



***Minn-LInK Child Welfare
Special Topic Report No. 3***

***Child Care Assistance:
A Discussion and Review of the
Literature***

An examination of the multiple roles of
Basic Sliding Fee Child Care Assistance
related to family functioning and well-being

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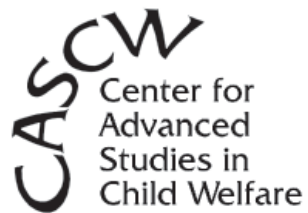
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Minn-LInK

The Minn-LInK project at the Center for Advanced Studies in Child Welfare at the University of Minnesota School of Social Work relies on secondary administrative data obtained from state-wide public programs. Minn-LInK provides a unique collaborative, university-based research environment with the express purpose of studying child and family well-being in Minnesota. The administrative data sets used in this descriptive analysis originate in the Minnesota Department of Human Services (utilizing the Social Services Information System, or SSIS) which oversees the state child protection system in Minnesota and student public school education records from the Minnesota Department of Education. Wage and hour data was obtained with permission from the Department of Employment and Economic Development. Public Assistance program use data was obtained with permission from the Minnesota Department of Human Services. All data use has been within the guidelines set by strict legal agreements between these agencies and the University of Minnesota that protect personal privacy.

Human service programs collect data for multiple purposes: program administration, compliance with federal and state reporting, fiscal management, and local outcome measures. Policy and practice research has rarely been the focus of either automated system development or data collection. While these realities do not prohibit the successful design, implementation, and completion of research, it does present researchers with unique challenges related to study design and time-frames for study group selection that do not occur when collecting and working with primary data. Instances in which data system conditions drove the structure of this study have been noted in this report.

Background

Basic Sliding Fee Child Care Assistance

The purpose of the Child Care Assistance Program is to provide financial subsidies to help low-income families pay for child care in the private market so that parents may pursue employment or education leading to employment. The program also helps to ensure that children from low-income families are well cared for and prepared to enter school ready to learn. States may set many of the eligibility requirements of the program within parameters identified in federal regulations. Program funding at the state level is a combination of federal and state dollars, and local investments.

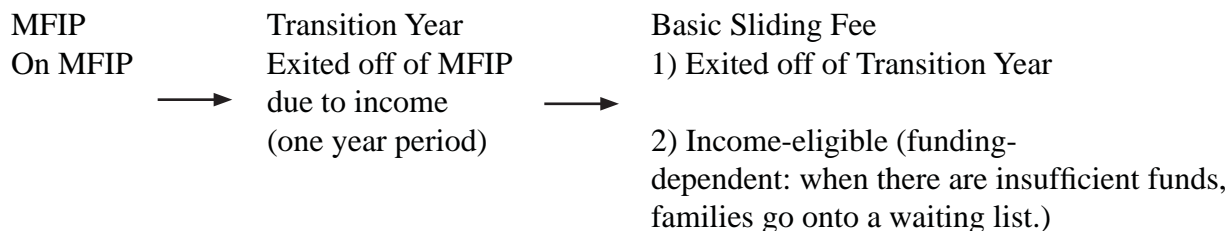
How it Works

The Child Care Assistance Program (CCAP) includes a number of subprograms. Families who currently participate, or recently participated, in the Minnesota Family Investment Program (MFIP) are served through the MFIP and Transition Year child care programs. The Basic Sliding Fee (BSF) program helps families who are not currently or recently connected to the MFIP program pay child care costs. To be eligible for BSF child care, income at program entry must be less than or equal to 175% of federal poverty guidelines (FPG) and families may remain on the program until their earnings reach 250% of FPG (See Appendix A for an estimated hourly wage chart indexed to 2003 FPGs).

All families with incomes above 175% of the federal poverty level have a copayment as their share of child care costs. Copayments increase as family income increases. Families may select any regulated child care provider. The amount of the child care subsidy is determined by the care required to support the parents work and / or school schedules and the rate paid to the provider. The rate paid is the provider's private market rate or the applicable CCAP maximum, whichever is less.

Minnesota's BSF program has limited or "capped" funding - in contrast to MFIP and Transition Year child care which serves all those who are eligible. There are often more eligible families for the BSF Child Care Assistance Program than can be served with existing funds. This drives the creation of waiting lists in many counties. During calendar year 2003, Minnesota served 11,313 families with 20,325 children in the BSF Program (Garceau, 2006).

Figure 1. Eligibility for Accessing Child Care Assistance in Minnesota



Estimates of the proportion of eligible families served on non-TANF child care nationwide have ranged from 10-20%. In the most recent Minnesota household child care survey, 19% of low-income households with a child under the age of 13 reported currently receiving child care assistance (Chase et al; 2005). The relatively small proportion served has been driven primarily by families' individual situations, lack of awareness of the program, and limited funding.

