A Study of San Diego County Local Child Care Needs and Barriers: Data and Insights for San Diego County Individualized Child Care Subsidy Pilot and Local Child Care Policies

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About the Caster Family Center for Nonprofit and Philanthropic Research

The mission of the Caster Center is to provide research, evaluation and consulting services that build the leadership and strategic and evaluative-thinking capacity of local nonprofits, as well as to be the leading source of information, data and research on the local nonprofit sector.

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BACKGROUND

In October 2017, California Governor Brown signed AB377 authorizing the County of San Diego to develop a pilot child care subsidy plan that takes into account the county’s unique demographic and economic environment. As a condition of this bill, San Diego County was required to complete an independent analysis of local child care conditions.

In February 2018, San Diego County Office of Education commissioned the Caster Family Center for Nonprofit and Philanthropic Research (Caster Center) at the University of San Diego to conduct a study of the economic and child care market conditions in San Diego County.

In accordance with AB377, this study included consideration of:

- The demographics of families in need of child care
- San Diego County’s self-sufficiency income level
- Availability of, and enrollment in, subsidized child care
- The cost of providing child care

This study obtained data from both state and local agencies, including San Diego County’s Child Care and Development Planning Council, San Diego’s Resource and Referral Agency YMCA Childcare Resource Service, U.S. Census, California Department of Education, U.S. Department of Housing and Urban Development, and California Department of Finance.
SAN DIEGO COUNTY FAMILY DEMOGRAPHICS

NUMBER OF CHILDREN

Based on the most recent 2016 statistics, an estimated 577,920 children ages 0-12 live in San Diego County. Figure 1 shows that 47% (270,161) of these children are under 6 years old and require some form of child care, whether it be in the home with family/caregiver or at a licensed facility. Although it is unknown exactly how many children need child care outside the home, an estimated 60% of children ages 0-5 come from working families.¹ Two parent working households or one working single parent households serves as a proxy for needing childcare.

Figure 1: San Diego County Children by Age Group²

<table>
<thead>
<tr>
<th>Age Group</th>
<th>Number</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>0-2 Years</td>
<td>132,086</td>
<td>23%</td>
</tr>
<tr>
<td>3-5 Years</td>
<td>138,075</td>
<td>24%</td>
</tr>
<tr>
<td>6-12 Years</td>
<td>307,759</td>
<td>53%</td>
</tr>
</tbody>
</table>

ETHNIC AND LINGUISTIC COMPOSITION

San Diego County’s children are ethnically and linguistically diverse. As Figure 2 illustrates, more than three-quarters identify as Hispanic/Latino (45%) or White/Caucasian (36%).

Figure 2: Race/Ethnicity of San Diego County Children, 2016³

Roughly four out of ten San Diego County families speak a language other than English in the home (See Figure 3). Of these families, 16 percent of children speak English less than “very well”. The majority of the non-English speaking families speak Spanish.

**Figure 3: San Diego County Languages Spoken at Home, 2016**

- **English**, 61%
- **Spanish**, 26%
- **Asian/Pacific Island**,** Other Language**, 8%

16% of children whose home language is not English speak English less than "very well".

**IMMIGRANT POPULATION**

Like much of California, San Diego County is home to many immigrant families. Figure 4 shows that almost half of children under 18 have at least one parent who was born outside of the United States.

**MILITARY POPULATION**

San Diego County is unique in that it has the largest military population in the United States and active duty service members in San Diego County make up 70% (103,798) of the military population in California. An estimated 33,502 service members have children.

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4 Data Source: American Community Survey 1-Year Estimate, 2016 (Table S1601).

5 Data Source: American Community Survey 1-Year Estimate, 2016 (Table B05009). Includes children with at least one foreign-born parent.

