



5 Family & Income Support Policies

A substantial proportion of workers in the United States hold low-wage jobs. According to the Organization of Economic Cooperation and Development (OECD), a group that includes the U.S., Canada, and many European nations, low-wage jobs are defined as those that pay less than two-thirds of the national median wage. In the U.S., wages for a quarter of the labor force fall below this benchmark, a higher rate than for all other OECD countries.¹⁷⁸ Child care worker wages in particular fall below this level across all states, as noted in *Earnings and Economic Security*, p. 9.

Economic insecurity, linked to declining wages, has reached record highs across the U.S. over the course of the last decade,¹⁷⁹ prompting a national discourse about strategies to increase prosperity. Many states have adopted or expanded programs to ameliorate the effects of low earnings and poor job quality. Such programs include tax credits, minimum-wage legislation, paid leave programs, and more. Designed to benefit workers and their families across occupations, rather than the members of one field in particular, these support policies play a key role in shaping job quality and working conditions in the U.S.¹⁸⁰

Such policies also provide an important avenue for improving the jobs and well-being of early educators and their families, in addition to early childhood-specific workforce policies described in *Early Childhood Workforce Policies*, p. 27. Because so many of these broad income and job support policies are targeted at parents and/or low-income workers, they are especially likely to have some impact on working conditions within the early childhood field, as many ECE teachers are parents themselves and earn very low wages (see *Earnings and Economic Security*, p. 9). However, states vary widely with regard to which policies they have enacted to address economic insecurity and with respect to the design, generosity, and eligibility requirements of these policies. Accordingly, the ECE workforce may experience higher or lower economic security in some states as a result of state-level efforts to support low-income workers and families.

The *Index* focuses on two key areas of state legislation and policy across occupations:

1. Income supports and child care assistance for low-income workers and parents, which include state tax credits, minimum-wage legislation, and child care subsidies; and
2. Supports for health and well-being, which include paid sick leave, paid family leave, and access to health insurance.

These categories were chosen as core areas in which states might develop legislation and policy to improve working conditions across occupations. They likewise have particular relevance for the ECE workforce, since many of them are parents and/or engaged in jobs that typically offer low pay and few employee benefits. While we discuss each area as a distinct category, in practice they are mutually reinforcing: income support policies can indirectly contribute to worker health and well-being by reducing economic stress or worry, and supports for health and well-being can increase income by avoiding loss of pay during leave from work in the event of illness, family emergency, or following the birth of a child.

Indicators within each category focus on select family and income supports and are not exhaustive.¹⁸¹ Other aspects of policy, such as affordable housing, are also important for adult well-being. Similarly, for this inaugural edition we have focused on whether states have an active policy in the selected categories, but we could not assess all details of the policy, such as eligibility/exclusions and amount of benefits, which are nevertheless important for understanding the effects of these programs.

Data Sources for Family & Income Support Policies

Many family and income support policies are tracked across all 50 states by various research and policy organizations, such as the [National Women's Law Center](#),¹⁸² the [Economic Policy Institute](#),¹⁸³ and the [National Conference of State Legislatures](#).¹⁸⁴ We make use of several cross-state databases and reports to assess whether states provide supports for workers and families.

Income Supports & Child Care Assistance Policies

Much state policy in this area is shaped by or augments policies set at the federal level. Three of the most relevant types of federal supports designed to increase take-home pay and alleviate substantial cost burdens for working families are the Earned Income Tax Credit (EITC), the minimum-wage law established by the Fair Labor Standards Act, and child care subsidies via the Child Care and Development Fund and the Child and Dependent Care Tax Credit. The minimum wage is intended to prohibit payment for services below a certain level and creates a wage floor, while the EITC provides further supplements to wage income to ensure a minimum level of overall household income. Child care assistance reduces the substantial cost burden to individual families of paying for child care and thereby supplements take-home pay indirectly.