Balancing National and Local Budgets

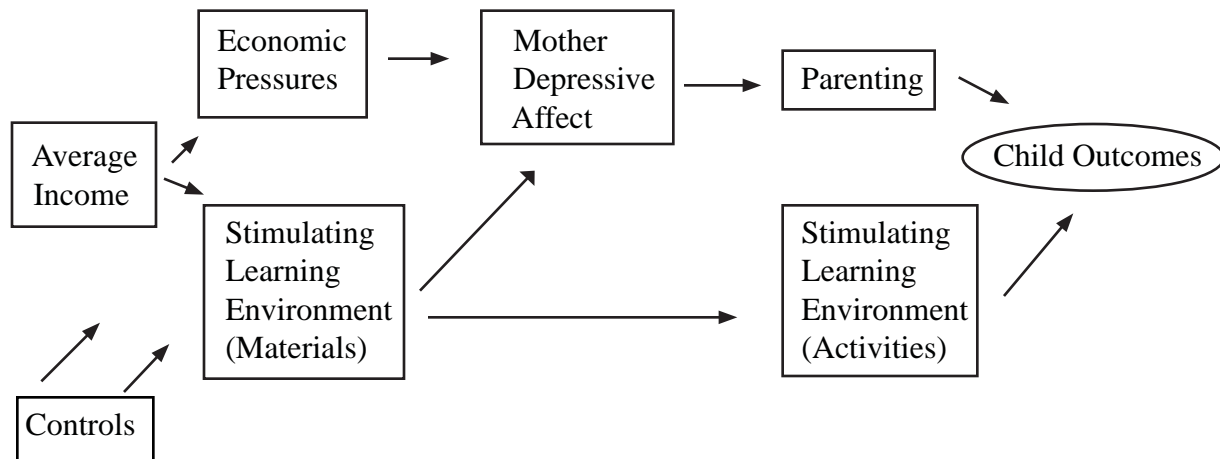
Economic downturns in the late 1990's and early 2000's prompted many states to reduce their expenditures for public programs in general, and child care assistance programs in particular. By June 2004, 32 states – including Minnesota – had either cut their Child Care Assistance Programs or intended to do so by 2004 (Parrott, 2003). Reductions to child care program funding were manifested in program policies that reduced the amount of money agencies paid out on behalf of children in addition to lowering income eligibility ceilings. Essentially these policy changes were intended to save program dollars by reducing the number of families and children served at some income levels while maximizing the number of families that could be served at other income levels with the dollars that remained. In 2003 all counties in Minnesota had to cut child care assistance families who were no longer eligible because income eligibility limits had been lowered. Other reductions to child care assistance were made due to reductions in county allocations. Some counties could not afford to continue to pay for child care for all of the families on their programs once they were notified of reductions in their state allocations and cost-savings policy changes.

How Might the Loss of Basic Sliding Fee Influence Family and Child Outcomes?

Child Care Assistance and Investment and Stress Theories

The multiple aspects of family economics and stress that can affect child outcomes are complex and interrelated. Because child care assistance is just one economic support, it must be acknowledged that it plays a role in combination with other resources. Two theories have dominated research on child outcomes as they relate to economics: family stress and investment theories. Family stress theory involves the ways in which economic stress will affect parent-child interaction. Investment theory focuses on the materials and resources that parents are able to purchase to meet the child's physical and developmental needs. In current research, investment and family stress theories are considered to be integrated and there are complex interactions between these two theories that need to be considered together:

Figure 2. Integrated Family Investment and Stress Model



*Note: Combination of human capital mediators and family stress mediators models.
(Reproduced and used with permission, Brooks-Gunn, 2006).*

The family economic system is characterized by direct and indirect effects in which Child Care Assistance plays a role. As an economic support, CCAP contributes to the parent's ability to work and pay the bills that meet the family's needs. One direct effect is represented by the money that is saved by the receipt of BSF Child Care Assistance that is subsequently available for other family needs. (This relates most directly to the "Economic Pressures" box in Figure 2.)

The amount of CCAP benefit paid on behalf of a child is a function of family income, family size, the number of children in care, and the cost of care being used. Therefore, the dollar amount of the economic support experienced by CCAP families will vary, but there is still a relative nature to that amount of help (e.g. although a family of two with income that is relatively high will receive fewer actual CCAP dollars compared to a family of two with lower income, the relative effect of the receipt or loss of the program will be a result of all of the factors that contribute to each family's economic resources – including BSF).