6 Data Sources: Military One Source, 2016 Demographics: Profile of the Military Community; Defense Finance and Accounting Service (Department of Defense), Military Pay Charts, 2018; Defense Travel Management Office, 2018.
INCOME LEVELS

San Diego County families earn slightly more than California families statewide, which means a smaller percentage of families are eligible for subsidized child care in San Diego County compared to California. Figure 5 shows that most San Diego County families fall in the upper and lower income brackets, and Figure 6 shows that the median income in San Diego County is slightly higher than California.

Figure 5: Income Brackets for San Diego County and California Families, 2016

![Income Brackets Graph]

Figure 6: Annual Median Income for San Diego County and California Families, 2016

![Median Income Graph]

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7 Data Source: American Community Survey, 2016 1-Year Estimates Table B19131. Includes two-parent households and single parent households with children under 18.

8 Data Source: American Community Survey, 2016 1-Year Estimates Table B19125. Includes families with own children under 18 present in the household.
SELF SUFFICIENCY INCOME LEVEL

The self-sufficiency income level is defined as the annual income needed to afford basic living expenses without the use of public assistance. According to the California Budget and Policy Center, a family of four in San Diego County needs (in 2017) $77,223 annually to make ends meet. As Figure 7 shows, this is the second highest in Southern California. Under current law, families must earn less than 70% of the State Median Income (SMI) to qualify for a state child care subsidy. San Diego’s self-sufficiency income level is $20,000 more annually than the income cutoff of $58,524 for a family of four to qualify. Even a family of four that earns 85% of the SMI ($71,065), earns less annually than the income needed to afford basic living expenses.

Figure 7: Self Sufficiency Income Level Compared to Income Cutoff for State Child Care Subsidy for a Family of Four

San Diego County’s current income eligibility cutoff is well below the income needed to afford basic living expenses.

9 California Budget and Policy Center. 2017. Making ends meet: How much does it cost to support a family in California? This estimate is based on a family with two working parents, one preschool-aged child and one school-aged child. Basic monthly budget includes housing and utilities, food, child care, health care, transportation, miscellaneous and taxes.

10 2017 California Department of Education. Income Ranking Table.
HOUSING AFFORDABILITY

The high cost of living in San Diego County is mostly a result of its high housing costs. According to the Department of Housing and Urban Development’s Fair Market Rent calculation, San Diego County’s housing costs are higher than the state average and the ninth highest in the state (out of 58 counties). Figures 8 and 9 display how San Diego’s housing costs compare to nearby counties and the state. In 2018, San Diego County’s Fair Market Rent for a 2-bedroom is $1,816, 10% higher than the state average of $1,646.

Figure 8: 2018 2-Bedroom Fair Market Rent for Southern California Counties

![Figure 8: 2018 2-Bedroom Fair Market Rent for Southern California Counties](image)

<table>
<thead>
<tr>
<th>County</th>
<th>Fair Market Rent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Orange</td>
<td>$1,876</td>
</tr>
<tr>
<td>San Diego</td>
<td>$1,816</td>
</tr>
<tr>
<td>Los Angeles</td>
<td>$1,663</td>
</tr>
<tr>
<td>Riverside</td>
<td>$1,156</td>
</tr>
<tr>
<td>San Bernardino</td>
<td>$1,156</td>
</tr>
<tr>
<td>Fresno</td>
<td>$958</td>
</tr>
<tr>
<td>Imperial</td>
<td>$901</td>
</tr>
</tbody>
</table>

Figure 9: 2-Bedroom Fair Market Rent, 2018

![Figure 9: 2-Bedroom Fair Market Rent, 2018](image)

$1,816

$1,646

San Diego

California


The Department of Housing and Urban Development defines Fair Market Rent (FMR) as the dollar amount below which 40% of the rental housing units are rented. FMR is calculated for each county. The state average is a weighted average of all counties based on 2010 census population data.
INCOME-ELIGIBLE FAMILIES

In order to qualify for a child care subsidy, families must earn <70% of the State Median Income (SMI). Figure 10 shows that an estimated 42% of San Diego County children currently qualify for a state subsidy whereas in California 48% qualify. If the income cutoff changed to <85% SMI in San Diego County, an estimated 7% more children would qualify, bringing San Diego County percentages in line with California.