The [Earned Income Tax Credit](#),¹⁸⁵ one of the largest federal income support programs, is utilized by 42 percent of child care workers and their families (see Earnings and Economic Security, p. 9 for further information on use of public income supports by child care workers and their families). Designed to increase income for low-income working families without reducing incentives to work, the amount of the tax credit depends on a recipient's income, marital status, and number of children. The tax credit is phased out as household income

risers, and families with children continue to be eligible at higher household income levels than families without children. States have the option to create a state credit to further augment take-home pay of eligible workers.¹⁸⁶

In contrast to the EITC, [federal minimum-wage](#)¹⁸⁷ laws (first passed in 1938) are designed to raise wages directly for the lowest-paid workers in the U.S. The current federal minimum wage, set in 2009, is \$7.25 per hour. If the minimum wage had kept up with inflation, it would now be more than \$8.00 per hour,¹⁸⁸ a level still generally considered too low to meet a living wage.¹⁸⁹ Over the years, many states have established laws that set a higher minimum wage than the federal laws; workers in states with both federal and state laws are entitled to the higher of the two minimum wages. The early childhood workforce in particular stands to gain from increases in the minimum wage: about 44 percent of center-based teaching staff make less than the proposed federal minimum wage of \$10.10 an hour, and about 75 percent make less than \$15 per hour.¹⁹⁰

Federal policy also supports working families by subsidizing the cost of child care through programs such as the [Child Care and Development Fund](#)¹⁹¹ (CCDF), which is also called the Child Care and Development Block Grant (CCDBG), and the [Child and Dependent Care Tax Credit](#).¹⁹²

Child care costs make up a substantial proportion of household budgets; in many regions of the U.S., families spend more on child care than on other large expenses, such as housing or college tuition.¹⁹³ Survey results from Child Care Aware® of America show that many families spend significantly more than 10 percent of their income on child care, considered the benchmark of affordability by the U.S. Department of Health and Human Services.¹⁹⁴ About one-quarter of center-based teaching staff have at least one child five years old or younger in their household,¹⁹⁵ yet the earnings of much of the early childhood workforce are too low to afford early education and care services for their own children.¹⁹⁶

Federal funds from CCDBG are distributed to each state to design child care assistance programs for low-income families to help cover the costs of care while they work or are in training. In 2014, CCDBG was reauthorized for the first time since 1996 and includes advancements in eligibility policies. States have substantial leeway in determining family eligibility to receive assistance, although federal policy sets the upper limit for household income at 85 percent of the state median income. However, recent data suggests that due to narrow state eligibility rules and insufficient funds, only a little more than one in seven children potentially eligible under federal rules actually receives child care assistance.¹⁹⁷

In addition to targeted assistance for low-income families, federal tax policy helps offset expenses for the care of children and adult dependents through the Child and Dependent



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Care Tax Credit (CDCTC). Families can claim a credit for between 20 and 35 percent of allowable expenses, depending on their household income, with maximum expenses set at \$3,000 for one child/dependent and \$6,000 for two children/dependents per year. The federal CDCTC is not refundable, thus its benefits accrue to those with tax liability and exclude many of the lowest-paid workers.¹⁹⁸ However, as we describe further on, some states have supplemented the federal CDCTC with state-level, refundable tax credits for child care expenses.

Assessing the States: Income Supports & Child Care Assistance Policies

Indicator 1: Do states have a (refundable) earned income tax credit?

States have the opportunity to supplement the federal EITC with their own programs, usually set as a percentage of the federal credit. In most states that offer them, these tax credits are fully refundable if the eligible amount is greater than the taxes owed. However, in Delaware, Maine, Ohio, and Virginia, the state EITC only reduces a worker's tax liability; it does not provide a refund.¹⁹⁹ We have focused only on states that provide a refundable credit, as this policy provides a more robust means of reaching very low-income earners (including early educators), many of whom do not have a high tax liability to reduce.

Indicator 2: Do states have statewide legislation that sets the minimum wage above the federal minimum, and is it indexed to inflation?

Given that so many within the ECE workforce are low-wage workers earning at or slightly above the minimum wage (see Earnings and Economic Security, p. 9), the minimum wage is a crucial policy that impacts earnings of those who care for and educate young children. In 2016, California and New York passed groundbreaking minimum-wage legislation that will increase the minimum wage to \$15 per hour for all workers.²⁰⁰ We have focused on whether states have set a bar higher than the federal minimum and whether the minimum is indexed to inflation (17 states).²⁰¹ However, there are other relevant aspects of minimum-wage legislation, particularly as they relate to the ECE workforce. For example, some states maintain exemptions for particular sectors or for small businesses, either of which may lead to large segments of the ECE workforce being excluded from minimum-wage legislation.