Child well-being as it relates to CCAP can be affected indirectly through the reduction of family stress through the financial support provided by the program, the support to parental employment, and the parent's ability to purchase quality child care that they might not otherwise be able to afford. Considerable literature describes quality child care as care that is reliable, stable, and promotes the child's development in various ways that have short- and long-term positive effects on academic outcomes. Better quality child care helps parents obtain and keep jobs since they are subsequently less stressed, more reliable employees. These indirect effects are complex and interrelated (and difficult to untangle). The role that CCAP plays can be best inferred by a review of the literature relating to the multiple aspects of the impacts of family economics, employment, and income on families and children.

Costs of Child Care

Whether or not child care is available to working parents is in good part a function of affordability, and there is evidence that many families are paying a high proportion of their earnings towards child care. Data from the 1997 National Survey of America's Families showed

that because child care costs are insensitive to the number of working parents in the family, single-parent families (having one wage earner) pay an average of 16% of their earnings towards child care costs, compared to dual-earner families who pay 7% (Giannerelli et al, 2001). A 2004 statewide survey of child care use in Minnesota found that families with the lowest incomes (those earning less than \$20,000 annually), paid a much higher percentage of their income towards child care expenses, around 28%. The study found that the average weekly cost for child care in Minnesota during 2004 was \$111 (Chase et al, 2005).

A family-level perspective on the costs of child care in relation to other household expenses is offered in 2002 dollars by the Basic Needs Budget for Minnesota families. Built upon market analyses of regional basic living expenses of various family sizes, child care costs are consistently the second-highest expense for single-parent families, next to housing costs (Ristau et al, 2003). (See Appendix B for examples of dual- and single-parent basic needs budgets from 2002 that include child care costs for families with two children.) A 2003 analysis of the affordability of child care arrangements based on family income in relation to state median income and the current price of care in the Minnesota market revealed that only .5% of centers and .8% of family child care would be affordable (within 10% of income) to families with incomes at 50% of the state median income. When viewing child care costs as a percentage of income, families with incomes of less than \$20,000 paid more than 32% of their earnings towards care. Only when incomes were more than \$75,000 did the proportion of child care costs drop below the federally recommended 10% threshold (Davis et al, 2004).

Parental Employment and the Role of Child Care

Although the Child Care Bureau also promotes quality early learning for all children, it is, in practice, the emphasis on child care as a work support that has received the majority of policymaker attention. These two goals are sometimes in conflict with one another because a commitment to improving quality requires spending more money per child, yet programmatic focus has long been on getting more parents to work (Adams et al, 2002). However, there is a connection between employment, child care, and child care quality that has an effect on parent employment and child outcomes.

Sufficient earnings are needed to purchase child care, and child care is needed to support employment. At low wages, sometimes working is not cost-effective in the face of high child care costs and therefore, child care can be viewed as both a support and an obstacle to work. Unless child care is reliable and stable, it is likely to interfere with employment. Low-income Minnesota families were more likely to report employment-related child care problems than those with higher incomes (Chase et al, 2005), and child care availability is consistently related to whether or not mothers can obtain or maintain employment (Lee, 2004; Kalil and Ziol-Guest, 2005; Lemke et al, 2000; Boushey, 2002; Giannarelli et al, 2001; Ross Phillips, 2004; Bub et al, 2004). If a family cannot afford stable, reliable care, it is likely to interfere with maintaining regular employment, which can affect future prospects for better wages and better jobs.

Lack of child care is a factor in repeat welfare use among mothers who leave welfare (Mullan Harris, 1996) and child care stability has been shown to reduce worker absenteeism (Philips, 2004). A “good” job (characterized by whether the parent is satisfied with the job, whether the job is complex and a good use of their skills, or whether wages are sufficient) can influence the quality of the home environment, in turn influencing children’s behavior (Moore et al, 1997;

Menaghan et al, 1995; Jackson et al, 2000). Children's behavior is believed to respond very quickly to changes in family circumstances – particularly those that would be brought about by a drop in wages or a disruption to employment. Maternal employment at sufficient wage levels (more than \$7.50 per hour in a 1997 study) was associated with lower levels of behavioral problems in children. Behavior problems can affect school performance in the long-term and negatively affect cognitive development (Moore and Driscoll, 1997). There is evidence that the responses of children to changes in employment can vary as a function of age. The mental health of teens has been shown to improve with maternal entry into the work force and deteriorate upon loss of that employment or during frequent job disruptions. Negative psychological responses include increased conflict with parents, depression, and anxiety (Chase-Lansdale et al, 2003; Kalil et al, 2005).