Figure 10: Current vs Projected Percent of Children (0-12) who are Eligible for a State Child Care Subsidy (<70% SMI): San Diego County and California

42%, 48% 49%, 48%

Current Subsidy Qualifications (<70% SMI) | Projected Subsidy Qualifications (<85% SMI)
San Diego | California

42,010
Estimated number of children (0-12) in San Diego County who are not currently eligible for a child care subsidy, but would become eligible if the income cutoff changed to <85% SMI. ¹²

INCOME OF ENROLLED FAMILIES

The median income of families whose children are enrolled in subsidized care is well below the income cutoff to qualify (<70%SMI). Figure 11 shows that the median income of families who received a child care subsidy in June 2017 ranged from $20,904 to $41,082, which is roughly 30-40% of the SMI.

It is important to note that the median income included families who reported zero income on their enrollment forms (e.g., foster children and families who receive CalFresh). Removing families who report zero income from the calculation would allow San Diego County to have a more accurate picture of the median income of the families it serves. Additionally, these data come from a single month’s enrollment and it is unknown if this is a typical month for the county.

Figure 11: Annual Median Income for Families Enrolled in Subsidized Child Care Programs, 2017

San Diego County
Median Income= $75,998

CMIG (n=36) $41,082
C3AP (n=2,659) $27,708
CSPP (n=10,046) $27,036
CAPP (n=1,615) $25,200
CCTR (n=806) $24,072
CFCC (n=401) $22,548
C2AP (n=5,718) $20,904


CMIG= California Migrant Program
C3AP= CalWORKs3
CSPP= California State Preschool Program
CCTR= California General Child Care
CFCC= California Family Child Care Network
C2AP= CalWORKs2
MILITARY FAMILY ELIGIBILITY

Military families receive a housing allowance called a Basic Allowance for Housing (BAH), which is based on the service member’s pay grade, dependency status and duty location. Under current law, military families must include their housing allowance in their income when they apply for child care subsidies. An estimated 4,400 (13%) San Diego military families are currently eligible for a child care subsidy. If the law changed to allow military families to exclude the housing allowance from their eligibility application, an estimated 26,000 families (roughly 57,000 children) would be income-eligible.\(^\text{14}\)

\begin{center}
\begin{tabular}{ll}
\textbf{Current Policy} & \textbf{Revised Policy} \\
(including BAH in income eligibility): & (excluding BAH in income eligibility):
\end{tabular}
\end{center}

| Estimated 4,400 families qualify | Estimated 26,000 families would qualify |

\(^{14}\) Data Sources: Military One Source, 2016 Demographics: Profile of the Military Community; Defense Finance and Accounting Service (Department of Defense), Military Pay Charts, 2018; Defense Travel Management Office, 2018.
AVAILABILITY AND USE OF CHILD CARE

LICENSED CHILD CARE SUPPLY

There are not enough available child care spaces in San Diego County for the estimated need. Figure 12 compares young children (ages 0-5) whose parents were in the labor force to an estimate of available spaces in a Licensed Child Care Center (LCC) or a Family Child Care Home (FCCH) in 2017. For children ages 0-5 whose parents were in the work force, an estimated 44% did not have an available child care spot in 2017.

Figure 12: Children (ages 0-5) Whose Parents are in the Workforce\textsuperscript{15} Compared to Estimated Spaces Available in 2017\textsuperscript{16}

\begin{figure}[h]
\begin{center}
\includegraphics[width=\textwidth]{chart.png}
\end{center}
\end{figure}

\textsuperscript{15} American Community Survey. 2016 1-Year Estimates Table C23008. Includes two-parent households and single parent households where parents work.