Indicator 3: Do states meet the maximum federal income eligibility limit for child care subsidies?

Many ECE workers are parents themselves and live on very low wages. States have discretion about how narrowly they set income eligibility limits for families. We focus on states that set income eligibility at 85 percent of the state median income for a family of three, which is the maximum federal limit. As of 2015, North Dakota was the only state that met the criterion for this indicator.²⁰²

Indicator 4: Do states have a (refundable) child and dependent care tax credit?

The federal government provides a tax credit to offset a portion of child care expenses, with income eligibility on a sliding scale. Some states have implemented their own tax credits for child care expenses. We focus on those credits that are refundable, as they help to benefit even those families with little or no tax liability (11 states). However, some of these states set limits on the refund amounts or limit eligibility for a refundable credit to those workers making below a certain income.²⁰³

Supports for Health & Well-Being

Job quality and worker well-being are not related to earnings and income alone. Workplace policies that support the ability to look after oneself and one's family members are key to a happy, healthy, and productive work environment. Healthier, less-stressed adults are more effective on the job, and for the ECE workforce, that means they are better able to engage in the high-quality interactions that support children's development and learning.

However, individuals living on low incomes, including early childhood teachers,²⁰⁶ generally have poorer health²⁰⁷ and less access to employee benefits, such as health insurance²⁰⁸ and paid leave.²⁰⁹ Accordingly, public policies that aim to boost access to health care services and paid time off for family and sick leave are especially important for these workers, many of whom work in the early childhood field.

State policy can ensure equitable job quality that leads to better health and well-being among workers and their families through various means, including by supporting increased health coverage, passing paid sick days legislation, and enacting paid family leave programs. Such policies also affect family income: paid time off to care for oneself or family members avoids loss of pay during illness or emergencies, which can be crucial when living on low wages.

Health Coverage: Improving access to health care services, especially preventive care, was a major focus of the [Affordable Care Act](#),²¹⁰ which, among other things, established new subsidies for individuals to purchase health insurance and allowed states to expand eligibility for Medicaid using matching federal funds. Access to health care services is important for worker well-being, but skyrocketing costs make access difficult for many families, especially those on low incomes. Early educators are especially likely to benefit from [expanded Medicaid](#)²¹¹ and other provisions in the Affordable Care Act. In 2012, prior to full implementation of the Act, almost one-quarter of center-based teaching staff did not have any type of health insurance

MINIMUM WAGE INCREASES: AN OPPORTUNITY TO RETHINK EARLY CHILDHOOD FUNDING SYSTEMS

The rapid emergence of state and [local minimum-wage](#)²⁰⁴ increases in California and elsewhere in the nation has given rise to a new sense of urgency about how to ensure sufficient funding for increased compensation of the early childhood workforce.²⁰⁵ Because so many early educators earn at or close to the minimum-wage, broader labor policies to increase wages across occupations are especially likely to have an impact on the field, whether or not the early childhood system is prepared for it.

In order to avoid increased costs for parents — many of whom are already struggling to pay their early care and education bills — the ability to meet the minimum wage will require increased government investment. This provides an opportunity for key stakeholders within the early childhood field to rethink current policies and practices that govern funding mechanisms and levels, not only to better withstand periodic increases in the wage floor, but also to advance toward a sustainable and equitable raise in pay for all early educators.

coverage.²¹² For home-based providers, this figure ranged from about 21 percent for listed providers to 28 percent for unlisted providers.

Paid Sick Days: Even workers with health insurance struggle to make use of health care services due to a lack of paid time off from work when ill or to care for a family member who is ill.²¹³ There is no federal legislation that guarantees sick leave in the U.S., although some states have passed laws, as detailed further on. Nationwide, nearly two-thirds of the entire U.S. workforce had access to paid sick leave through their employers in 2015.²¹⁴ However, the proportion of low-wage workers with access is much lower: only about one-third of those in the bottom quartile of occupations by average hourly wage²¹⁵ had access to paid sick leave. Few states gather data on access to benefits in their workforce surveys (see *Early Childhood Workforce Policies*, p. 27); however, a recent study from North Dakota suggests that fewer than four in 10 full-time, center-based teaching staff had access to paid sick days.²¹⁶