While the availability of child care may not appear to affect teens, it may affect them indirectly if they have younger siblings that they are required to care for when their parents work. In families without older children to help care for the younger ones, safe and reliable child care is critical to the support of stable employment – particularly for single parents without a spouse to split work shifts or stay at home full time. If a working mother has a preschool child, it significantly reduces the likelihood of a move to a new job, but having access to child care makes a positive difference for moves towards better employment (Lee, 2004).

Does Child Care Assistance Make a Difference for Parental Employment?

Studies of the relationships between child care subsidy programs and employment indicate that having help paying for child care may improve employment outcomes for parents. A 2002 study (using national data from the 1990 Survey of Income and Program Participation) found that single mothers with young children who received help paying for child care were 40% more likely to still be working after two years. Former welfare recipients fared even better with 60% more likely to be employed after two years if they received child care help than those who did not (Boushey, 2002). A Massachusetts study showed that increased funding for child care subsidies increased the probability of working by 3.6%, and generally more funding for the program overall increased the probability that current and former welfare recipients would work (Lemke et al, 2000). A three-state study of former TANF mothers who received child care subsidy showed a decrease in their likelihood of ending employment over a range of 25-43% (Lee et al, 2004). The federal government made a particularly strong show of support for the important connection between child care and the employment of single parents with the infusion of funds for this purpose with the passage of the Personal Responsibility and Work Opportunity Reconciliation Act of 1996, with an increase of \$600 million in the first year of welfare reform. This was the single largest investment in Child Care Assistance in American history (with the exceptions of Head Start and the Lanham Act of 1940 which funded child care during World War II when millions of American women with children entered the work force in support of the war effort) (Cohen, 1996; Long, 1998).

Another perspective on the value of Child Care Assistance involves taking a look at the experiences of families who do not have access to, or lose eligibility for it. This is a bit more challenging since subjects are easier to survey and study when they are connected to a public system. However, small local Minnesota studies have shown that significant proportions of families who wait to receive Basic Sliding Fee Child Care Assistance seek out public assistance programs (25-38%), 2/3 live off of savings, and 1/3 take on more debt. About half of surveyed

families say that they are not using the type of child care they would like most to have for their children (Schlick, Daly, & Bradford, 1999; Larson, 2001). In a multi-county survey of Minnesota Family Investment Program applicants investigating the reasons why they are applying for public assistance, respondents consistently reported child care costs or child care needs among the top four reasons for needing help between 1998 and 2004 (Minnesota Department of Human Services, 2005).

Economics and Children

Until the last few decades, researchers were unable to clearly identify and articulate the exact mechanisms by which poverty was bad for children. Investment theory recognizes the material ability of families with sufficient resources to purchase the books, clothes, food, activities and other items that provide for a learning-rich environment. Poor families are less likely to be able to provide these resources. Family stress theory is built upon the premise that a parent's inability to adequately provide for and meet the needs of their children produces parental stress, anxiety, and depression. This impaired psychological state affects parent-child interaction and results in parental irritability, harsh punishment, withdrawal, or neglect.

Using scales to measure economic pressure and financial stress researchers have repeatedly examined the indirect paths by which poverty and economic tension negatively affect child outcomes. Maternal depression resulting from economic stress is consistently found to contribute to poor self-regulation among teens, low cognitive ability in preschoolers, and overall poorer mental health among children. This was true across states, economic classes (including higher income families who lost significant income), and even across different international economic systems (Conger et al, 1992; Brody et al, 1994; Conger et al, 1995; Duncan et al, 1998; and Solantaus, 2004).

Recent research has shown the effects on children and family functioning of specific changes in family income. For example, in a study by Yeung, every \$10,000 increase in family income was associated with a half-point increase in children's cognitive test scores (2002). Using the income-to-needs ratio (computed by dividing total family income by the poverty threshold for family size), Dearing learned that a positive change in income-to-needs (an increase in income without an increase in the number of children or necessities to purchase) was a protective factor for children from poor families (2001). In a review of the literature, McLoyd notes that family income is generally associated with children's cognitive development, whereas parental depression is more likely to influence child behavior (1998). Both behavior problems and cognitive delays in young children can have short- and long-term negative effects as children become identified as having problems early on in school, become disengaged, develop attendance problems, and eventually drop out (Duncan et al, 1998).

Economics, Child Harm and Self-Care

The relationship between economic hardship and child harm is also indirect. Many have acknowledged the over-representation of poor families in child protection systems and speculate that this is due to a degree of bias in communities, the visibility of families who are already known to public systems such as public assistance (welfare), or both. A Chicago study of 700 families who lost welfare income during 1995 showed that there was an increase in child welfare involvement of families in the wake of the loss of public economic support. Along with higher rates of domestic violence, children were supervised less often as parents went out in search

of work, food, or because a previous child care arrangement was no longer affordable (Shook, 1999). Leaving children alone (also called “self-care”) inappropriately is a potential neglect issue and may be investigated, depending upon the laws in the state or local jurisdiction.

