**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.
Contents

1. Future Family Planning
2. Child Care Costs and Preferences
3. Impact of Child Care Costs
4. 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?

- Yes, intend: 45%
- No, do not intend for personal reasons: 26%
- No, do not intend for financial reasons: 9%
- Not sure: 19%
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?

- Yes, child care costs significantly influenced the decision: 72%
- Yes, child care costs somewhat influenced the decision: 14%
- No, child care costs did not influence the decision: 15%

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

1. Future Family Planning
2. Child Care Costs and Preferences
3. Impact of Child Care Costs
4. Current Retirement Offerings
Parents say a safe environment, trustworthy and qualified staff, and being reliable are the most important characteristics in a child care provider.

When looking for a child care arrangement, what characteristics of a child care provider are most important to you?

Referenced Frequently:

1. Safety
2. Trustworthy
3. Quality
4. Caring and qualified staff
5. Reliable
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?
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?
Parents in rural areas are more likely to say it was difficult to find quality child care within their budget.

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

- Very easy
- Somewhat easy
- Don’t know/No opinion
- Somewhat difficult
- Very difficult

**Parents**
- Community: Urban
  - Very easy: 17%
  - Somewhat easy: 34%
  - Don’t know/No opinion: 32%
  - Somewhat difficult: 15%
  - Very difficult: 18%
- Community: Suburban
  - Very easy: 8%
  - Somewhat easy: 35%
  - Don’t know/No opinion: 40%
  - Somewhat difficult: 16%
  - Very difficult: 11%
- Community: Rural
  - Very easy: 10%
  - Somewhat easy: 28%
  - Don’t know/No opinion: 35%
  - Somewhat difficult: 24%
  - Very difficult: 11%

**Region**
- 4-Region: Northeast
  - Very easy: 14%
  - Somewhat easy: 33%
  - Don’t know/No opinion: 40%
  - Somewhat difficult: 13%
  - Very difficult: 18%
- 4-Region: Midwest
  - Very easy: 11%
  - Somewhat easy: 34%
  - Don’t know/No opinion: 35%
  - Somewhat difficult: 18%
  - Very difficult: 18%
- 4-Region: South
  - Very easy: 11%
  - Somewhat easy: 32%
  - Don’t know/No opinion: 36%
  - Somewhat difficult: 19%
  - Very difficult: 19%
- 4-Region: West
  - Very easy: 11%
  - Somewhat easy: 32%
  - Don’t know/No opinion: 36%
  - Somewhat difficult: 19%
  - Very difficult: 19%

**Health Insurance**
- Health Ins: Plan through your/your spouse’s employer
  - Very easy: 11%
  - Somewhat easy: 33%
  - Don’t know/No opinion: 40%
  - Somewhat difficult: 15%
  - Very difficult: 15%
- Health Ins: Medicaid or another gov. subsidized plan
  - Very easy: 10%
  - Somewhat easy: 22%
  - Don’t know/No opinion: 34%
  - Somewhat difficult: 31%
  - Very difficult: 13%

**Religion**
- Religion: All Christian
  - Very easy: 11%
  - Somewhat easy: 37%
  - Don’t know/No opinion: 38%
  - Somewhat difficult: 13%
  - Very difficult: 23%
- Religion: Agnostic/Nothing in particular
  - Very easy: 11%
  - Somewhat easy: 30%
  - Don’t know/No opinion: 33%
  - Somewhat difficult: 23%
  - Very difficult: 24%

**Financial Assistance**
- Relied on family for child care
  - Very easy: 10%
  - Somewhat easy: 26%
  - Don’t know/No opinion: 39%
  - Somewhat difficult: 24%
  - Very difficult: 22%
- Receive financial assist. for child care from family
  - Very easy: 20%
  - Somewhat easy: 25%
  - Don’t know/No opinion: 32%
  - Somewhat difficult: 22%
  - Very difficult: 22%
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?

- **Staying in the work force**: 40% a lot, 28% some, 4% don’t know/not applicable, 13% not much, 15% not at all
- **Working more hours**: 35% a lot, 31% some, 4% don’t know/not applicable, 14% not much, 15% not at all
- **Your job search**: 25% a lot, 25% some, 11% don’t know/not applicable, 16% not much, 23% not at all
- **Improving your education or skills**: 23% a lot, 26% some, 10% don’t know/not applicable, 18% not much, 23% not at all
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?

