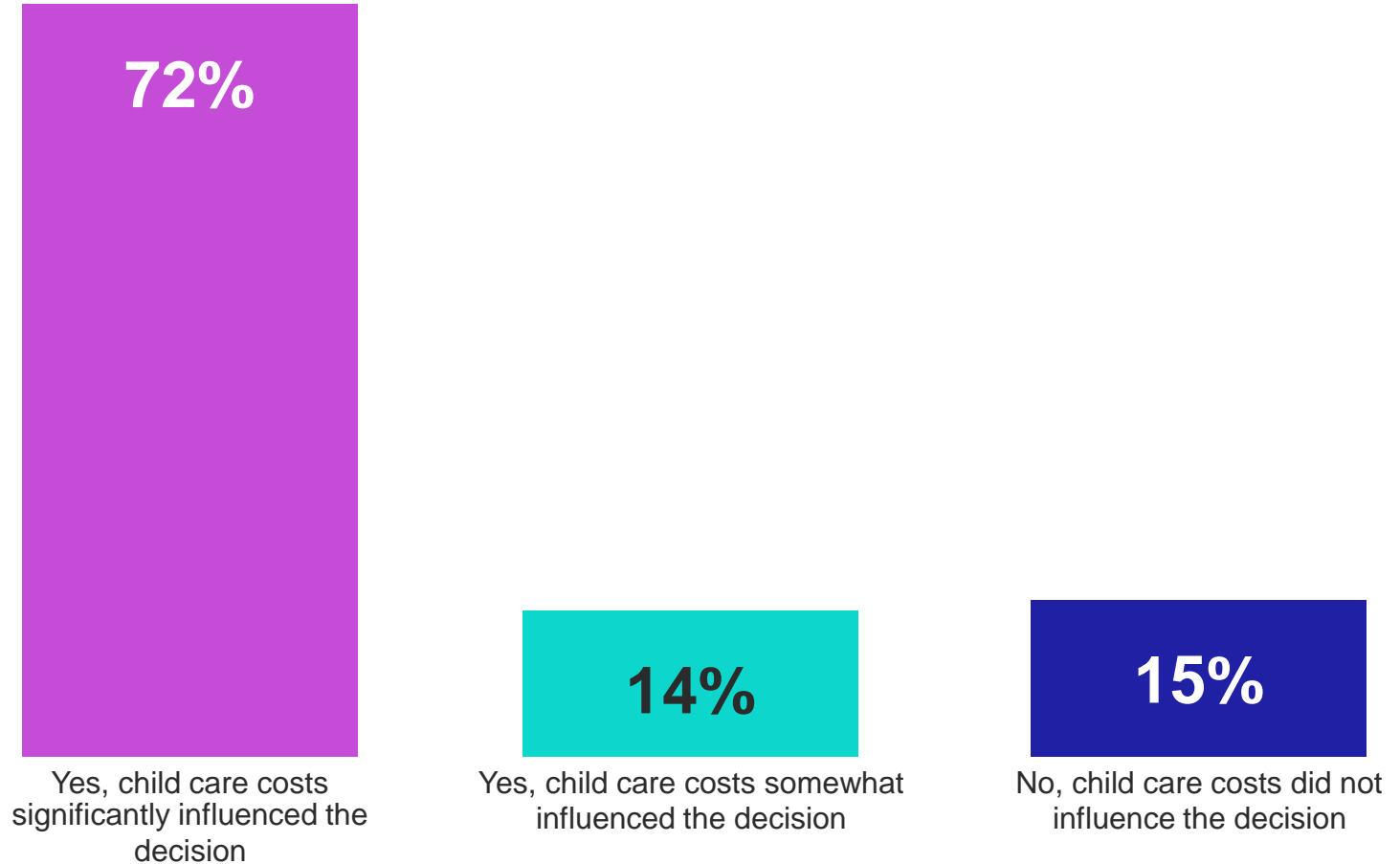


## Future Family Planning

## Future Family Planning

**Among parents who do not intend to have a child in the future for financial reasons, about three in four (72%) say child care costs *significantly* influenced the decision.**

*You indicated you do not expect to have more children in the future for financial reasons. Did the cost of child care influence your decision to not have more children for financial reason?*



*\*Among parents who do not intend to have a child in the future for financial reasons, n=74, margin of error is +/- 12%*

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**Future Family Planning**



**Child Care Costs and Preferences**



**Impact of Child Care Costs**



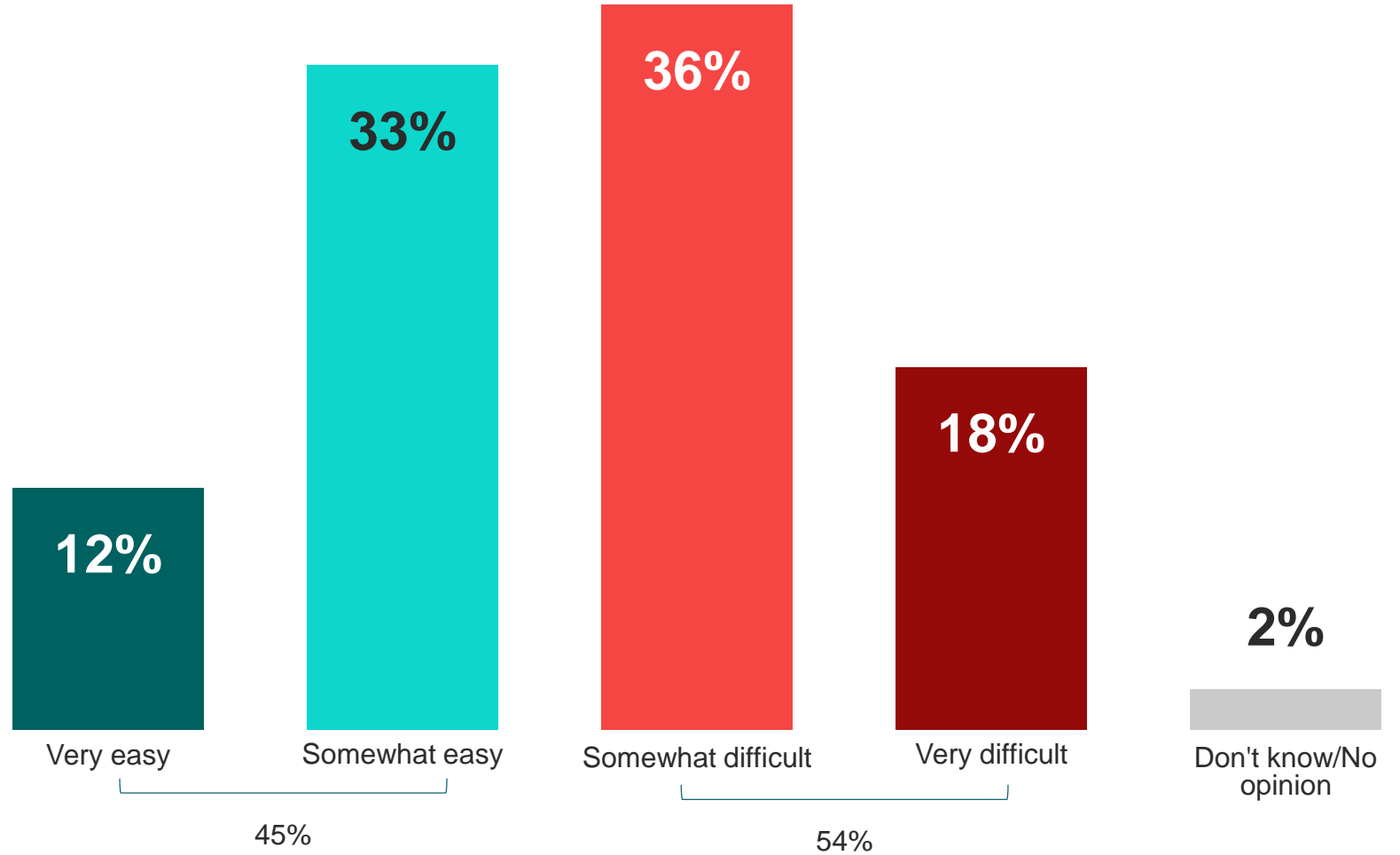
**Current Retirement Offerings**



## Child Care Costs and Preferences

Half of parents (54%) say it was difficult to find quality child care within their budget, including 18% who say it was *very difficult*.

*How easy or difficult was it for you to find quality child care within your budget?*