\textsuperscript{16} California Child Care Resource & Referral Network. 2017 Child Care Portfolio for San Diego County. Space available is an estimate of LCCs and Family Child Care Homes (FCCHs) because FCCHs are not licensed for specific age groups. FCCH numbers are estimates based on a small FCCH license (maximum 8 children) in which 20% are designated for children under 2 years, 20% are for children ages 6-12, and 60% are for children ages 2-5. Excludes license-exempt centers.
SUBSIDIZED CHILD CARE ENROLLMENT

There are many more children who are eligible and in need of subsidized child care but are not enrolled. As Figure 13 shows, in 2016, there was a very large gap between children who were eligible for a state child care subsidy and those who were enrolled in a subsidized child care program. An estimated nine out of ten income-eligible infants (ages 0-2) and nearly eight out of ten income-eligible infants (ages 0-2) whose parents work were not enrolled in a subsidized child care program. Likewise, the socio-emotional and academic benefits of quality preschool programs for low-income children has been well documented, yet six out of ten income-eligible 3-5 year old children were not enrolled in a subsidized child care program.

Figure 13: 2016 San Diego County Children who are Income-Eligible for a Child Care Subsidy Compared to Children Enrolled in Subsidized Care


Subsidized care enrollment includes CalWorks2, CalWorks3, CCTR, CMIG, CAPP, CSPP, and Head Start. Although some school-aged children receive state child care subsidies through the above-mentioned programs, the majority access child care through school-based after-school programs. For this reason, they are excluded from Figure 13.
**UNUSED SUBSIDIZED CHILD CARE SPACES**

Although there is a large gap between the number of children who are eligible for a child care subsidy and the number enrolled, San Diego County still returned unused funds to the state in 2016/17. Despite long wait lists at many Title 5 funded LCCs, some child care contractors were unable to fill all available subsidized care spaces. As Figure 14 illustrates, 16% of contracted Child Days of Enrollment (CDEs) were unused in 2016/17.

**Figure 14: San Diego County Contracted vs. Actual Child Days of Enrollment (CDEs): 2016/17**

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REGIONAL GAPS IN SUBSIDIZED CHILD CARE ENROLLMENT

One possible explanation for the unused funds is that certain regions in the County are more underserved than other regions. Figure 15 shows a map of the zip codes with the lowest subsidized child care enrollment rates (<50%) for income-eligible infants and toddlers (ages 0-35 months) from working families. For example, Encanto (92114) has the highest concentration of eligible children (1,524) and 72% are not enrolled. If low-income working families do not have consistent access to infant/toddler child care, it is very difficult for families to maintain stable employment.

Figure 15. San Diego County Zip Codes where there are Income-Eligible Infants/Toddlers and 50% or More are Not Enrolled in Subsidized Child Care, 2018

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Research suggests that low-income preschool-aged children who attend high-quality preschool programs perform better in school than their counterparts who do not attend preschool.\textsuperscript{21} Thus, when assessing child care needs for preschool-aged children, it is important to consider all eligible children and not just eligible children with working parents. Figure 16 shows a map of the zip codes in which there is a high concentration of income-eligible 3-4 year old children (500 or more) and more than 50 percent are not enrolled in a subsidized preschool program. For example, Oceanside (92054, 92056, 92057, 92058) has a total of 4,501 eligible 3-4 year old children and 72% are not enrolled.

\textit{Figure 16. San Diego County Zip Codes with 500 or More Income-Eligible 3-4 year old Children and 50\% or More are Not Enrolled in Subsidized Child Care, 2018}\textsuperscript{22}

\begin{center}
\includegraphics[width=\textwidth]{map}
\end{center}

\section*{BARRIERS TO ACCESS AND ENROLLMENT}


\textsuperscript{22} San Diego County Child Care and Development Planning Council. 2018. Subsidy Zip Code Priority Data.
In addition to the limited capacity of child care programs, there are many other barriers to child care enrollment, some that are localized to San Diego County, and others that are common across the state and even nationwide. These barriers affect communities within San Diego County differently depending on factors such as a family’s socio-economic status, ethnicity, immigrant status, and English language competence. The following data highlight how some of these barriers play out in San Diego County.