Most parents choose to leave their children at home alone at some point in their development, particularly when children reach older elementary and middle-school ages. Not having to purchase before or after school care can be a significant savings to families and while self-care may be particularly tempting for parents who are struggling to make ends meet, higher income families are more likely to leave their children home alone more often, presumably because they perceive their neighborhoods to be safe for self-care (Kerrebrock et al, 1999). Some have speculated that the rising costs of child care are directly responsible for increased rates of self-care (Belsie, 2000). There is also an important parental mental health connection to self-care: low-income parents with full time employment who have poor mental health are more likely than others to leave their children in self-care (Vandivere et al, 1999).

Self-care is challenging to study and is underreported as parents are not likely to freely admit that they leave their younger children alone. Complicating this is the fact that only Illinois and Maryland have state laws that clearly articulate when it is safe and legal to leave children home alone to care for themselves. In Minnesota, guidelines for appropriate self-care vary by county and parents may be unsure about what is appropriate or are even unaware that self-care can lead to contact with the child protection system (see Appendix C for sample guideline language from three Minnesota metropolitan counties) (National Child Care Information Center, 2005).

The occurrence and duration of self-care varies by the age of the child. Eleven and 12-year olds are 10 times as likely as five to seven year-olds to be left in some self-care (Kerrebrock, 1999). Another national estimate based on Census figures puts self-care among children ages five to 14 at 6.9 million, or 20% of children in this age range (Belsie, 2000). Minnesota parents reporting use of self care for children ages 10-12 is increasing: 41% of children during the school year (up from 26% in 2000) and 42% during the summer (up from 20% in 2000) (Chase et al, 2005).

Even child protection guidelines on self-care acknowledge that children can safely care for themselves for periods of time based on age, maturity, access to an adult, and the ability to handle an emergency situation. Self-care may often be an invisible situation – only coming to the attention of authorities when actual harm occurs as a result of a child left alone being unable to handle an emergency. Self-care issues resulting from loss of child care subsidy may not reach a threshold of seriousness to warrant investigation by child protection authorities. Reduced funding for child protection services may simultaneously make investigation of a self-care situation even less likely as social workers triage reports according to severity.

In spite of the challenges to study, there is evidence that self-care can have serious negative consequences. An examination of children who were in a high category of self-care (11 hours per week) showed that they were 1.5 to 2 times as likely to score high on assessments of risk-taking, anger, family conflict, and stress compared to children who were in zero hours of self-care each week (Dwyer et al, 1990). Those who study older children frequently cite the high crime hours that occur after school as a primary reason to make safer, supervised time available to working families with pre-teens and older children (Juvenile Justice Bulletin, 1999).

While there is a definite relationship between family stress and family violence, neglect rather than abuse is more often associated with poor families. The inability of parents to provide for their children leads to despair and depression, and particularly depressed and overwhelmed

single mothers tend to stop meeting their children's needs which results in neglect (DiLauro, 2004). This maternal pattern of withdrawal was also noted in earlier studies that found parental stress was a factor for maternal depression, anxiety, and lack of maternal warmth (Whipple et al, 1991; Smith and Brooks-Gunn, 1997). A study of homelessness and the out-of-home placement of children found that a history of homelessness doubled the risk of placement, and inadequate housing at the time of the child's removal from the home was a predictor of re-referral to child protection, illustrating the spiraling detrimental effects of the inability of a family to meet basic needs (Courtney et al, 2004).

Economics and School Outcomes

Education is another area of child development that is indirectly affected by economic stress and poverty. Research from the United Kingdom points to the social factors that make school an unpleasant place to be for poor children. The experience of not having basic school supplies, clothes, or uniforms for activities can make a child feel disconnected from their school community. This sense of separateness is magnified when young children whose families do not enforce regular school attendance are seen as engaging in "pre-criminal" (truant) behavior (Gleeson, 1994). A more recent American study revealed a similar dynamic of subtle yet important feelings among children with attendance problems in that they were picked on, they did not feel they fit in, and they had a hard time getting to school because of parental conflict (Campbell et al, 2005). Parents of young children with school attendance problems reported that they tended to forget about getting their children to school when they were preoccupied with money concerns (Zhang, 2003). In another examination of the school attendance problems of children it was revealed that a common reason for absenteeism was poor child health (Sutphen, 1996).