<table>
<thead>
<tr>
<th>Finding a Child Care Provider Affecting the Following ‘A Lot’</th>
<th>Parents</th>
<th>Male</th>
<th>Female</th>
<th>Income: Under 50k</th>
<th>Income: 50k-100k</th>
<th>Income: 100k+</th>
</tr>
</thead>
<tbody>
<tr>
<td>Staying in the work force</td>
<td>40%</td>
<td>33%</td>
<td>45%</td>
<td>43%</td>
<td>37%</td>
<td>40%</td>
</tr>
<tr>
<td>Working more hours</td>
<td>35%</td>
<td>35%</td>
<td>36%</td>
<td>46%</td>
<td>30%</td>
<td>30%</td>
</tr>
<tr>
<td>Your job search</td>
<td>25%</td>
<td>22%</td>
<td>28%</td>
<td>35%</td>
<td>21%</td>
<td>18%</td>
</tr>
<tr>
<td>Improving your education or skills</td>
<td>23%</td>
<td>24%</td>
<td>23%</td>
<td>33%</td>
<td>16%</td>
<td>21%</td>
</tr>
</tbody>
</table>
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?*

<table>
<thead>
<tr>
<th>Method</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Drive less than 5 miles</td>
<td>34%</td>
</tr>
<tr>
<td>Drive between 5-10 miles</td>
<td>34%</td>
</tr>
<tr>
<td>Drive more than 10 miles</td>
<td>18%</td>
</tr>
<tr>
<td>Child care occurs in our own home or in neighbor's home</td>
<td>5%</td>
</tr>
<tr>
<td>Friend or family member transports child(ren)</td>
<td>4%</td>
</tr>
<tr>
<td>Other, please specify</td>
<td>2%</td>
</tr>
<tr>
<td>Child care occurs at my work location</td>
<td>2%</td>
</tr>
<tr>
<td>Use public transportation</td>
<td>2%</td>
</tr>
</tbody>
</table>
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?

- Drive less than 5 miles
- Drive more than 10 miles
- Drive between 5-10 miles
- Use public transportation
- Friend or family member transports child(ren)
- Child care occurs in our own home or in neighbor's home
- Child care occurs at my work location
- Other, please specify

Parents:
- Drive less than 5 miles: 34%
- Drive more than 10 miles: 34%
- Drive between 5-10 miles: 18%
- Use public transportation: 4%
- Friend or family member transports child(ren): 5%
- Other, please specify: 5%

Income: Under 50k:
- Drive less than 5 miles: 30%
- Drive more than 10 miles: 37%
- Drive between 5-10 miles: 17%
- Use public transportation: 5%
- Friend or family member transports child(ren): 4%
- Other, please specify: 4%

Income: 50k-100k:
- Drive less than 5 miles: 34%
- Drive more than 10 miles: 36%
- Drive between 5-10 miles: 19%
- Use public transportation: 6%
- Friend or family member transports child(ren): 5%
- Other, please specify: 5%

Income: 100k+:
- Drive less than 5 miles: 41%
- Drive more than 10 miles: 30%
- Drive between 5-10 miles: 16%
- Use public transportation: 5%
- Friend or family member transports child(ren): 5%
- Other, please specify: 5%

Pay for 30+ hours child care/wk:
- Drive less than 5 miles: 36%
- Drive more than 10 miles: 37%
- Drive between 5-10 miles: 17%
- Use public transportation: 5%
- Friend or family member transports child(ren): 7%
- Other, please specify: 5%

Pay for >30 hours child care/wk:
- Drive less than 5 miles: 34%
- Drive more than 10 miles: 32%
- Drive between 5-10 miles: 18%
- Use public transportation: 5%
- Friend or family member transports child(ren): 7%
- Other, please specify: 5%

1 full time hh worker:
- Drive less than 5 miles: 33%
- Drive more than 10 miles: 36%
- Drive between 5-10 miles: 16%
- Use public transportation: 5%
- Friend or family member transports child(ren): 5%
- Other, please specify: 5%

2 full time hh worker:
- Drive less than 5 miles: 36%
- Drive more than 10 miles: 35%
- Drive between 5-10 miles: 19%
- Use public transportation: 4%
- Friend or family member transports child(ren): 4%
- Other, please specify: 4%

1-2 children at home:
- Drive less than 5 miles: 35%
- Drive more than 10 miles: 34%
- Drive between 5-10 miles: 17%
- Use public transportation: 5%
- Friend or family member transports child(ren): 5%
- Other, please specify: 5%

3+ children at home:
- Drive less than 5 miles: 27%
- Drive more than 10 miles: 35%
- Drive between 5-10 miles: 21%
- Use public transportation: 4%
- Friend or family member transports child(ren): 6%
- Other, please specify: 6%