**Limited Child Care Hours**

According to data from San Diego County’s Resource and Referral Agency, 83% of families who request child care need full-time care, yet most subsidized child care is part-time. Figure 17 shows that only half of LCCs with subsidized child care programs offer full-time spaces. Of the LCCs that do offer subsidized full-time care (135), 74% offer both part-time and full-time care, which means they have a limited number of spaces for full-time care.

![Figure 17: Percent of Subsidized LCCs by Full-Time/Part-Time Spaces (n=277)](image)

Furthermore, families with the greatest economic need and thus the greatest need for subsidized child care may have work schedules that do not align with child care centers' hours of operation. According to San Diego County’s Resource and Referral Agency, 17% of families request care during evenings, weekends, or overnight, and only 1% of LCCs and 35% of FCCHs offer care during non-traditional hours.

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23 YMCA San Diego County Resource and Referral Program Data 2017.

24 Data Source: California Child Care Resource & Referral Network. *2017 Child Care Portfolio.*
Shortage of Child Care for Infants and Toddlers

The need for child care is greatest for infants and toddlers (ages 0-23 months) because they have the lowest enrollment rate compared to need.\(^{25}\) As Figure 18 shows, in 2016, four out of ten parent requests were for 0-23 month old children, an age category that only includes two years (compared to the other age categories which include four to six years).

Figure 18: 2016 San Diego County Child Care Requests\(^ {26}\)

Research on child care access and enrollment have identified other factors that disincentivize low-income families from enrolling their children in early education programs. For example, a study of child care in Silicon Valley,\(^ {27}\) a high cost region in California with demographics similar to San Diego, identified the following additional barriers to preschool enrollment among low-income immigrant families.

- Transportation challenges because of far distances between child care centers and home
- Lack of knowledge about child care options
- Language barriers
- Burdensome eligibility and enrollment process

Improving access to child care in San Diego County will require a multi-faceted approach that not only addresses the financial barriers to child care but also some of the cultural and structural barriers.

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\(^{26}\) Data Source: California Child Care Resource & Referral Network. 2017 Child Care Portfolio.

COST OF PROVIDING CHILD CARE

The cost of child care varies considerably depending on the quality of the care. The San Diego Quality Preschool Initiative identifies the following seven indicators of high-quality child care programs. These indicators apply to programs for infants/toddlers as well as preschool aged-children.\(^28\) As is evident in this list of indicators, the number and expertise of staff are primary factors that influence quality.

- Use of child observation tools to identify strengths and opportunities for growth
- Developmental and health screenings
- Qualified teachers
- Effective teacher-child interactions
- Adult-to-child ratios and group size
- Safe and engaging program environment
- Qualified early learning center directors

Licensed Child Care Centers (LCCs) that provide state subsidized care receive Title 5 funding, which has the most stringent requirements for teacher/child ratios and teacher qualifications than any other type of child care program. These programs are the most expensive to operate and are arguably the highest quality.

\(^28\) San Diego Quality Preschool Initiative: https://sdqpi.org/About/About-Quality-Ratings
Figure 19 shows San Diego County and California’s price for child care at the 75th percentile (i.e., where 75% of children are enrolled in child care that costs less). **High-quality care at a Licensed Child Care costs slightly more in San Diego County than it does statewide.**

**Figure 19: 2016 Estimated Price of Full-Time Care at the 75th Percentile for Infants and Preschool-Aged Children in San Diego County and California: Licensed Child Care Centers and Family Child Care Homes.**

<table>
<thead>
<tr>
<th>Category</th>
<th>California</th>
<th>San Diego</th>
</tr>
</thead>
<tbody>
<tr>
<td>LCC Infant</td>
<td>$11,931</td>
<td>$12,647</td>
</tr>
<tr>
<td>LCC Pre-school</td>
<td>$11,931</td>
<td>$12,647</td>
</tr>
<tr>
<td>FCCH Infant</td>
<td>$12,281</td>
<td>$12,198</td>
</tr>
<tr>
<td>FCCH Pre-school</td>
<td>$11,394</td>
<td>$11,485</td>
</tr>
</tbody>
</table>