School attendance problems in young children are seen as a very strong predictor of future impaired school engagement and increased likelihood of having future attendance problems - a precursor to school drop-out. A retrospective study showed that high school dropouts began having attendance problems as early as first grade and that the child's early home environment and early care giving were predictors of school engagement (Lehr, 2004). The multi-faceted nature of school attendance is examined in a review of the literature by Teasley in which several economic factors are associated with truancy, including socioeconomic status (which is related to the quality of the neighborhood and physical health of the child) and sometimes the need for students to remain home to care for younger siblings because parents cannot afford to pay for child care (2004).

Child Care Quality

Quality care usually costs more and if there are insufficient resources in the community, there is a substantial decrease in the likelihood of finding high quality child care in the local market. If quality child care does exist, it may be out of reach for many families. Middle-income families may not have access to high quality care because they are not eligible for the child care subsidies that poor families can access, yet do not have high enough incomes to pay the full price of high quality care (Phillips et. al., 1994; Giannarelli et al, 2003; Ramey and Ramey, 2000). The cost of child care is not a direct indicator of quality. However, it is a fair assessment to say that not all child care is of high quality and that higher quality care, when it is present in the market, tends to cost more. Conversely, not all cheap care is of poor quality, but a parent is less likely to be able to purchase high quality care for very little.

Assuming that quality child care is available, what can be expected from it? This is particularly critical to establish in the debate about whether to invest public dollars into early care and education programs that serve low and moderate-income families. The role that child care plays in the outcomes of young children has been well researched. Longitudinal studies of children who received high quality care in early years have shown these children to have better cognitive, language, and behavior skills in later school years and even into adulthood (Peisner et al, 1999; Campbell et al, 2002; Schweinhart, 2004) and formal, more highly regulated care has been associated with better cognitive child outcomes (Yoshikawa, 1999). In an examination of the protective nature of child care for poor children who face family-based risk factors, high quality child care was consistently found to produce good child outcomes and poor quality care produced poor outcomes (Shonkoff et al, 2000). More recent research shows that the interactive effect between the quality of the child care and home environments are relevant for certain child outcomes. Child care quality was demonstrated to be particularly important for socio-emotional development when both the home and the child care environment were of high quality (stimulating and supportive of learning) (Votruba-Drazil et al, 2004). If children spend significant amounts of time in their early years in sub-standard or even harmful (but affordable) child care, they may enter school without the necessary skills to succeed. A great deal of literature shows that these lags persist and even widen over time, affecting long-term educational and adult outcomes (Karoly et al, 2005).

Discussion

Generally viewed as a non-critical work support program, funding for Child Care Assistance has been buffeted about due to economic upswings and downturns and the variable attention quality child care and early learning has received from policy-makers, the media and advocates. This variability has been evident in Minnesota as well as other states where child care funding is sometimes seen as a critical work support (as in the case of the passage of federal Welfare Reform) and other times as non-critical when lean budgetary times arise and states must balance budgets. This review of the literature on family investment and family stress theories has offered an overview of how CCAP might be viewed as just one of the complex set of factors that can influence family functioning and child well-being when young children require care. CCAP is best viewed as part of this dynamic whole rather than examined in isolation.

Because of this complexity, research on the contribution of CCAP towards the outcomes of children should control for as many other factors as possible beyond receipt of CCAP to determine the degree to which it does in fact play an important role in family stability and functioning (and ultimately, child well-being), as the literature implies. Research should, whenever possible, include nuances of family and personal experience since program data alone cannot accurately represent all contextual aspects of a family's experience. If research supports the relevant role of CCAP, the program may hold the potential to meet multiple needs in a complex family system – as an employment support as well as a support to family economic stability and access to child development resources – a significant benefit to working families and a relative bargain for tax payers.