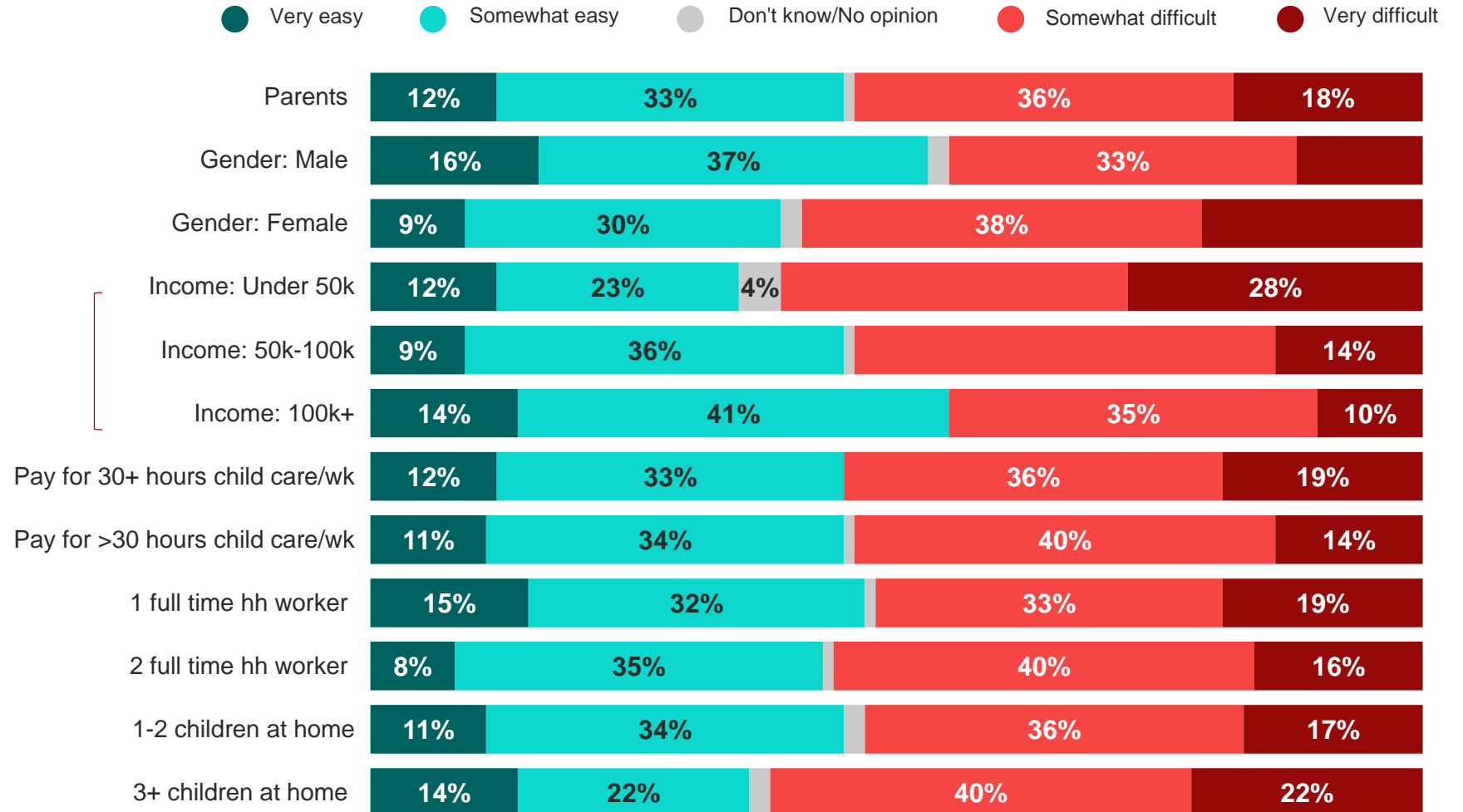




# Child Care Costs and Preferences

## Parents with a lower income level are more likely to say it was difficult to find quality child care with their budget.

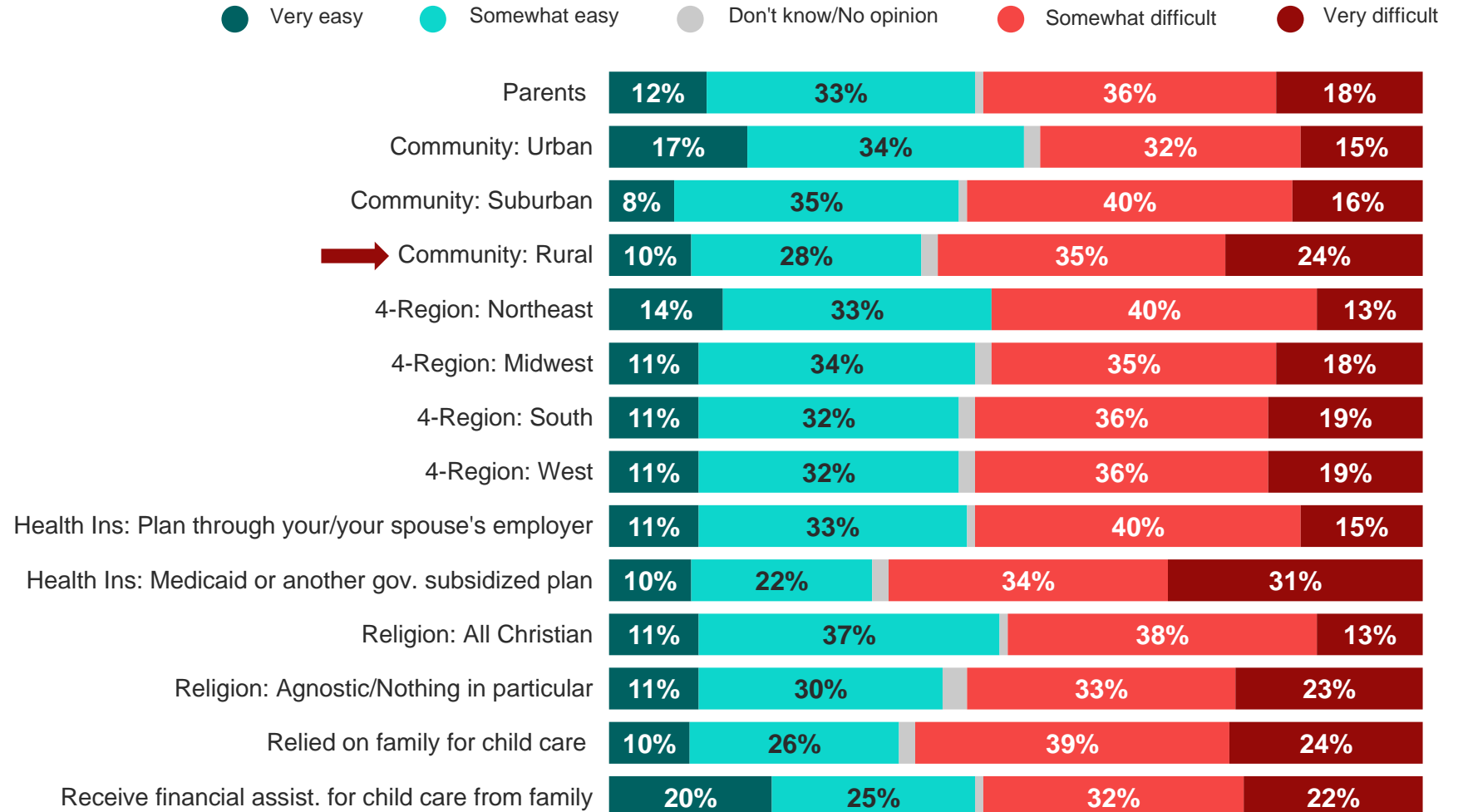
*How easy or difficult was it for you to find quality child care within your budget?*



# Child Care Costs and Preferences

## Parents in rural areas are more likely to say it was difficult to find quality child within their budget.

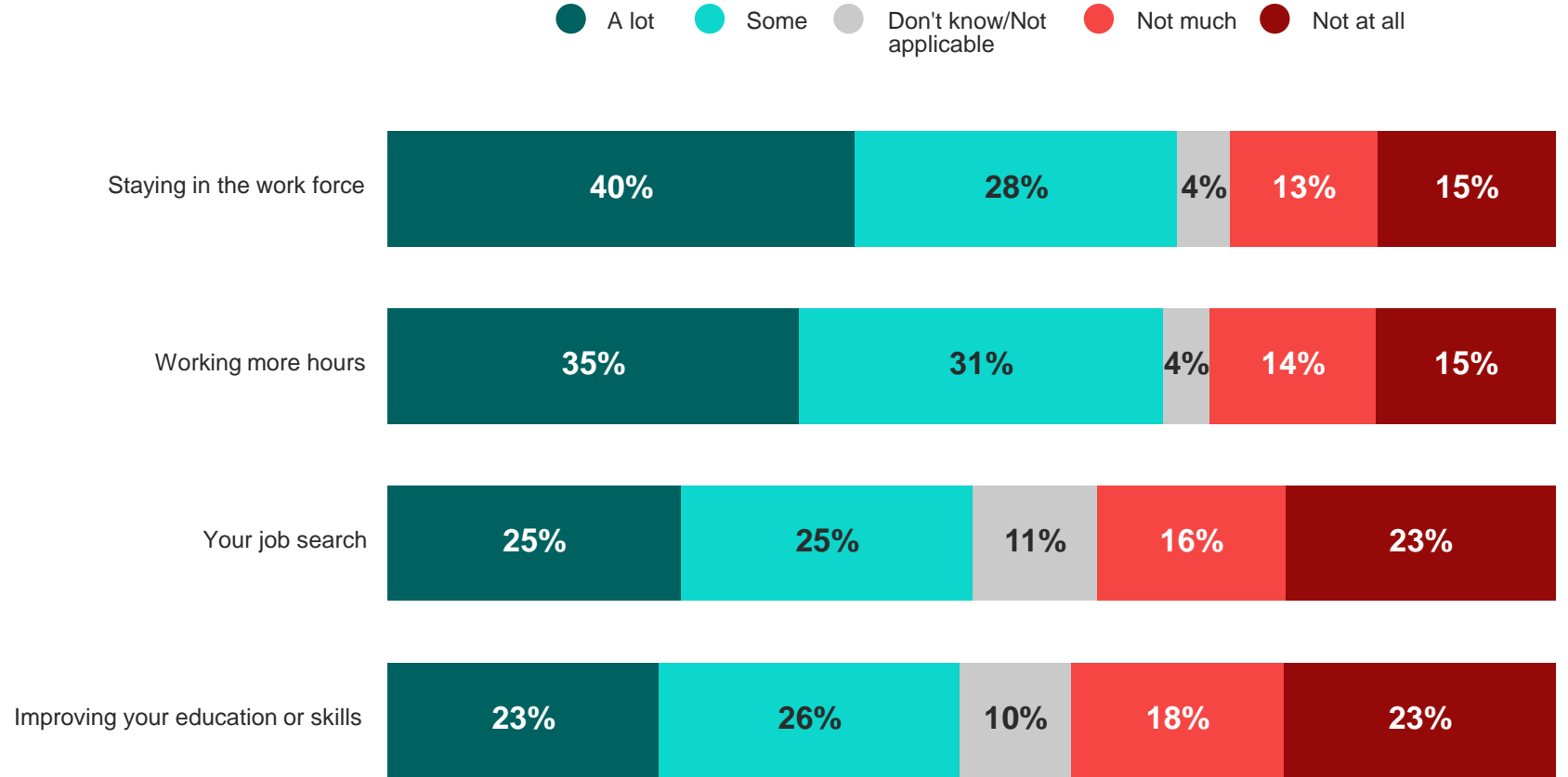
*How easy or difficult was it for you to find quality child care within your budget?*



# Child Care Costs and Preferences

**A majority of parents say finding a child care provider affected staying in the work force (68%) and working more hours (66%).**

*To what extent did finding a child care provider affect each of the following?*



**Women (45%) are more likely than men (33%) to say finding a child care provider impacted staying in the work force *a lot*.**

