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The Center for Law and Social Policy

Universal Child Care

Child care is increasingly unaffordable and inaccessible. The average cost of care has risen to $13,184 a year, while only one in six children eligible for child care subsidies are able to access them.

Introduction: The Problem and Solution

Child care is increasingly unaffordable and inaccessible. The average cost of care has risen to $13,184 a year,[1] while only one in six children eligible for child care subsidies are able to access them.[2] The rising cost of living is straining both parents and the child care workforce, whose low compensation drives turnover and attrition.

> **$13,184** the average annual cost of child care — while only **1 in 6** eligible children can access subsidies

Families need child care they can afford, and providers need a living wage that can keep them in the industry. Insufficient pay and benefits contribute to high levels of stress,[3] forcing many passionate and skilled providers out of the workforce to find a career with better pay and benefits.[4] Without major federal investment in the child care sector, the workforce cannot be sustained. As wealth inequality widens[5] and the Trump Administration continues to attack immigrant families and families of color,[6] we must create a stronger system that breaks down the inequities plaguing our country. Congress must recognize the value of investing in child care for the benefits it brings to children, families, and providers, the ability for people to work and businesses to function, and the economic return that a functional sector can facilitate.[7] ***We need a universal child care system.***

A universal child care system is one where every family who needs child care can access it.[8] To create the supply needed to make care universal, providers must be adequately compensated and supported to stay in the field and provide high-quality care. Through fully funded public investment, a universal system ensures cohesive and clear availability and accessibility to care and learning for all families with children, regardless of race, immigration status, income, disability, geography, and other factors that have historically impeded access.[9] It also ensures that the child care workforce is well-paid, provides benefits like health care and retirement, and has access to training or higher/continuing education if desired, advancement opportunities, and more. A universal system ensures that child care is a public good, not the family's private responsibility.[10]

AFFORDABILITY CRISIS IN PRACTICE

$25,000+
A YEAR IN CHILD CARE · TWO CHILDREN


A FAMILY OF THREE


CLEVELAND, OHIO

Consider a family in Cleveland, Ohio, with two young children whose parent works full time but still struggles to cover the cost of basic necessities. A child care bill of over $25,000 a year for both children would consume a huge share of the family's earnings, leaving little room to save for emergencies or get ahead financially. Even when the parent does everything expected—working full-time, carefully budgeting, prioritizing their children's needs—the math simply doesn't work. Paying for child care means putting off medical bills, relying on credit cards to cover groceries, or having nothing left when the car breaks down and threatens their ability to get to work. **The problem isn't that this family isn't making the right choices; it's that the cost of child care is out of reach, even for families who are working hard to make ends meet.**

Current State of Play

The child care sector faces compounding challenges that amount to a crisis of access and affordability, with families and providers at the margins facing the greatest harm. The rising cost of living is straining both parents and the child care workforce, whose low compensation drives turnover and attrition—especially for providers participating in the Child Care and Development Fund (CCDF), the primary federal funding stream for child care assistance. Decades of insufficient federal funding[11] combined with sustained challenges from

the COVID-19 pandemic[12] and its expired temporary relief dollars[13] have resulted in a child care sector that cannot meet the needs of children, families, or providers.

Impacts to Families

Families are bearing the brunt of the child care crisis, with families who have low incomes and families of color being hit the hardest. Access is even more challenging for single-parent families, where 33 percent of a median single parent's salary goes toward child care.[14] When care is inaccessible, women's participation in the workforce is particularly impeded, with limited access to care forcing mothers to forgo additional income and career development in the absence of care that meets their needs.[15]

> *CLASP's most recent analysis found that Black and Latino families are overrepresented in who is eligible for child care subsidies, as the result of historical and current economic inequity that has led to lower average incomes and created disproportionate need for financial assistance to afford and access child care.*[16]

Inadequate access to child care further widens the growing wealth gap, wherein families who can afford care use it to participate in the workforce, expanding their net worth, while families who struggle to access care are more likely to have fewer resources to begin with, and then cannot participate fully in the workforce as a result.