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Appendix A

Percentages of Federal Poverty Guidelines for 2003

Fam Size	100%			125%			150%			175%			185%		
	Annual	Monthly	Hourly*	Annual	Monthly	Hourly*	Annual	Monthly	Hourly*	Annual	Monthly	Hourly*	Annual	Monthly	Hourly*
1	\$ 8,980	\$ 748	\$ 4.32	\$ 11,225	\$ 935	\$ 5.40	\$ 13,470	\$ 1,123	\$ 6.48	\$ 15,715	\$ 1,310	\$ 7.56	\$ 16,613	\$ 1,384	\$ 7.84
2	\$ 12,120	\$ 1,010	\$ 5.83	\$ 15,150	\$ 1,263	\$ 7.28	\$ 18,180	\$ 1,515	\$ 8.74	\$ 21,210	\$ 1,768	\$ 10.20	\$ 22,422	\$ 1,869	\$ 11.21
3	\$ 15,260	\$ 1,272	\$ 7.34	\$ 19,075	\$ 1,590	\$ 9.17	\$ 22,890	\$ 1,908	\$ 11.00	\$ 26,705	\$ 2,225	\$ 12.84	\$ 28,231	\$ 2,353	\$ 13.85
4	\$ 18,400	\$ 1,533	\$ 8.85	\$ 23,000	\$ 1,917	\$ 11.06	\$ 27,600	\$ 2,300	\$ 13.27	\$ 32,200	\$ 2,683	\$ 15.48	\$ 34,040	\$ 2,837	\$ 16.86
5	\$ 21,540	\$ 1,795	\$ 10.36	\$ 26,925	\$ 2,244	\$ 12.94	\$ 32,310	\$ 2,693	\$ 15.53	\$ 37,695	\$ 3,141	\$ 18.12	\$ 39,849	\$ 3,321	\$ 19.89
6	\$ 24,680	\$ 2,057	\$ 11.87	\$ 30,850	\$ 2,571	\$ 14.83	\$ 37,020	\$ 3,085	\$ 17.80	\$ 43,190	\$ 3,599	\$ 20.76	\$ 45,658	\$ 3,805	\$ 22.88
7	\$ 27,820	\$ 2,318	\$ 13.38	\$ 34,775	\$ 2,898	\$ 16.72	\$ 41,730	\$ 3,478	\$ 20.06	\$ 48,685	\$ 4,057	\$ 23.41	\$ 51,467	\$ 4,289	\$ 25.37
8	\$ 30,960	\$ 2,580	\$ 14.88	\$ 38,700	\$ 3,225	\$ 18.61	\$ 46,440	\$ 3,870	\$ 22.33	\$ 54,180	\$ 4,515	\$ 26.05	\$ 57,276	\$ 4,773	\$ 27.31
9	\$ 34,100	\$ 2,842	\$ 16.39	\$ 42,625	\$ 3,552	\$ 20.49	\$ 51,150	\$ 4,263	\$ 24.59	\$ 59,675	\$ 4,973	\$ 28.69	\$ 63,085	\$ 5,257	\$ 29.54
10	\$ 37,240	\$ 3,103	\$ 17.90	\$ 46,550	\$ 3,879	\$ 22.38	\$ 55,860	\$ 4,655	\$ 26.86	\$ 65,170	\$ 5,431	\$ 31.33	\$ 68,894	\$ 5,741	\$ 32.17
11	\$ 40,380	\$ 3,365	\$ 19.41	\$ 50,475	\$ 4,206	\$ 24.27	\$ 60,570	\$ 5,048	\$ 29.12	\$ 70,665	\$ 5,889	\$ 33.97	\$ 74,703	\$ 6,225	\$ 34.00
12	\$ 43,520	\$ 3,627	\$ 20.92	\$ 54,400	\$ 4,533	\$ 26.15	\$ 65,280	\$ 5,440	\$ 31.38	\$ 76,160	\$ 6,347	\$ 36.62	\$ 80,512	\$ 6,709	\$ 35.49
13	\$ 46,660	\$ 3,888	\$ 22.43	\$ 58,325	\$ 4,860	\$ 28.04	\$ 69,990	\$ 5,833	\$ 33.65	\$ 81,655	\$ 6,805	\$ 39.26	\$ 86,321	\$ 7,193	\$ 36.41
14	\$ 49,800	\$ 4,150	\$ 23.94	\$ 62,250	\$ 5,188	\$ 29.93	\$ 74,700	\$ 6,225	\$ 35.91	\$ 87,150	\$ 7,263	\$ 41.90	\$ 92,130	\$ 7,678	\$ 38.14

Fam Size	200%			250%			Ineligible		
	Annual	Monthly	Hourly*	Annual	Monthly	Hourly*	Annual	Monthly	Hourly*
1	\$ 17,960	\$ 1,497	\$ 8.63	\$ 22,450	\$ 1,871	\$ 10.79			
2	\$ 24,240	\$ 2,020	\$ 11.65	\$ 30,300	\$ 2,525	\$ 14.57			
3	\$ 30,520	\$ 2,543	\$ 14.67	\$ 38,150	\$ 3,179	\$ 18.34			
4	\$ 36,800	\$ 3,067	\$ 17.69	\$ 46,000	\$ 3,833	\$ 22.12			
5	\$ 43,080	\$ 3,590	\$ 20.71	\$ 53,850	\$ 4,488	\$ 25.89			
6	\$ 49,360	\$ 4,113	\$ 23.73	\$ 61,700	\$ 5,142	\$ 29.66			
7	\$ 55,640	\$ 4,637	\$ 26.75	\$ 69,550	\$ 5,796	\$ 33.44			
8	\$ 61,920	\$ 5,160	\$ 29.77	\$ 77,400	\$ 6,450	\$ 37.21			
9	\$ 68,200	\$ 5,683	\$ 32.79	\$ 85,250	\$ 7,104	\$ 40.99			
10	\$ 74,480	\$ 6,207	\$ 35.81	\$ 93,100	\$ 7,758	\$ 44.76			
11	\$ 80,760	\$ 6,730	\$ 38.83	\$ 100,950	\$ 8,413	\$ 48.53			
12	\$ 87,040	\$ 7,253	\$ 41.85	\$ 108,800	\$ 9,067	\$ 52.31			
13	\$ 93,320	\$ 7,777	\$ 44.87	\$ 116,650	\$ 9,721	\$ 56.08			
14	\$ 99,600	\$ 8,300	\$ 47.88	\$ 124,500	\$ 10,375	\$ 59.86			