*To what extent did finding a child care provider affect each of the following?*

**Finding a Child Care Provider Affecting the Following ‘A Lot’**

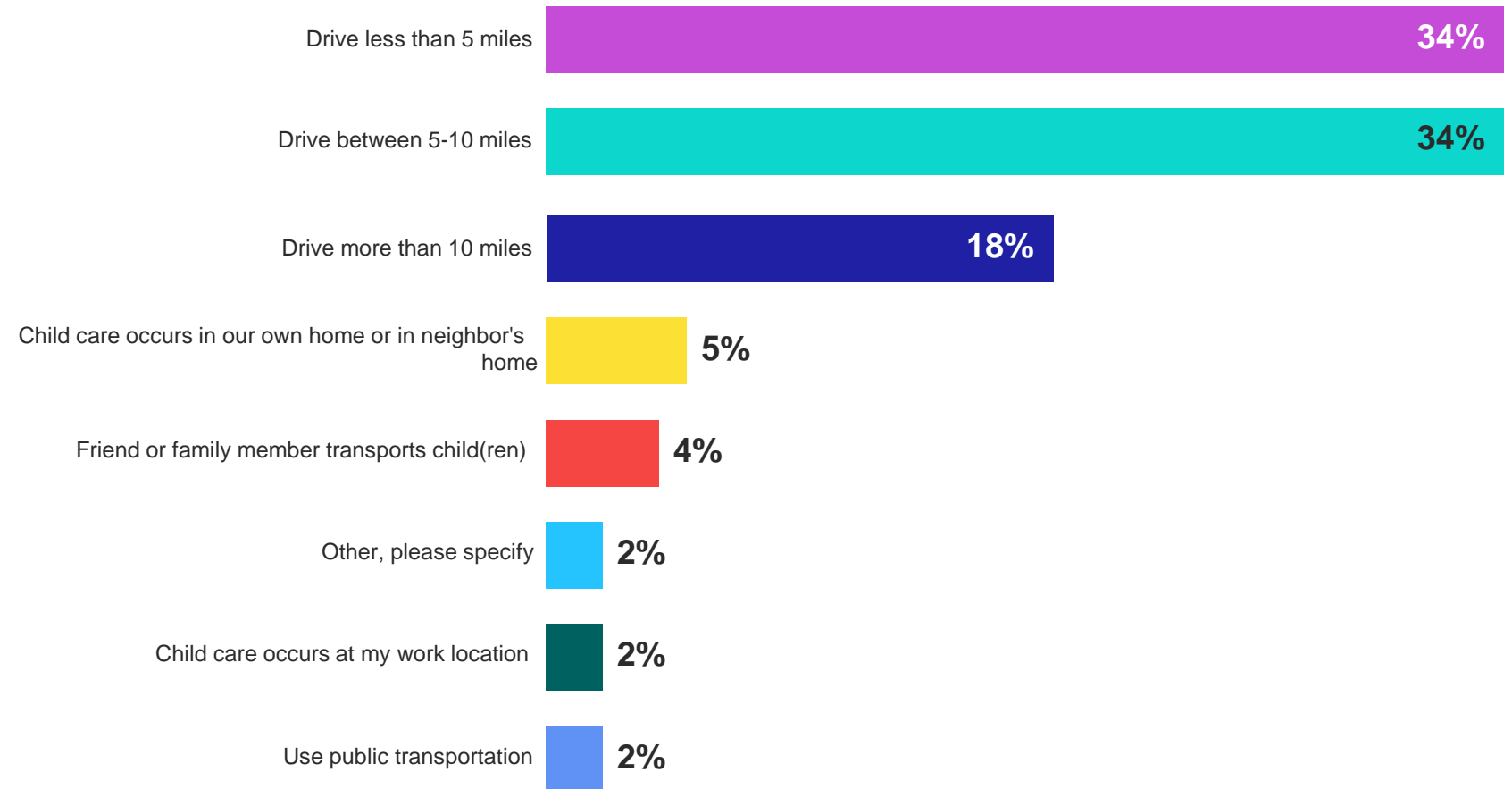
	<i>Parents</i>	<i>Male</i>	<i>Female</i>	<i>Income: Under 50k</i>	<i>Income: 50k-100k</i>	<i>Income: 100k+</i>
Staying in the work force	40%	33%	45%	43%	37%	40%
Working more hours	35%	35%	36%	46%	30%	30%
Your job search	25%	22%	28%	35%	21%	18%
Improving your education or skills	23%	24%	23%	33%	16%	21%

**Child Care  
Costs and  
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## Child Care Costs and Preferences

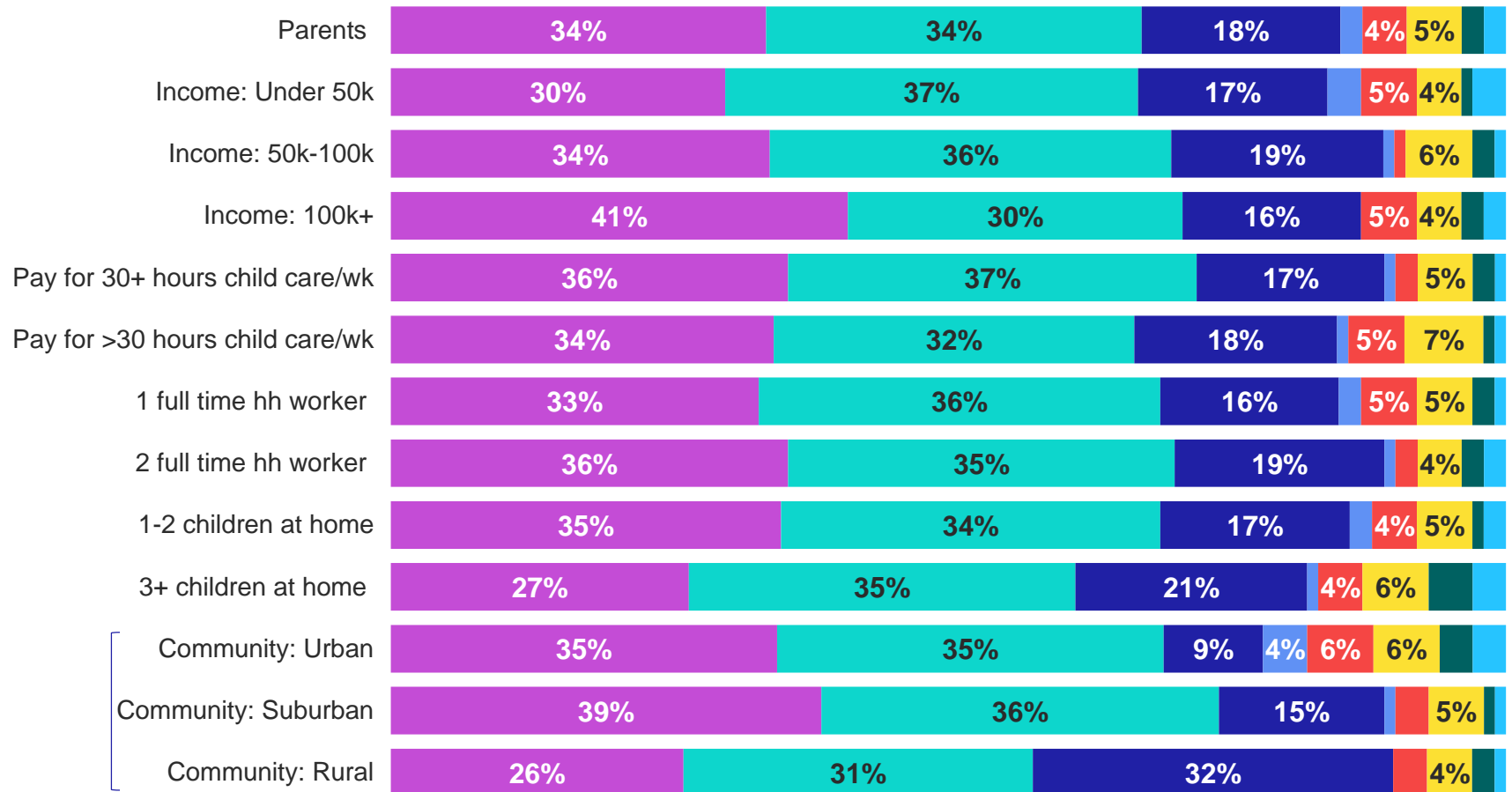
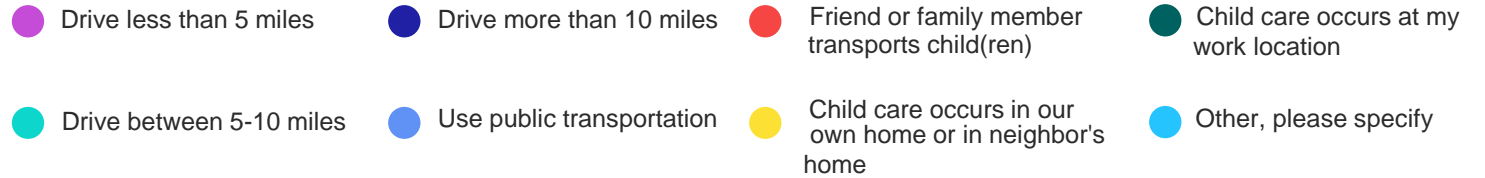
### A majority of parents are driving their children to their child care arrangement.

*How do you typically get your child or children to their child care arrangement?*



## Rural parents are more likely than urban and suburban parents to drive more than 10 miles to their child care arrangement.