33%

of a median single parent's income goes toward child care

Further, immigrant and mixed-status families face increased barriers and fear in accessing needed child care and early education, as the administration's immigration enforcement tactics deter many families from utilizing services from which they could benefit greatly.[17] These attacks impact and impede the child care workforce too, which is composed of more than 20 percent immigrant women.[18] The Trump Administration's immigration policies pose threats to children's development and well-being, the mental health of caregivers and their ability to participate in the workforce, and the child care and early education industry writ large.[19] As a result, immigrant child care providers have been the target of widespread attacks in response to unfounded allegations of fraud.[20] With the administration repealing the protected areas policy at the start of Trump's second term,[21] more and more providers are being deterred from participating in the child care workforce despite the culturally responsive care they can offer and the existing workforce shortage.[22]

Everyone is impacted by the child care crisis, however, not only those with young children. The economy loses billions of dollars as a result of child care shortages, and the market is not going to fix itself.[23] **A federally funded, universal child care system can help bring more money to the local economies, help more families and providers thrive, and help ameliorate the racial and gender inequities that have created the child care crisis in the first place.**

Impact on the Workforce

Impacts to families are inseparable from the workforce's deeply inadequate compensation and support in the child care sector. As a result of low wages and benefits that fail to reflect the value of their work, child care providers—who are disproportionately women—are leaving the sector at high rates in pursuit of work that can support them as the cost of living rises.[24] Child care providers make an average $15.41 per hour,[25] compared to $17.85 for preschool teachers.[26] Roughly 13 percent of child care providers live below the poverty line, a poverty rate that is 5.7 times higher than those of elementary and middle school teachers.[27] Compensation is even lower on average for Black and Latina providers.[28]

Undercompensation is rooted in longstanding racial and gender inequities, which have shaped investments in and the perceived value of child care, whose caregiving labor is valued, and how children of different backgrounds are expected to be cared for.[29] Despite provider wages being so low, parents still cannot afford to pay for the true cost of operating a child care program.[30] Beyond resulting in a high cost for families, who pay more for child care than for public college tuition in 38 states,[31] this also contributes to child care workforce shortages that mean even families who can afford to access care might struggle to find it. Without increasing wages and benefits for providers, the child care workforce cannot build the capacity necessary to accommodate all families who need care.

> **Families pay more for child care than for public college tuition in**
>
> **38**
> **states**

The workforce shortage, exacerbated by the expiration of COVID-19 relief funds, has contributed to less availability of care for families, particularly those seeking access to child care assistance through CCDF.[32] Though the pandemic relief funds allowed states to expand their eligibility limits to serve more families in need of assistance,[33] many have now been forced to restrict access to subsidies and implement waiting lists as they reckon with limited funding and reduced support from the federal government. In 2025, approximately 225,000 families were on CCDF waiting lists.[34] Even for states without waiting lists, factors such as outreach and program awareness impact the number of families who even know that assistance exists. While the number of families unable to access care grows, funding levels for the Child Care and Development Block Grant (CCDBG), the discretionary funding stream within CCDF, have remained stagnant and have not even kept pace with inflation to be able to serve the current number of children accessing care. For example, in fiscal year (FY) 2026, CCDBG funding fell over $160 million short of what would be necessary to maintain slots for the children and families currently participating in CCDF.[35]

The Trump Administration's attacks to the child care sector have only made it more vulnerable. The administration has laid off over half of the Office of Child Care and Office of Head Start staff; illegally moved

to freeze child care funding for states they consider political opponents; peddled unfounded fraud allegations started by influencers that attack the integrity of child care providers and the state administrators that help families access care; and released regulations that destabilize the child care and early education sector further when it is in need of critical support.[36] These attacks disproportionately target children and families with low incomes, families of color,[37] and immigrant families who face structural barriers accessing culturally responsive care and navigating a system designed to keep them out.[38]

Further, states and families are now navigating child care funding and supply shortages as the provisions from **H.R.1** continue to take effect across the country, forcing states into fiscal tradeoffs and families into financial danger, as many of the same families who are eligible for CCDF also are eligible for SNAP, Medicaid, and TANF assistance. These cuts won't spare the child care workforce either, 43 percent of whom rely on public assistance themselves.[39] As states must balance their budgets in the wake of reduced tax revenue and major cuts to SNAP[40] and Medicaid,[41] state funding for child care may also be at risk. Unfounded allegations about fraud in the child care subsidy system have also contributed to a destabilized funding environment, with the Trump Administration unlawfully freezing funds for five states in January 2026.[42] This has resulted in a slew of child care fraud legislation that ignores existing program integrity measures and distracts from the real root of families' and providers' challenges with the sector—a lack of sufficient government investment.[43]

Universal Child Care Would Improve Lives, Well-being, and the Economy

Across the country, there is growing support for the potential and promise of universal child care because of its far-reaching benefits for families, providers, communities, and the economy.[44] For families, universal child care would make access to high-quality care a reality rather than a privilege. Regardless of their socioeconomic background, parents and caregivers would be supported to participate in the workforce, pursue education and training opportunities.[45] With this, families' economic security improves as they no longer have to choose between these responsibilities and finding safe, stable care for their children.[46] Additionally, a universal child care system would ensure that families have meaningful choices in a diverse, mixed-delivery system, including center-based programs, home-based family child care programs, school-based programs, and family, friend, and neighbor care arrangements. This ensures that care is aligned with a family's work schedule, cultural and linguistic background, and children's individual needs.[47] And as part of this, children are guaranteed access to child care and early education that supports their formative development and provides a strong foundation for future learning and well-being.