Community: Urban:
- Drive less than 5 miles: 35%
- Drive more than 10 miles: 35%
- Drive between 5-10 miles: 9%
- Use public transportation: 4%
- Friend or family member transports child(ren): 6%
- Other, please specify: 6%

Community: Suburban:
- Drive less than 5 miles: 39%
- Drive more than 10 miles: 36%
- Drive between 5-10 miles: 15%
- Use public transportation: 5%
- Friend or family member transports child(ren): 5%
- Other, please specify: 5%

Community: Rural:
- Drive less than 5 miles: 26%
- Drive more than 10 miles: 31%
- Drive between 5-10 miles: 32%
- Use public transportation: 4%
- Friend or family member transports child(ren): 4%
- Other, please specify: 4%
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:

- Closer to your home: 60%
- Closer to your job or school: 27%
- No preference: 13%
- Other, please specify: 1%
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?
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?

<table>
<thead>
<tr>
<th>Category</th>
<th>Less than $150</th>
<th>Between $150-$200</th>
<th>Between $200-$250</th>
<th>Between $250-$300</th>
<th>Above $300</th>
</tr>
</thead>
<tbody>
<tr>
<td>Parents</td>
<td>34%</td>
<td>36%</td>
<td>16%</td>
<td>9%</td>
<td>5%</td>
</tr>
<tr>
<td>Income: Under 50k</td>
<td>45%</td>
<td>38%</td>
<td>11%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Income: 50k-100k</td>
<td>34%</td>
<td>38%</td>
<td>11%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Income: 100k+</td>
<td>20%</td>
<td>30%</td>
<td>22%</td>
<td>16%</td>
<td>12%</td>
</tr>
<tr>
<td>Educ: &lt; College</td>
<td>43%</td>
<td>39%</td>
<td>9%</td>
<td>6%</td>
<td>3%</td>
</tr>
<tr>
<td>Educ: Bachelors degree</td>
<td>27%</td>
<td>33%</td>
<td>22%</td>
<td>12%</td>
<td>5%</td>
</tr>
<tr>
<td>Educ: Post-grad</td>
<td>23%</td>
<td>34%</td>
<td>24%</td>
<td>11%</td>
<td>9%</td>
</tr>
<tr>
<td>Community: Urban</td>
<td>28%</td>
<td>39%</td>
<td>18%</td>
<td>11%</td>
<td>4%</td>
</tr>
<tr>
<td>Community: Suburban</td>
<td>27%</td>
<td>37%</td>
<td>19%</td>
<td>11%</td>
<td>6%</td>
</tr>
<tr>
<td>Community: Rural</td>
<td>52%</td>
<td>30%</td>
<td>11%</td>
<td>4%</td>
<td>4%</td>
</tr>
<tr>
<td>1-2 children at home</td>
<td>33%</td>
<td>36%</td>
<td>17%</td>
<td>10%</td>
<td>5%</td>
</tr>
<tr>
<td>3+ children at home</td>
<td>44%</td>
<td>36%</td>
<td>10%</td>
<td>5%</td>
<td>5%</td>
</tr>
</tbody>
</table>
Contents

1. Future Family Planning
2. Child Care Costs and Preferences
3. Impact of Child Care Costs
4. Current Retirement Offerings
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?

- Worked overtime: 55%
- Working alternating hours with spouse: 43%
- Changed job to have more flexible work hours: 43%
- Reduced work hours: 30%
- Delayed having children due to impending child care expenses: 28%
- Quit a job to stay at home with child: 21%
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?

<table>
<thead>
<tr>
<th>Lifestyle Changes to Afford Child Care</th>
<th>Parents</th>
<th>Male</th>
<th>Female</th>
<th>Income: Under 50k</th>
<th>Income: 50k-100k</th>
<th>Income: 100k+</th>
</tr>
</thead>
<tbody>
<tr>
<td>Worked overtime</td>
<td>55%</td>
<td>55%</td>
<td>55%</td>
<td>69%</td>
<td>54%</td>
<td>41%</td>
</tr>
<tr>
<td>Working alternating hours with spouse</td>
<td>43%</td>
<td>43%</td>
<td>43%</td>
<td>55%</td>
<td>42%</td>
<td>33%</td>
</tr>
<tr>
<td>Changed job to have more flexible work hours</td>
<td>43%</td>
<td>39%</td>
<td>46%</td>
<td>55%</td>
<td>39%</td>
<td>35%</td>
</tr>
<tr>
<td>Reduced work hours</td>
<td>30%</td>
<td>26%</td>
<td>34%</td>
<td>41%</td>
<td>28%</td>
<td>23%</td>
</tr>
<tr>
<td>Delayed having children due to impending child care expenses</td>
<td>28%</td>
<td>27%</td>
<td>28%</td>
<td>28%</td>
<td>29%</td>
<td>26%</td>
</tr>
<tr>
<td>Quit a job to stay at home with child</td>
<td>21%</td>
<td>16%</td>
<td>24%</td>
<td>34%</td>
<td>18%</td>
<td>10%</td>
</tr>
</tbody>
</table>
Parents also say they have made lifestyle changes such as changing their work arrangement, managing their money, and relying on family members for child care in order to afford child care expenses.