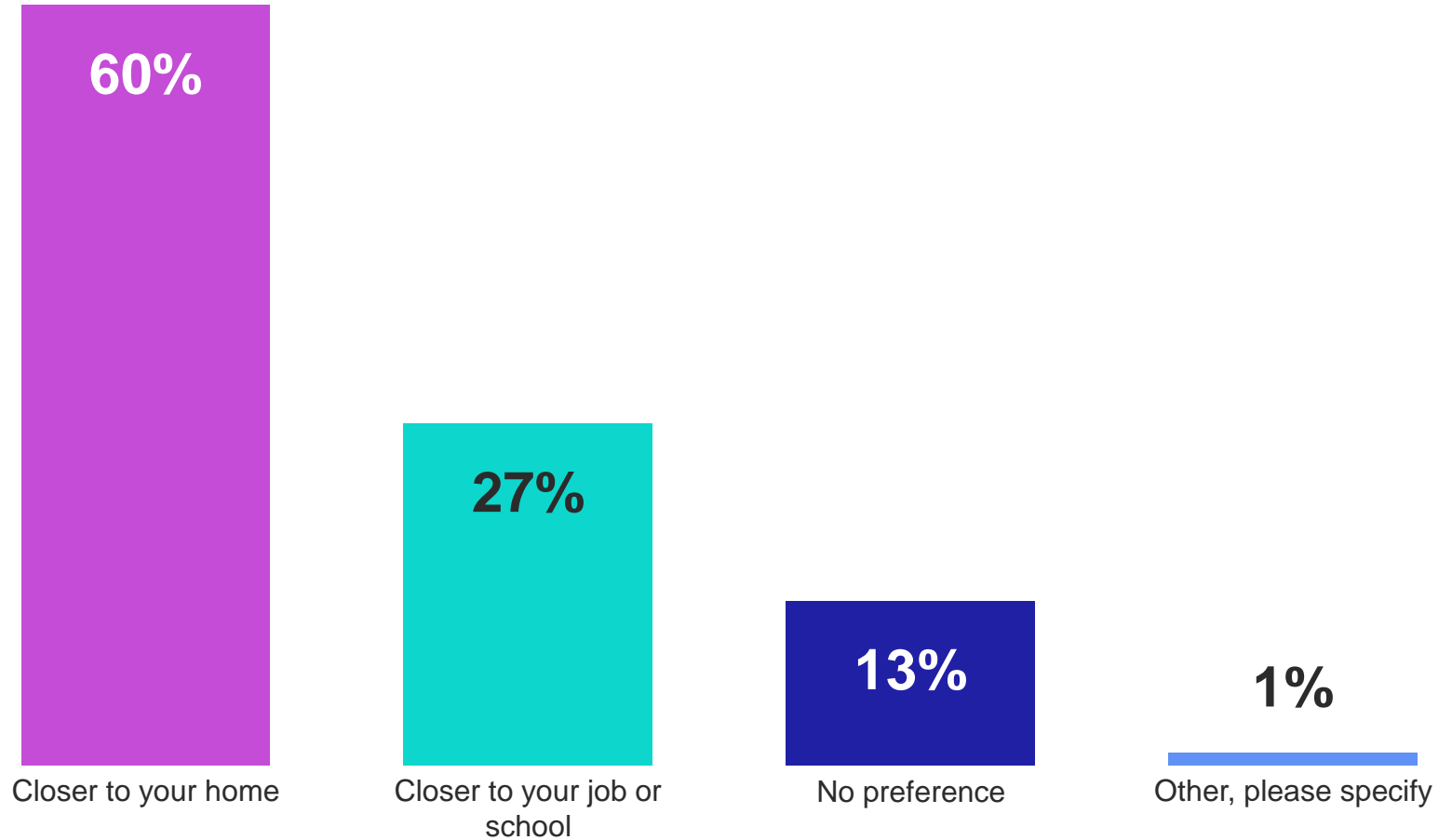
*How do you typically get your child or children to their child care arrangement?*



## Child Care Costs and Preferences

**And parents prefer their child care location is closer to their home (60%)  
than their job or school (27%).**

*Do you prefer your child care location is:*

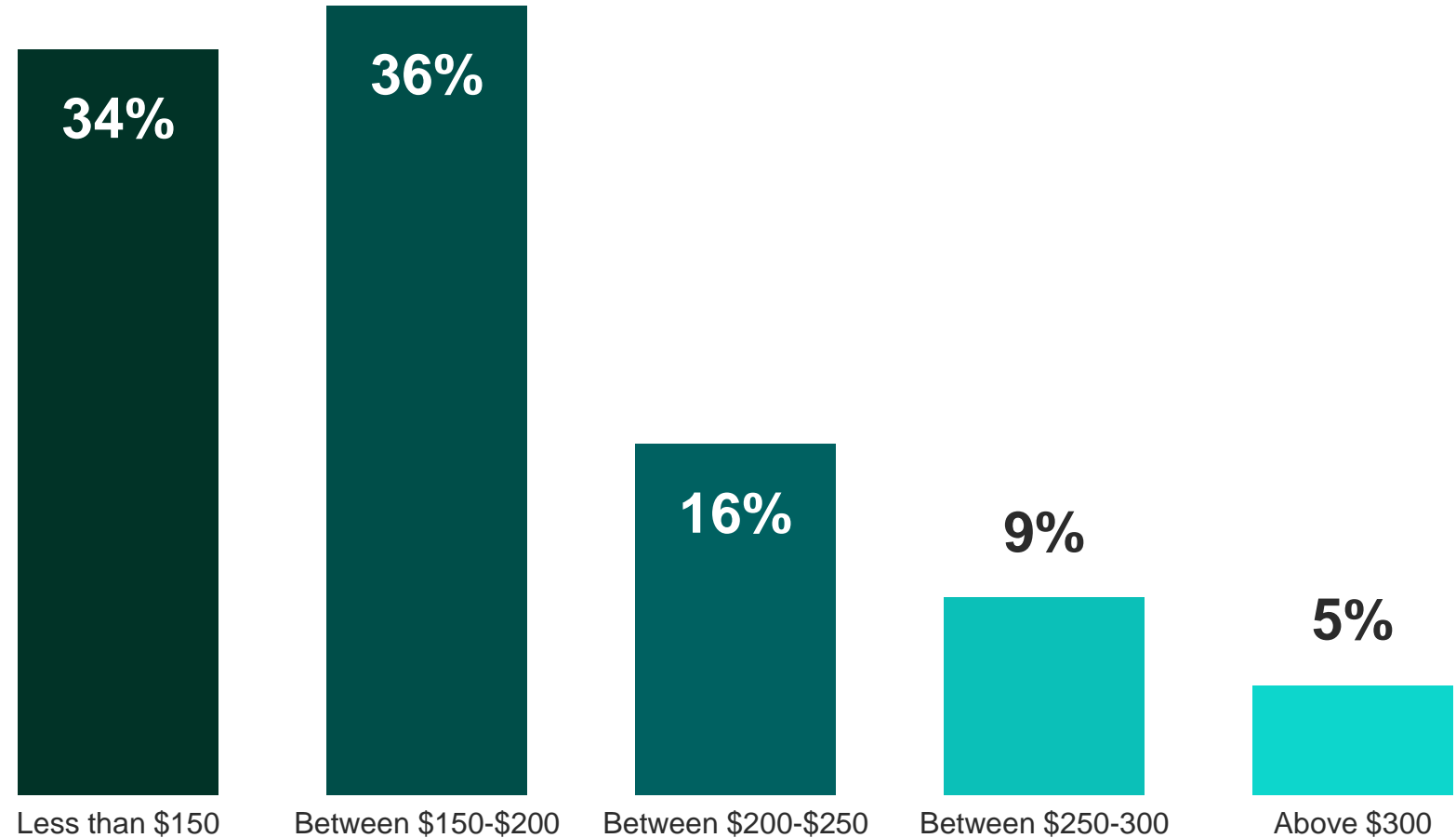


## Child Care Costs and Preferences

**A majority of parents are spending less than \$150 (34%) or between \$150-200 (36%) on child care, per child, each week.**

*To the best of your knowledge, how much do you currently pay for child care, per child, per week?*

## Child Care Costs and Preferences

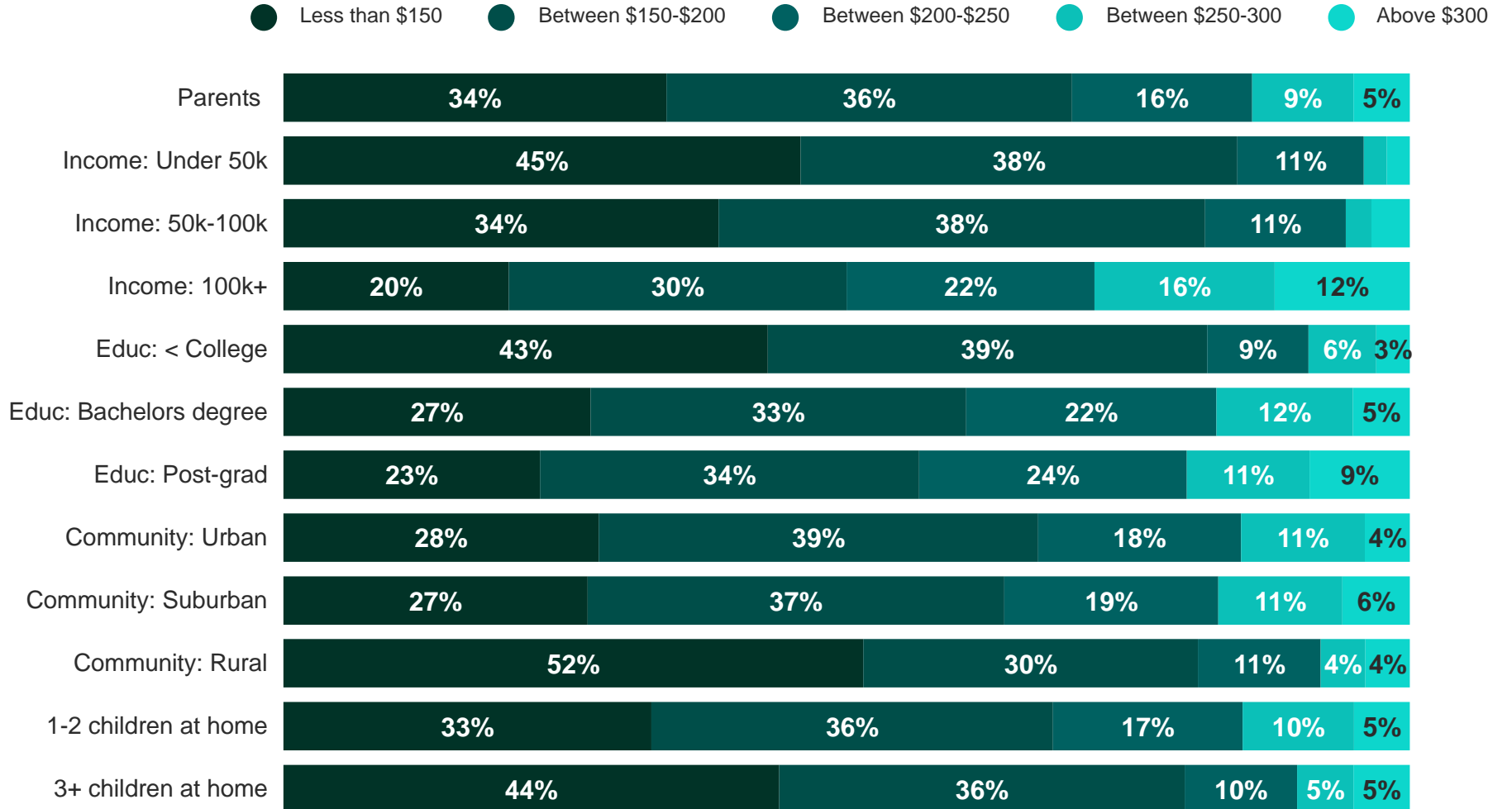




# Child Care Costs and Preferences

## Parents living in rural areas are more likely than urban and suburban parents to be paying less for child care.

*To the best of your knowledge, how much do you currently pay for child care, per child, per week?*