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Data Source: 2016 Regional Market Rate Survey. Estimate based on mean monthly price for LCC and mean weekly price for FCCH. Reimbursement ceilings are established at the 75th percentile of the 2016 Regional Market Rate Survey, which means that 75% of children are enrolled in child care that costs less.
**PRICE OF CARE COMPARED TO COST OF CARE**

The price of child care for families is different from the cost of operating a child care facility. Prices are typically set based on what families can afford and what the state will reimburse. A 2018 report by the Center for American Progress calculated the average cost of providing high-quality child care compared to the average price families pay for child care in each state. Figure 20 shows that in California (which is comparable to San Diego County’s child care prices), the price families pay for full-time care covers 44% of the estimated true cost of high-quality care for an infant and 52% for a preschool child. Even with state reimbursements, local child care contractors must secure additional funding for a large percentage of the child care costs.

**Figure 20: 2017 Estimated Annual Per Child Price of Child Care Compared to Actual Cost of Providing High-Quality Care in California**

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STATE PROVIDED FUNDING FOR TITLE 5 FUNDED CHILD CARE

Although it is more expensive to operate a state subsidized licensed child care center (LCC) that receives Title 5 funding (compared to any other type of child care), Title 5-funded LCCs are reimbursed less than the Regional Market Rate (RMR) in San Diego County. Title 5-funded LCCs are reimbursed based on the Standard Reimbursement Rate (SRR), which is the same for all of California. In contrast, families who participate in the California Alternative Payment Program (CAPP) receive a voucher and can use it to select any child care provider (licensed or non-licensed). The provider is then reimbursed based on San Diego County’s RMR, which is higher than the SRR. Figure 21 shows that the SRR is less than the RMR in San Diego County and the greatest discrepancy in reimbursement rates is for toddlers and preschool-aged children.

Figure 21: San Diego County Daily Regional Market Rate Compared to Standard Reimbursement Rate for Full-time Care for Licensed Centers 2016

RISING COSTS OF CHILD CARE

The cost of child care in San Diego County is expected to rise. San Diego has passed legislation to increase the minimum wage dramatically beginning in 2019, which will impact the labor costs for many child care contractors. If the SRR remains the same, it will become increasingly difficult for subsidized child care contractors to meet the requirements for Title 5 funding, maintain a high level of quality care, and remain open.

CONCLUSION

High-quality child care is an essential component to ensuring families can maintain stable employment and children arrive to elementary school prepared. Currently, the state subsidized child care program limits San Diego County’s ability to offer consistent access to low and moderate income families. This study highlights some of the contributing factors that limit early child care enrollment in San Diego County. More specifically,

- **The income eligibility for a subsidy is misaligned with the high cost of living in San Diego County.** This leaves many low- and moderate-income families earning too little to afford basic living expenses, but too much to qualify for a child care subsidy. This is particularly true for San Diego County’s large military population.

- **There is a large gap between the need for child care and the availability of child care.** This gap is largest for infants and toddlers, and affects low-income families the most because they are more likely to need full-time care during non-traditional work hours.

- **The reimbursement rates for child care contractors are too low to cover the actual cost of providing high-quality care.** This makes it very difficult for child care contractors to serve the highest need population with high-quality care. As a result, the child care market is at risk for shrinking even further as rising minimum wages and rental costs increase the already high costs of providing care.

Although the need is far greater than the supply, San Diego County still returned unused funds to the state. Allowing child care contractors more flexibility in their enrollment practices and their use of funds, as well as increasing the eligibility to align with the high cost of living will help stabilize and expand access to high-quality child care in San Diego County.

While beyond the scope of AB377 allowed changes, the study shows there are not enough full-day, full-year child care spaces in San Diego County to meet the need. The data from the report demonstrates this is an area that requires further study as to the barriers that limit contractors from providing full-day, full-year child care and how to incentivize providers to increase the number of full-day, full-year spaces to meet the need throughout San Diego County.