Above we mentioned a handful of lifestyle changes that some make in order to afford child care expenses. Are there any other lifestyle changes you’ve made?

Referenced Frequently:

1. Changing work arrangement (work remotely, work on weekend)
2. Spending less money
3. Budgeting
4. Rely on family members for child care
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?

- Reduced spending on non-essential activities like shopping, going out to eat, going on vacation, etc.: 75%
- Reduced spending on every-day purchases like groceries and transportation: 59%
- Delayed or decreased money saved for emergency funds: 57%
- Relied on grandparents, family members, or friends for care: 56%
- Delayed major life purchases such as a home or car: 49%
- Delayed or decreased money saved for retirement: 47%
- Tapped into emergency savings funds: 45%
- Accrued credit card debt: 42%
- Reduced payments on student loans: 26%
- Moved to be closer to grandparents, family members, or friends: 23%
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?

<table>
<thead>
<tr>
<th>Financial Changes to Afford Child Care</th>
<th>Income: Under 50k</th>
<th>Income: 50k-100k</th>
<th>Income: 100k+</th>
</tr>
</thead>
<tbody>
<tr>
<td>Reduced spending on non-essential activities</td>
<td>Parents: 75%</td>
<td>Male: 68%</td>
<td>Female: 80%</td>
</tr>
<tr>
<td>Reduced spending on every-day purchases</td>
<td>Parents: 59%</td>
<td>Male: 52%</td>
<td>Female: 64%</td>
</tr>
<tr>
<td>Delayed or decreased money saved for emergency funds</td>
<td>Parents: 57%</td>
<td>Male: 51%</td>
<td>Female: 62%</td>
</tr>
<tr>
<td>Relied on grandparents, family members, or friends for care</td>
<td>Parents: 56%</td>
<td>Male: 52%</td>
<td>Female: 58%</td>
</tr>
<tr>
<td>Delayed major life purchases such as a home or car</td>
<td>Parents: 49%</td>
<td>Male: 43%</td>
<td>Female: 52%</td>
</tr>
<tr>
<td>Delayed or decreased money saved for retirement</td>
<td>Parents: 47%</td>
<td>Male: 44%</td>
<td>Female: 49%</td>
</tr>
<tr>
<td>Tapped into emergency savings funds</td>
<td>Parents: 45%</td>
<td>Male: 42%</td>
<td>Female: 48%</td>
</tr>
<tr>
<td>Accrued credit card debt</td>
<td>Parents: 42%</td>
<td>Male: 40%</td>
<td>Female: 43%</td>
</tr>
<tr>
<td>Reduced payments on student loans</td>
<td>Parents: 26%</td>
<td>Male: 23%</td>
<td>Female: 28%</td>
</tr>
<tr>
<td>Moved to be closer to grandparents, family members, or friends</td>
<td>Parents: 23%</td>
<td>Male: 22%</td>
<td>Female: 23%</td>
</tr>
</tbody>
</table>
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?

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

- Saving for emergency expenses: 57%
- Saving for retirement: 46%
- Making major purchases such as a house or car: 39%
- Purchasing household essentials, such as food, clothing, utilities: 35%
- Purchasing household non-essentials, such as vacations, going to the movies, visiting cultural attractions, going out to eat, or other activities: 34%
- Paying off student loans: 24%
- Having more children: 18%
- Reducing number of hours worked: 17%
- Other, please specify: 4%
- None of the above: 9%
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.

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

- Employer offers flexible spending accounts or other dedicated financial assistance: 28%
- Receive assistance from a public benefit program: 18%
- Receive financial assistance from a family member or relative: 17%
- Employer offers emergency or backup care assistance: 10%
- Employer offers financial assistance for child care away from your work location: 9%
- Employer provides on-site child care for a free or reduced price: 9%
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?