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**Future Family Planning**



**Child Care Costs and Preferences**



**Impact of Child Care Costs**

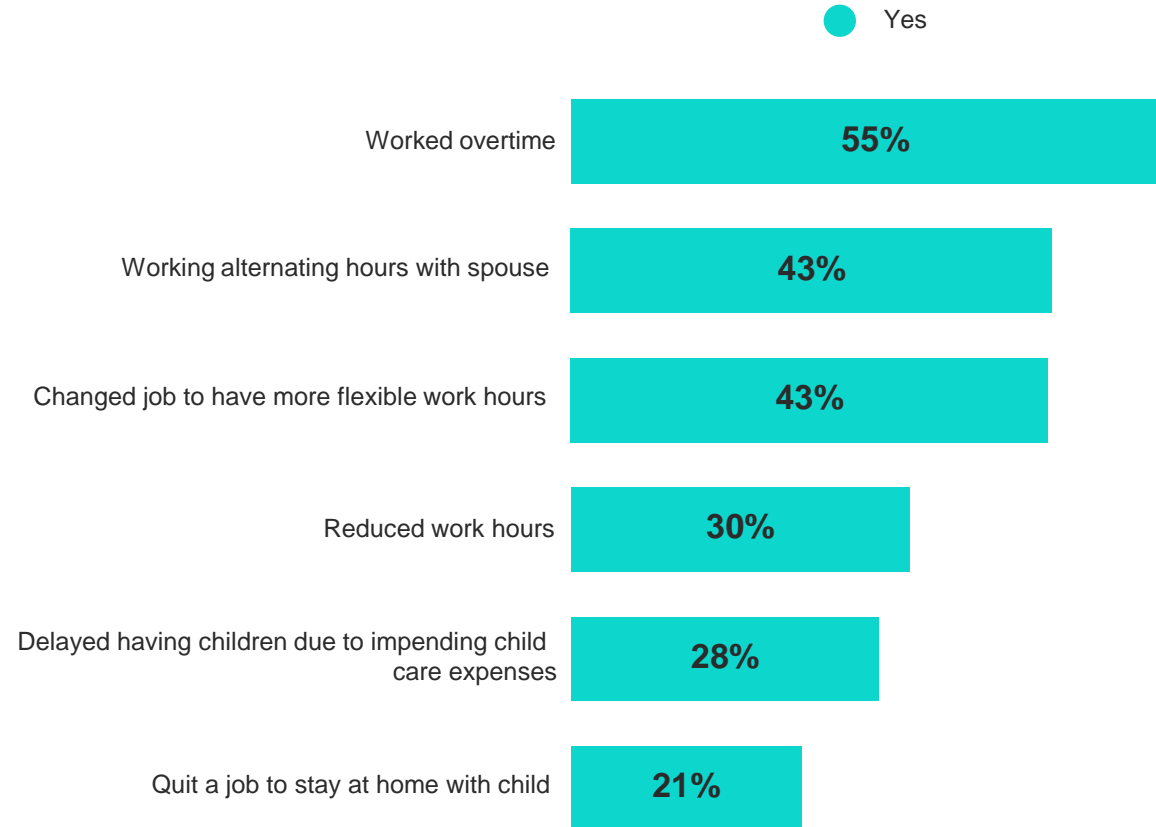


**Current Retirement Offerings**

# Impact of Child Care Costs

**Of the tested lifestyle changes, a majority of parents have worked overtime (55%) in order to afford child care expenses.**

*Have you and/or your spouse made any of the following lifestyle changes in order to afford child care expenses?*



**Parents with a lower income are more likely to made changes to their work hours to afford child care expenses.**

*Have you and/or your spouse made any of the following lifestyle changes in order to afford child care expenses?*

<b><u>Lifestyle Changes to Afford Child Care</u></b>						
	<b>Parents</b>	<b>Male</b>	<b>Female</b>	<b>Income: Under 50k</b>	<b>Income: 50k-100k</b>	<b>Income: 100k+</b>
Worked overtime	55%	55%	55%	69%	54%	41%
Working alternating hours with spouse	43%	43%	43%	55%	42%	33%
Changed job to have more flexible work hours	43%	39%	46%	55%	39%	35%
Reduced work hours	30%	26%	34%	41%	28%	23%
Delayed having children due to impending child care expenses	28%	27%	28%	28%	29%	26%
Quit a job to stay at home with child	21%	16%	24%	34%	18%	10%

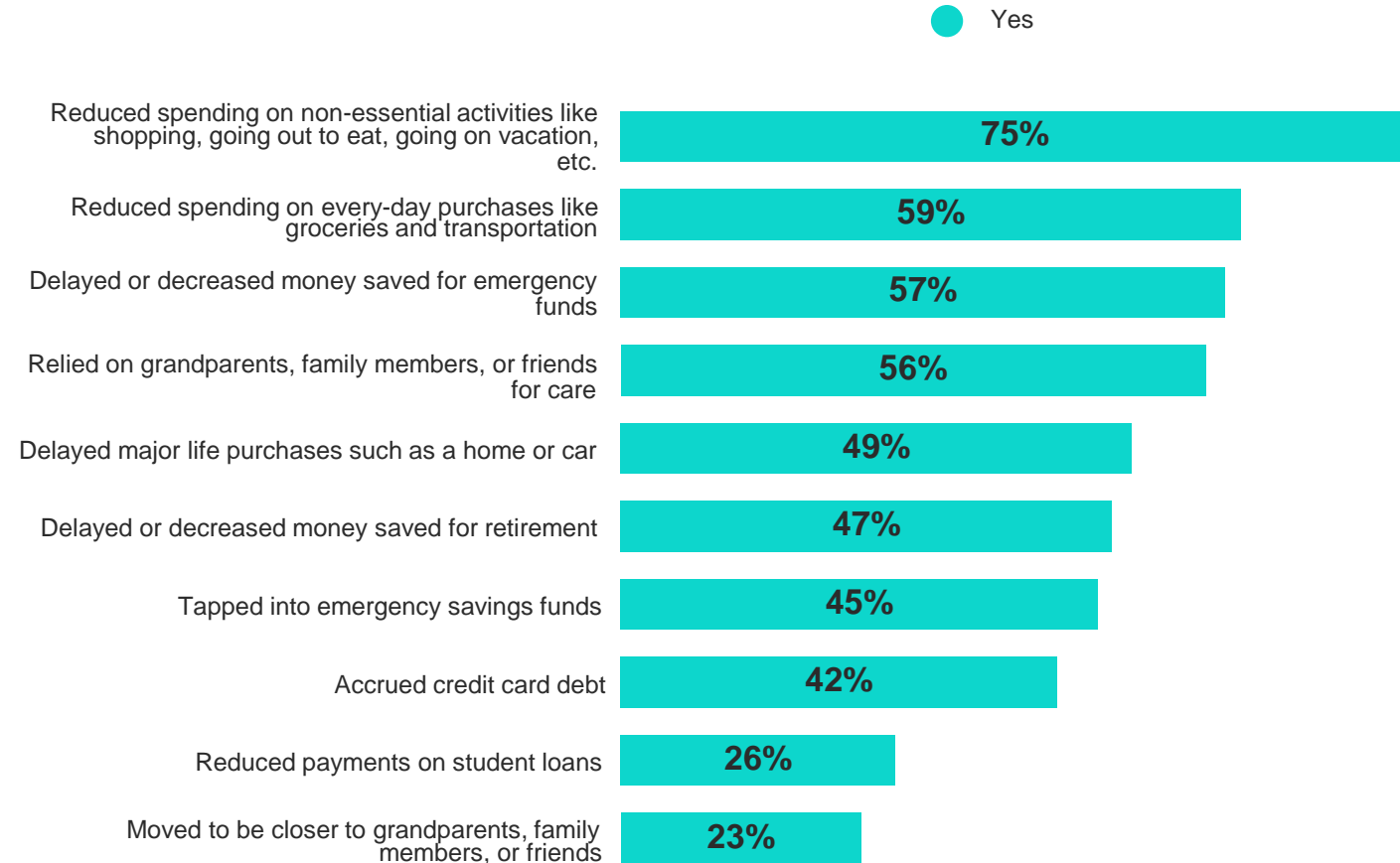
**Child Care  
Costs and  
Preferences**



# Impact of Child Care Costs

In order to afford child care, a majority of parents have reduced spending on non-essential (75%) and every-day purchases (59%), delayed or decrease money saved for emergencies (57%), and relied on family/friends for child care (56%).

*Have you and/or your spouse made any of the following financial changes in order to afford child care expenses?*



**Lower income adults are more likely to say they have relied on family members to provide child care and moved to be closer to family in order to afford child care.**

*Have you and/or your spouse made any of the following financial changes in order to afford child care expenses?*

<b>Financial Changes to Afford Child Care</b>						
	<i>Parents</i>	<i>Male</i>	<i>Female</i>	<i>Income: Under 50k</i>	<i>Income: 50k-100k</i>	<i>Income: 100k+</i>
Reduced spending on non-essential activities	75%	68%	80%	78%	76%	70%
Reduced spending on every-day purchases	59%	52%	64%	67%	61%	46%
Delayed or decreased money saved for emergency funds	57%	51%	62%	58%	61%	52%
Relied on grandparents, family members, or friends for care	56%	52%	58%	65%	53%	49%
Delayed major life purchases such as a home or car	49%	43%	52%	54%	51%	39%
Delayed or decreased money saved for retirement	47%	44%	49%	44%	48%	48%
Tapped into emergency savings funds	45%	42%	48%	51%	46%	38%
Accrued credit card debt	42%	40%	43%	44%	38%	35%
Reduced payments on student loans	26%	23%	28%	31%	27%	19%
Moved to be closer to grandparents, family members, or friends	23%	22%	23%	33%	20%	15%

## Child Care Costs and Preferences

# Child Care Costs and Preferences

**Parents who rely on family for child care are more likely to have reduced spending on non-essentials and every-day purchases in order to afford child care.**

*Have you and/or your spouse made any of the following financial changes in order to afford child care expenses?*