A universal child care system would also strengthen the child care workforce. Public investment that reflects the true cost of care would enable providers to earn living wages, access benefits, and build sustainable careers. Better compensation and working conditions would improve recruitment and retention, which would help grow the now-shrinking workforce to meet families' needs while recognizing the essential role providers play in supporting children's development and the broader economy.[48] A universal system would also reduce providers' current reliance on public benefits, like Medicaid and SNAP. Recent investments in

universal child care policies in New Mexico[49] and New York[50] demonstrate an appetite for revitalized care systems that both improve affordability and access for families and properly value the child care workforce's essential labor.

The benefits also extend beyond children, families, and providers. Guaranteed access to stable, high-quality child care strengthens the economy by allowing families to consistently participate in the workforce, which reduces absenteeism and turnover for employers. Today, the child care crisis costs the U.S. economy an estimated $172 billion annually in lost earnings, productivity, and revenue because families cannot access the care they need.[51] The scale of these impacts reinforces why child care must be recognized as a public good that benefits not only children and families but also providers, employers, and society as a whole.



$172 billion

lost every year in earnings, productivity, and revenue when families can't access the child care they need

By ensuring that child care and early education is fully supported through transformative, sustained federal investment, Congress has an opportunity to build a universal system that provides families with greater economic security, supports children's development, honors and values the child care workforce, and contributes to a more prosperous economy.

Now is the Time for Universal Child Care

Despite chronic underinvestment and the Trump Administration's efforts to weaken the child care system, the case for universal child care has never been stronger. The challenges families and providers are facing make it increasingly clear that incremental fixes are no longer enough. A universal child care system that guarantees affordable, high-quality care for every family while ensuring providers earn a living wage is an achievable solution, and the conditions to advance that vision are coming to fruition.

Many factors make the potential for universal child care viable. They include:

- **A broad, coordinated, and growing movement** laying the groundwork for federal action. National advocates, providers, labor organizations, researchers, parents, and policy experts are already aligned around a shared vision and are actively developing legislation that can serve as a durable roadmap for transformational federal investment.[52]
- **State progress** where policymakers have expanded investments and demonstrated growing political support for treating child care as essential public infrastructure. New Mexico and New York City's victories are creating policy models and proof points, strengthening implementation capacity, and building a bench of champions who can help accelerate federal action.
- **Growing Congressional support and champions** who have listened to their constituents to recognize the need for better access to affordable care and reflecting the importance of action. In Congress, there is

increasing recognition across a growing number of members that the child care crisis is as much an economic issue as a family one, creating greater momentum for ambitious federal solutions than existed just a few years ago.

- **Public understanding of the child care crisis** has grown tremendously, and there is eagerness for change. Families increasingly recognize that the challenges they face are not individual failures but the result of a broken system, and they are demanding structural solutions rather than temporary relief. Parents, providers, and community leaders have built a powerful grassroots movement that continues to elevate stories of families forced to make impossible choices between work, financial stability, and quality care for their children. As awareness of the economic and racial equity impacts of the crisis grows, support for bold federal action continues to expand among the public, advocates, and elected leaders alike.[53]

The combination of an organized movement, state-level progress, growing Congressional support, and energized parents and grassroots advocates makes universal child care not simply an aspirational goal, but a viable federal policy agenda in the years ahead. The child care crisis is a major problem facing this country, but it's also an opportunity for federal action to meaningfully improve people's lives. To show the public that their leaders care about affordability, are willing to invest in their well-being, and have a clear answer to the growing calls for a better system, let's make universal child care a reality.

ABOUT THIS BRIEF · ABOUT CLASP

This brief is part of A Stronger Foundation, CLASP's recommendations for the 120th Congress, and is designed to be read and shared as a standalone brief. CLASP is a national, nonpartisan anti-poverty organization advancing policy solutions that work for people with low incomes. · clasp.org

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