* Hourly wage assumes that parent is working full-time. Most Child Care Assistance families are headed by single parents with two children in the household for a family size of 3.

Data Source: Office of the Assistant Secretary of Planning and Evaluation, U.S. Dept. of Health and Human Services
<http://aspe.hhs.gov/poverty/03poverty.htm>

Appendix B

The Cost of Living in Minnesota, 2002

Monthly Budget for Two-Parent Families, Both Parents Working

	<i>1 child</i>	<i>2 children</i>
Housing	\$757	\$1,009
Transportation	\$569	\$697
Child Care	\$488	\$540
Net Taxes	\$482	\$509
Food	\$406	\$469
Health Care	\$293	\$339
Clothing / other necessities	\$249	\$290
Monthly Total	\$3,244	\$3,953
Hourly Wages needed	2 earners-	2 earners-
	\$9.36 per hour, full time	\$11.41 per hour, full time

Monthly Budget for Single-Parent Families

	<i>1 child</i>	<i>2 children</i>
Housing	\$757	\$757
Child Care	\$488	\$697
Net Taxes	\$410	\$389
Transportation	\$389	\$380
Food	\$248	\$365
Health Care	\$228	\$275
Clothing / other necessities	\$203	\$249
Monthly Total	\$2,763	\$3,112
Hourly Wages needed	\$15.71 per hour, full time	\$17.95 per hour, full time

Methodology on family expenses
available at

http://www.jobsnowcoalition.org/index.asp?Type=B_PR&SEC={1FD51215-3203-4166-8190-6AD41BE1DD8A}&DE={24EFE804-2B2F-4C74-9533-

Appendix C

Self-care Guidelines from three Minnesota Counties

Dakota

“Counties will establish guidelines for investigating lack of supervision/neglect:

- Reports of children 7 and under left alone for any period of time.
- Reports of children age 8 and 9 who are alone for more than 2 hours
- Reports of children 10 through 13 alone for more than 12 hours.
- Reports indicating that children 14 to 17 are unsupervised while parents are absent for more than 24 hours will be screened, considering adequate adult supervision.”

Web site: <http://www.co.dakota.mn.us/Departments/Attorney/FAQ/WhatAgeChildLeftHomeAloneHowLong.htm>

Accessed on: March 30, 2007

Hennepin

“Assessments for neglect/lack of supervision will be conducted upon the following:

- Children under age 8 left alone for any period of time.
- Children ages 8, 9, and 10 can be left alone for traditional latch-key hours under certain circumstances. (before and after school)
- Children alone over 24 hours if parents whereabouts are unknown to children. In all of above CPS will involve police for immediate safety check of children where appropriate.
- Children 11 to 14 may baby-sit with the expectation that an adult will return later in day.
- Children 15 and older may baby-sit for more than 24 hours.”

Web site: <http://www.co.hennepin.mn.us/portal/site/HCIInternet/menuitem.3f94db53874f9b6f68ce1e10b1466498/?vgnextoid=159b60a6bb9fc010VgnVCM1000000f094689RCRD&vgnnextfmt=default>

Accessed on: March 30, 2007

Ramsey

1. “The child is left alone or is held responsible for siblings or other children for extended periods of time and in circumstances beyond the child’s chronological age, social maturity or judgment to handle safely. This includes the child’s exposure to or expectations to manage environmental hazards. Assessments will be conducted on the following:
 - A. Children 5 and younger left alone for any period of time.

- B. Children 6-9 alone over three hours.
- C. Children 10-13 alone for over 12 hours.
- D. Children alone over 24 hours if parents whereabouts are unknown to children. In all of above CPS will involve police for immediate safety check of children where appropriate
- E. Children 11 to 14 may baby-sit with the expectation that an adult will return later in day.
- F. Children 15 and older may baby-sit for more than 24 hours. “

Web site: <http://www.mnchildcare.org/businesses/summer.php#home>

Accessed on: March 30, 2007