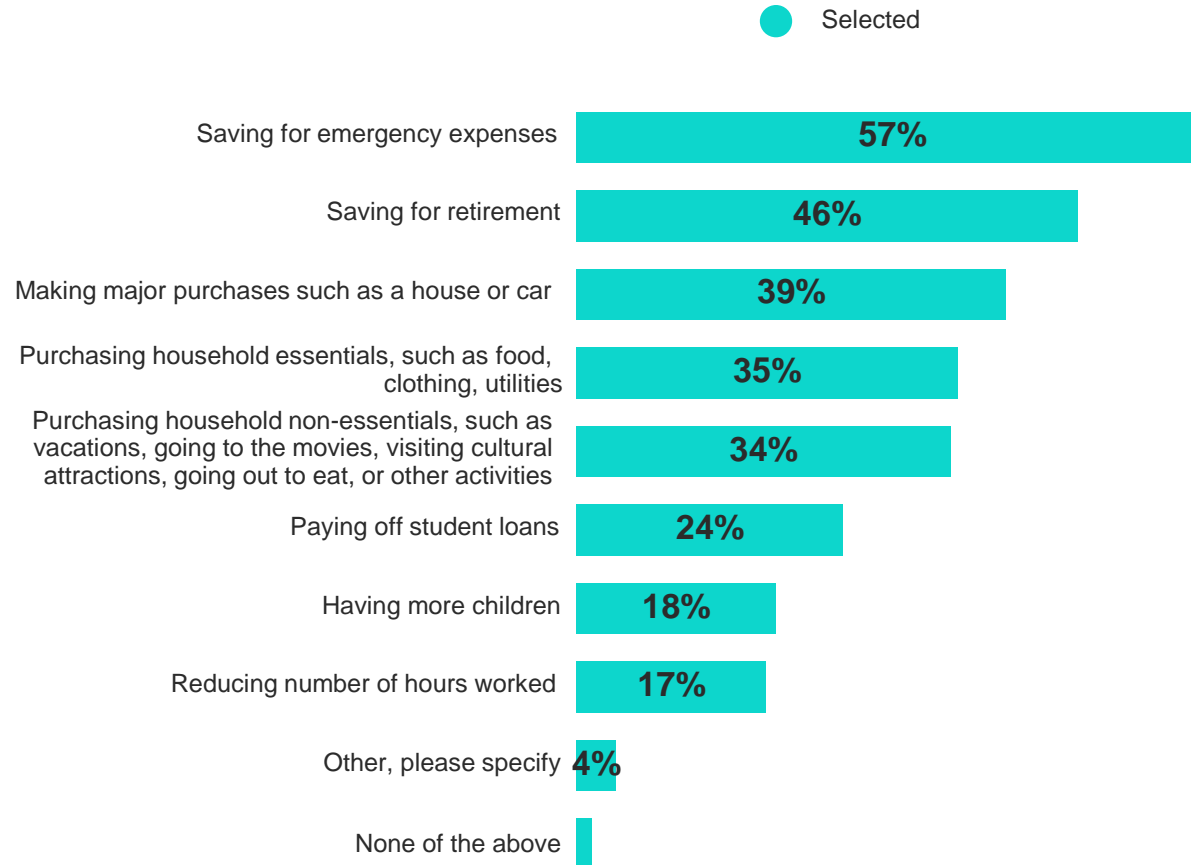
Financial Changes to Afford Child Care						
	Parents	Urban	Suburban	Rural	Rely on family for child care	Receive fin. assist. from family for child care
Reduced spending on non-essential activities	75%	66%	78%	81%	85%	74%
Reduced spending on every-day purchases	59%	52%	61%	64%	70%	66%
Delayed or decreased money saved for emergency funds	57%	49%	61%	60%	67%	60%
Relied on grandparents, family members, or friends for care	56%	51%	54%	64%	100%	76%
Delayed major life purchases such as a home or car	49%	43%	50%	53%	57%	57%
Delayed or decreased money saved for retirement	47%	38%	51%	50%	54%	54%
Tapped into emergency savings funds	45%	43%	48%	44%	57%	61%
Accrued credit card debt	42%	35%	45%	43%	49%	52%
Reduced payments on student loans	26%	29%	22%	30%	33%	37%
Moved to be closer to grandparents, family members, or friends	22%	23%	19%	29%	35%	37%



# Impact of Child Care Costs

**If parents had more disposable income, they would be most likely to prioritize saving for emergencies (57%) and for retirement (46%).**

*If you had more disposable income, which of the following areas would you prioritize? Please select up to your top 3.*



**Lower income adults are more likely to prioritize making major purchases and purchasing household essentials if they had more disposable income.**

*If you had more disposable income, which of the following areas would you prioritize? Please select up to your top 3.*

**If Parents Had More Disposable Income They Would Prioritize:**

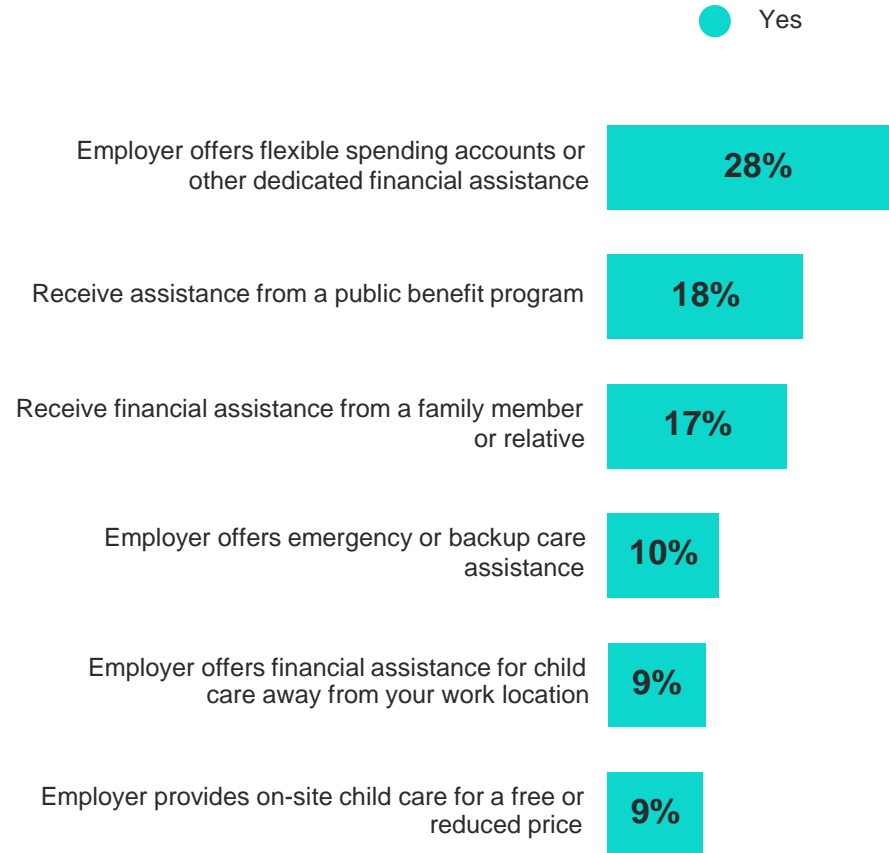
	<i>Parents</i>	<i>Male</i>	<i>Female</i>	<i>Income: Under 50k</i>	<i>Income: 50k-100k</i>	<i>Income: 100k+</i>
Saving for emergency expenses	57%	54%	60%	54%	62%	55%
Saving for retirement	46%	51%	42%	31%	48%	58%
Making major purchases such as a house or car	39%	36%	41%	46%	37%	34%
Purchasing household essentials, such as food, clothing, utilities	35%	35%	35%	45%	35%	22%
Purchasing household non-essentials, such as vacations, going to the movies, visiting cultural attractions, going out to eat, or other activities	34%	31%	36%	31%	34%	38%
Paying off student loans	24%	22%	26%	22%	25%	27%
Having more children	18%	20%	17%	15%	19%	20%
Reducing number of hours worked	17%	16%	18%	22%	15%	14%

**Child Care  
Costs and  
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## Impact of Child Care Costs

# One in four parents (28%) have an employer who offers flexible spending accounts or other dedicated financial assistance.

*Does your family receive any of the following to assist with your child care expenses?*



**Younger parents and lower income parents are more likely to receive financial assistance from a family member to assist with child care expenses.**

*Does your family receive any of the following to assist with your child care expenses?*

**Child Care  
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<b>Receive Financial Assistance for Child Care Expenses</b>								
	<i>Parents</i>	<i>Age:20-29</i>	<i>Age:30-35</i>	<i>Age:36-45</i>	<i>Age:45+</i>	<i>Income: Under 50k</i>	<i>Income: 50k-100k</i>	<i>Income: 100k+</i>
Employer offers flexible spending accounts or other dedicated financial assistance	28%	24%	29%	31%	20%	19%	25%	43%
Receive assistance from a public benefit program	18%	26%	15%	16%	18%	33%	12%	9%
Receive financial assistance from a family member or relative	17%	26%	14%	13%	12%	24%	17%	18%
Employer offers emergency or backup care assistance	10%	11%	9%	10%	24%	9%	8%	15%
Employer offers financial assistance for child care away from your work location	9%	7%	13%	8%	4%	7%	11%	9%
Employer provides on-site child care for a free or reduced price	9%	9%	9%	9%	8%	10%	8%	8%

Parents with a higher level of education are more likely to have an employer that offers flexible spending accounts or other dedicated financial assistance for child care expenses.