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

<table>
<thead>
<tr>
<th>Receive Financial Assistance for Child Care Expenses</th>
<th>Parents</th>
<th>Educ: &lt; College</th>
<th>Educ: Bachelors degree</th>
<th>Educ: Post-grad</th>
<th>Relied on family for child care</th>
<th>Receive fin. assist. from family for child care</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employer offers flexible spending accounts or other dedicated financial assistance</td>
<td>28%</td>
<td>17%</td>
<td>34%</td>
<td>44%</td>
<td>29%</td>
<td>42%</td>
</tr>
<tr>
<td>Receive assistance from a public benefit program</td>
<td>18%</td>
<td>28%</td>
<td>8%</td>
<td>11%</td>
<td>21%</td>
<td>46%</td>
</tr>
<tr>
<td>Receive financial assistance from a family member or relative</td>
<td>17%</td>
<td>19%</td>
<td>14%</td>
<td>16%</td>
<td>23%</td>
<td>100%</td>
</tr>
<tr>
<td>Employer offers emergency or backup care assistance</td>
<td>10%</td>
<td>6%</td>
<td>10%</td>
<td>20%</td>
<td>11%</td>
<td>28%</td>
</tr>
<tr>
<td>Employer offers financial assistance for child care away from your work location</td>
<td>9%</td>
<td>5%</td>
<td>7%</td>
<td>21%</td>
<td>9%</td>
<td>22%</td>
</tr>
<tr>
<td>Employer provides on-site child care for a free or reduced price</td>
<td>9%</td>
<td>6%</td>
<td>7%</td>
<td>18%</td>
<td>9%</td>
<td>28%</td>
</tr>
</tbody>
</table>
1. Future Family Planning
2. Child Care Costs and Preferences
3. Impact of Child Care Costs
4. 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?

- **50%**
  - I have access to such a plan, and I contribute enough to receive the full employer match

- **12%**
  - I have access to such a plan, but I do not contribute enough to receive the full employer match

- **8%**
  - I have access to such a plan, but I am unsure about my employer’s match policy and how I benefit

- **7%**
  - I have access to such a plan, but I do not participate

- **24%**
  - No, my employer does not offer an employer-sponsored retirement 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 I 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.
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)?

- 60% Don’t have enough disposable income to participate
- 15% Have a different retirement savings plan
- 12% No employer match
- 9% Not interested in participating
- 4% Other, please specify

*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 contribute to a retirement plan regardless of an employee's contribution, three in five parents (61%) say this would not change the amount they 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?

- 61% No, I would contribute the same amount
- 23% Yes, I would decrease my own contribution
- 17% I am unsure or would need more information to make that decision

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

<table>
<thead>
<tr>
<th></th>
<th>No, I would contribute the same amount</th>
<th>Yes, I would decrease my own contribution</th>
<th>I am unsure or would need more information to make that decision</th>
</tr>
</thead>
<tbody>
<tr>
<td>Parents</td>
<td>61%</td>
<td>23%</td>
<td>17%</td>
</tr>
<tr>
<td>Gender: Male</td>
<td>58%</td>
<td>25%</td>
<td>17%</td>
</tr>
<tr>
<td>Gender: Female</td>
<td>63%</td>
<td>20%</td>
<td>17%</td>
</tr>
<tr>
<td>Income: Under 50k</td>
<td>55%</td>
<td>28%</td>
<td>17%</td>
</tr>
<tr>
<td>Income: 50k-100k</td>
<td>60%</td>
<td>24%</td>
<td>16%</td>
</tr>
<tr>
<td>Income: 100k+</td>
<td>65%</td>
<td>18%</td>
<td>17%</td>
</tr>
<tr>
<td>Educ: &lt; College</td>
<td>57%</td>
<td>25%</td>
<td>18%</td>
</tr>
<tr>
<td>Educ: Bachelors degree</td>
<td>65%</td>
<td>21%</td>
<td>14%</td>
</tr>
<tr>
<td>Educ: Post-grad</td>
<td>59%</td>
<td>22%</td>
<td>18%</td>
</tr>
<tr>
<td>Employ: Private Sector</td>
<td>60%</td>
<td>23%</td>
<td>17%</td>
</tr>
<tr>
<td>Employ: Government</td>
<td>63%</td>
<td>23%</td>
<td>14%</td>
</tr>
<tr>
<td>Relied on family for care</td>
<td>59%</td>
<td>25%</td>
<td>16%</td>
</tr>
<tr>
<td>Receive fin. assist. from family</td>
<td>48%</td>
<td>44%</td>
<td>8%</td>
</tr>
</tbody>
</table>

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