*Does your family receive any of the following to assist with your child care expenses?*

## Child Care Costs and Preferences

### Receive Financial Assistance for Child Care Expenses

	Parents	Educ: < College	Educ: Bachelors degree	Educ: Post-grad	Relied on family for child care	Receive fin. assist. from family for child care
Employer offers flexible spending accounts or other dedicated financial assistance	28%	17%	34%	44%	29%	42%
Receive assistance from a public benefit program	18%	28%	8%	11%	21%	46%
Receive financial assistance from a family member or relative	17%	19%	14%	16%	23%	100%
Employer offers emergency or backup care assistance	10%	6%	10%	20%	11%	28%
Employer offers financial assistance for child care away from your work location	9%	5%	7%	21%	9%	22%
Employer provides on-site child care for a free or reduced price	9%	6%	7%	18%	9%	28%

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**Child Care Costs and Preferences**



**Impact of Child Care Costs**

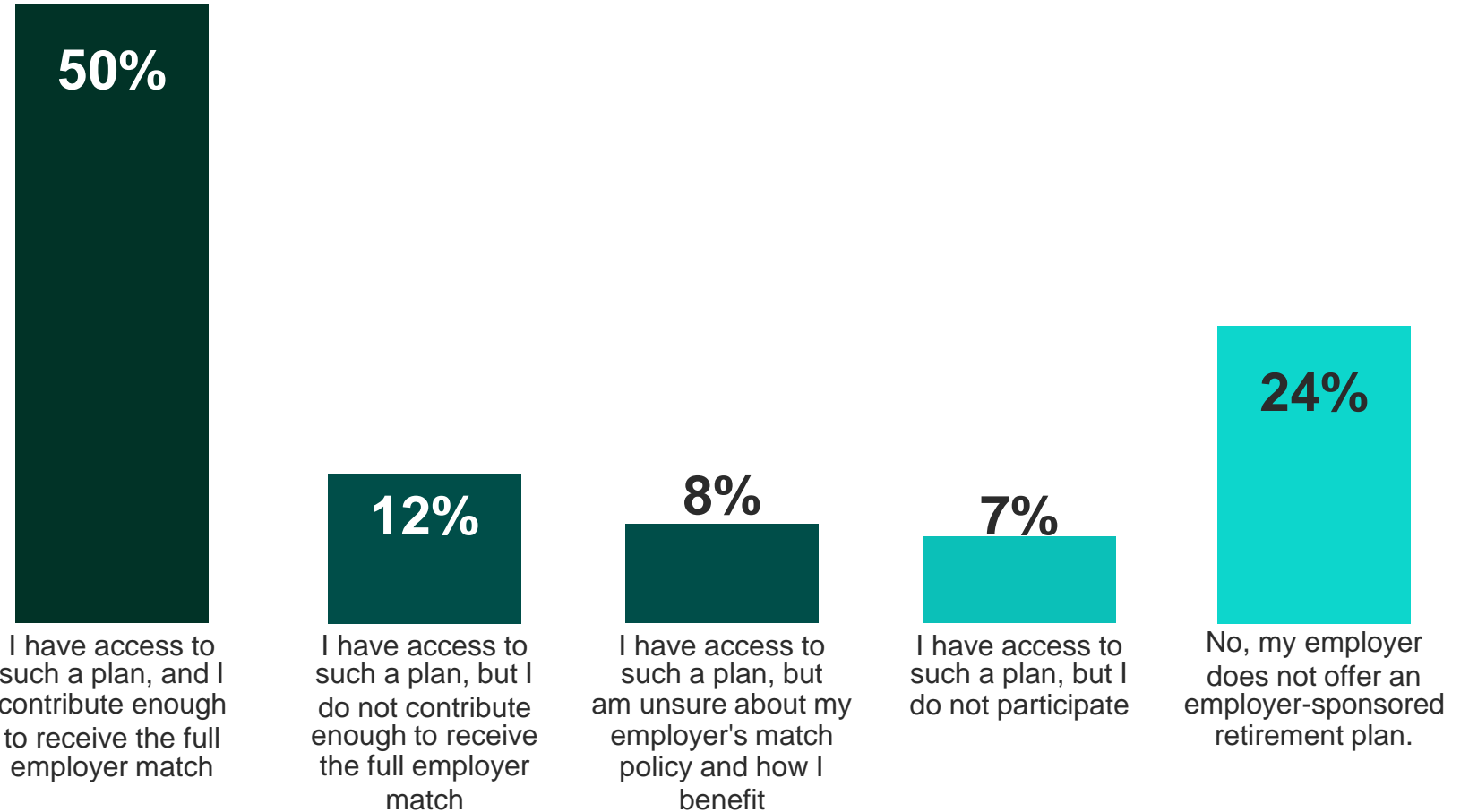


**Current Retirement Offerings**

## Current Retirement Offerings

# While half of parents have access to a retirement plan they contribute to receive the full match, one in four (24%) have an employer that does not offer an employer-sponsored retirement plan.

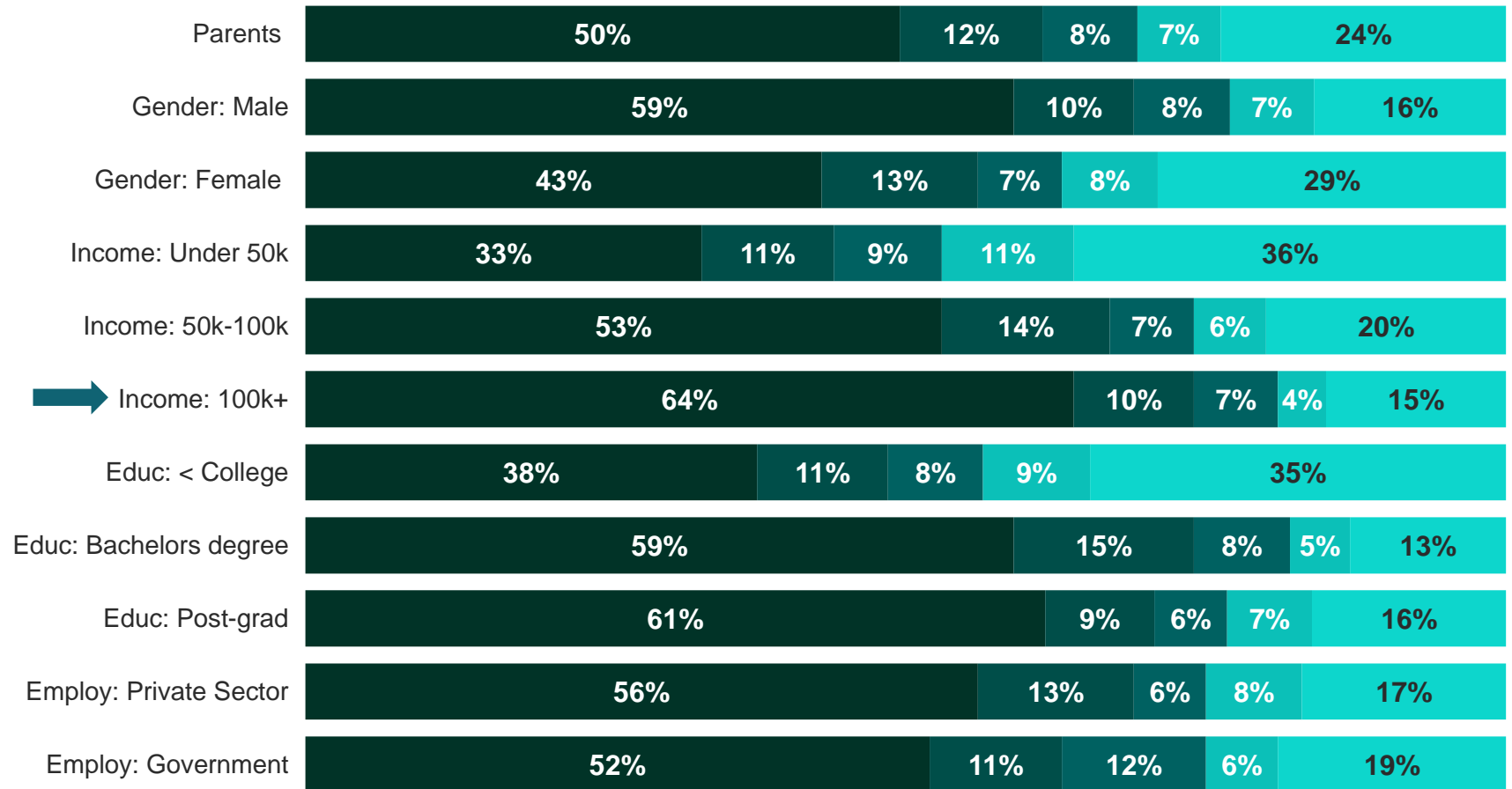
*As you may know, many employers offer workplace retirement plans that allow employees to save and invest for retirement through payroll deductions, such as a 401(k) or 403(b). Those plans are tax advantaged, meaning that employee contributions to them provide more income in retirement than standard investments would. Some employers will match the percent an employee contributes to their retirement savings plan up to a certain percent. To the best of your knowledge, do you currently have the opportunity to contribute to a workplace retirement savings plan, such as a 401(k) or 403(b), through your employer, and do you contribute to such a plan?*



## Two in three parents (64%) making 100k+ have access to a retirement plan and contribute enough to receive the full employer match.

*To the best of your knowledge, do you currently have the opportunity to contribute to a workplace retirement savings plan, such as a 401(k) or 403(b), through your employer, and do you contribute to such a plan?*

- I have access to such a plan, and I contribute enough to receive the full employer match
- I have access to such a plan, but I do not contribute enough to receive the full employer match
- I have access to such a plan, but am unsure about my employer's match policy and how I benefit
- I have access to such a plan, but I do not participate
- No, my employer does not offer an employer-sponsored retirement plan.



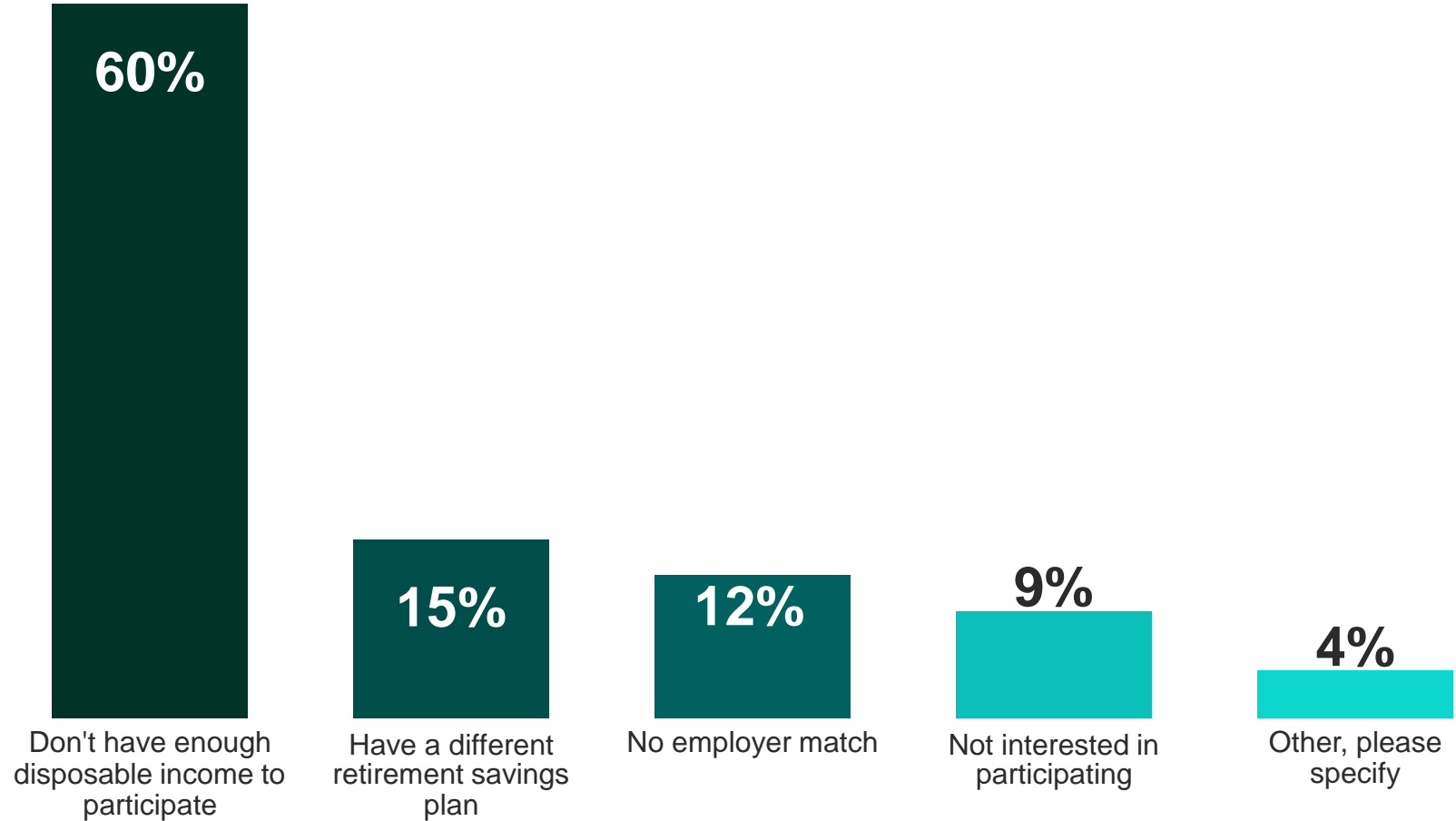
## Current Retirement Offerings



## Current Retirement Offerings

**A majority of parents (60%) say not having enough disposable income is the primary reason for not contributing enough to receive the full employer match to their workplace retirement plan.**

*What is your primary reason for not contributing enough to receive the full employer match to a workplace retirement plan, such as a 401(k) or 403(b)?*

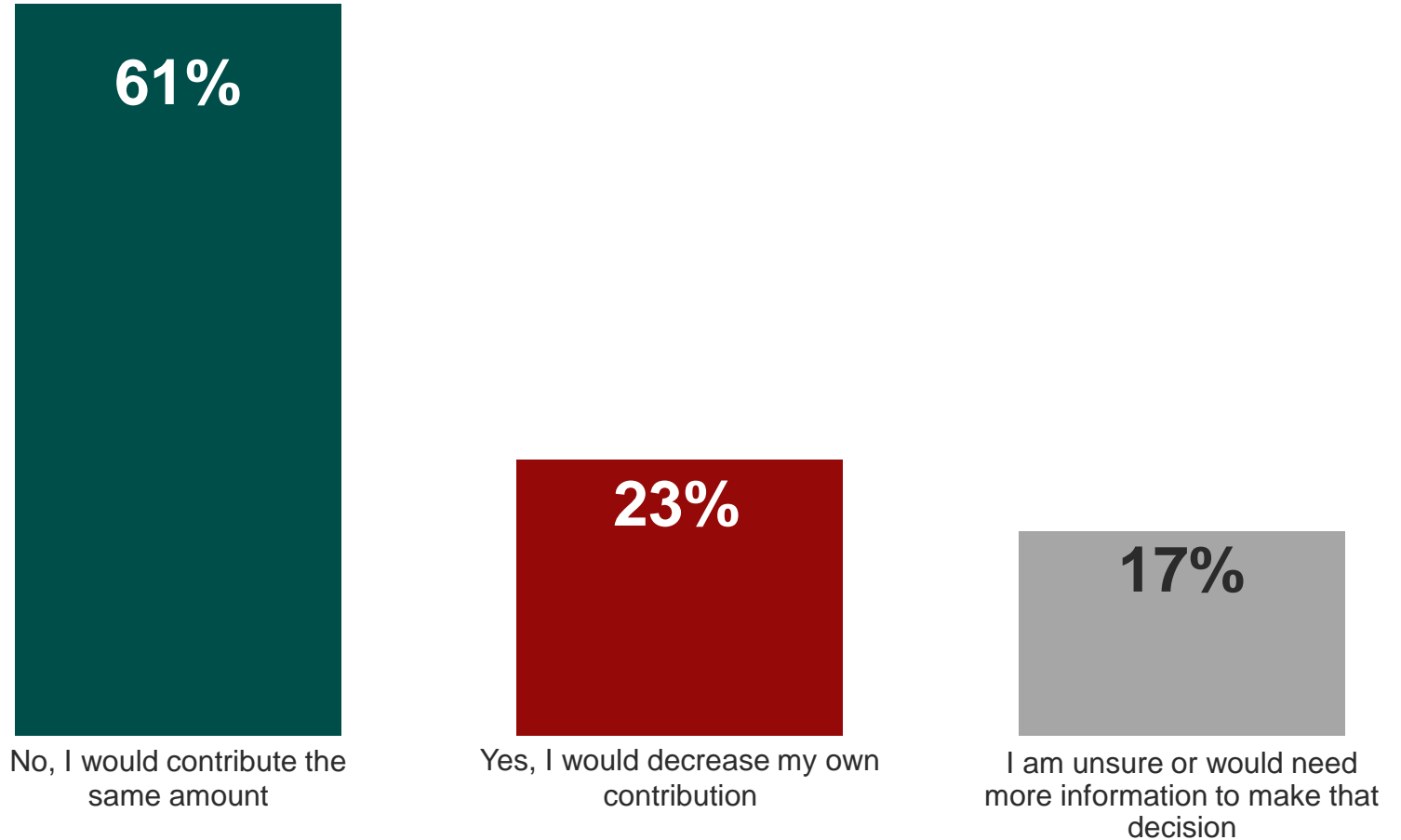


*\*Among parents who have access to a retirement plan and do not contribute to receive the full employee match or are unsure of their employer's match policy, n=214*

**If an employer adjusted their policy to contributed to a retirement plan regardless of an employees contribution, three in five parents (61%) say this would not change the amount the contribute.**

*If your employer adjusted its policy so that they contributed to your retirement plan regardless of whether you did or not, would your contributions to the plan change?*

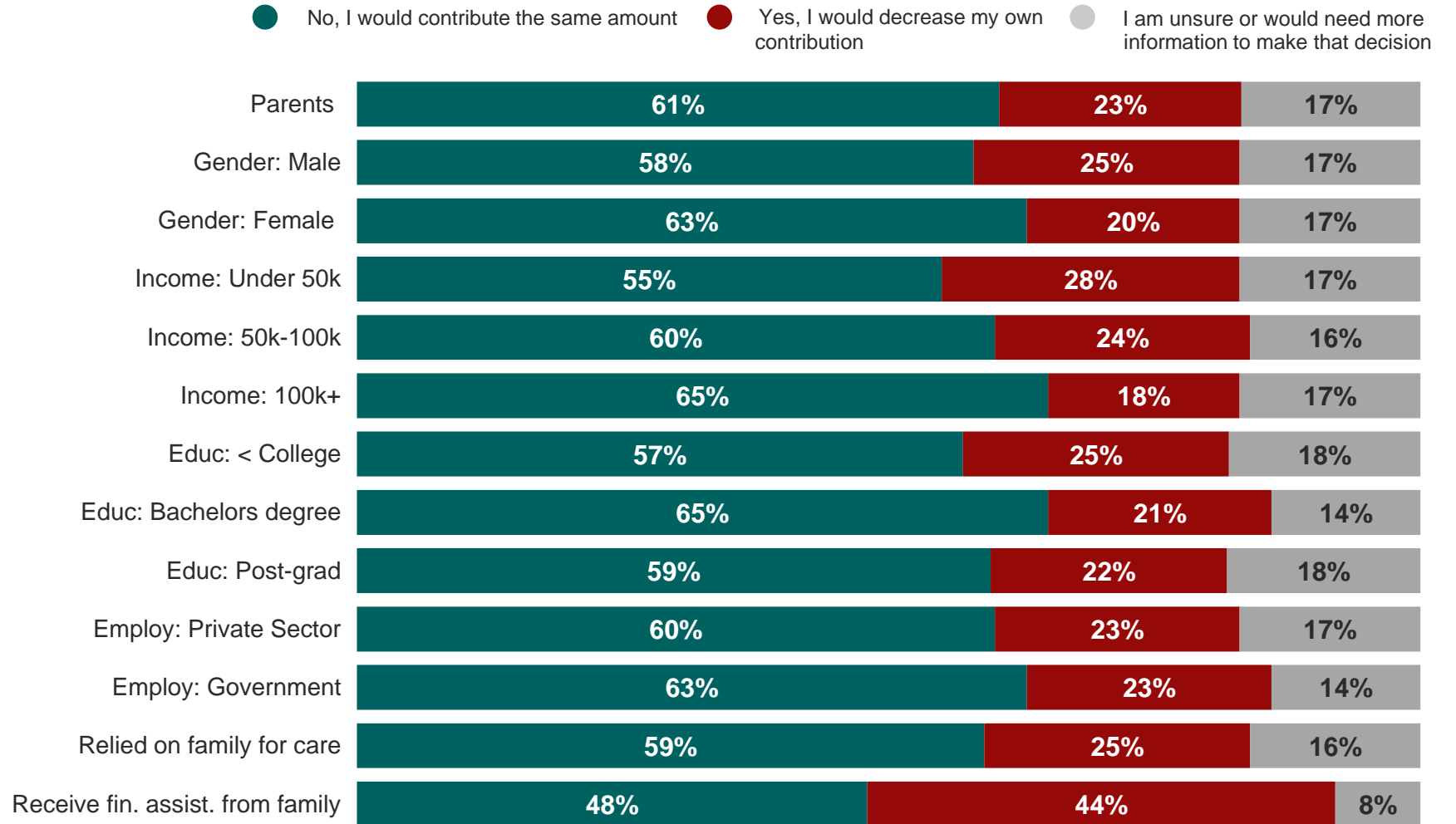
## Current Retirement Offerings



# Current Retirement Offerings

## Two in five parents (44%) who receive financial assistance from their family for child care expenses would decrease their contribution to their retirement plan if their employer adjusted its policy.

*If your employer adjusted its policy so that they contributed to your retirement plan regardless of whether you did or not, would your contributions to the plan change?*



\*Among parents who have access to a retirement plan through their employer and contribute, n=490.

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