Paid Family Leave: Similarly, the U.S. is one of a handful of countries across the globe that lacks a national paid leave program for parents or at least mothers.²¹⁷ Although [the Family and Medical Leave Act](#)²¹⁸ (FMLA) entitles eligible employees to up to 12 weeks of job-protected leave to care for a child or family member, this leave is unpaid. Most low-income workers cannot afford to take unpaid leave, thus access to paid family leave is critical, as it helps workers maintain economic stability when they need to attend to their own or a family member's medical needs. Yet only an estimated 13 percent of the U.S. workforce had access to paid family leave through their employers in 2015 (compared to 88 percent with access to unpaid leave).²¹⁹ Again, this figure is lower for those earning lower wages, such as early childhood teaching staff: five percent of workers in the bottom quartile of occupations by average hourly wage had access to paid leave (compared to 80 percent with access to unpaid leave). As detailed further on, a handful of states have supplemented the FMLA with their own programs, some of which provide paid leave.

EARLY CHILDHOOD TEACHING STAFF WORRY ABOUT TAKING TIME OFF WORK

From late 2012 to early 2013, the Center for the Study of Child Care Employment examined economic insecurity among approximately 600 childhood teaching staff in one state as part of a larger effort to examine workplace supports and adult well-being among early childhood teaching staff.²²⁰ Two-thirds of teaching staff earning less than \$12.50 per hour and more than one-half of those earning more per hour expressed worry about losing pay if they or someone in their family became ill. Around one-half of teaching staff also expressed worry about being able to take time off from work to take care of any family issues that arise. Teaching staff who worried more were less likely to say they could depend on economic supports at their workplace.²²¹

Assessing the States: Supports for Health & Well-Being

Indicator 1: Do states have paid sick days legislation?

Employees with no paid sick days may be left with little choice but to come to work while sick, spreading illness to others. Paid sick days are therefore especially important for early childhood teachers, who come in regular contact with young children and their families. There is no federal legislation guaranteeing paid sick days in the United States. A few states and several localities have taken the initiative in this area to ensure that all workers have minimum protections for time off when ill or to care for an immediate family member. In early 2016, Vermont became the fifth state in the nation, plus the District of Columbia, to pass a paid sick day law, joining California, Connecticut, Oregon, and Massachusetts.²²²

Indicator 2: Do states have paid family leave legislation?

Some states have supplemented the Family and Medical Leave Act with more generous unpaid leave provisions, but only four states (California, New Jersey, New York, and Rhode Island) have passed paid family leave legislation.²²³ Our focus is on those states that have paid family leave programs. Most low-income workers cannot afford to take unpaid leave, thus access to paid family leave is critical, as it helps workers maintain economic stability when they need to attend to their own or a family member's medical needs. Future editions of the *Index* may take into account further details of these programs, such as eligibility and levels of wage replacement, which determine who benefits from these programs and how supportive they are.²²⁴

Indicator 3: Have states expanded Medicaid eligibility under the Affordable Care Act?

Access to health care services is important for worker well-being, but skyrocketing costs make access difficult for many families, especially those with low incomes. Early educators are especially likely to benefit from [expanded Medicaid](#)²²⁵ eligibility and other provisions in the Affordable Care Act, as described above, yet 19 states have chosen not to expand health coverage via Medicaid, leaving a gap in support for families who remain ineligible for Medicaid but cannot afford to purchase health insurance.²²⁶

SPOTLIGHT

PAID SICK DAYS IN LOS ANGELES

Los Angeles, the second-largest city in the United States, joined [a growing number of cities with paid sick day ordinances](#)²²⁷ in 2016.²²⁸ Workers in L.A. will be able to earn six paid sick days annually, or more if the employer allows. The effects of the law could be substantial. Prior to implementation of California's statewide paid sick day legislation, a study of access to paid sick time in Los Angeles²²⁹ estimated that nearly half of all private-sector workers in the city have absolutely no paid sick time. Not only does the L.A. ordinance go beyond the state minimum of three paid sick days, but the law will be enforced by a special Labor Standards Bureau. The law also applies to small businesses, which make up a substantial portion of the early childhood field; however, they will be given extra time to comply.

Family & Income Support Policies Summary

A dearth of supports to ease the pressure on working families, combined with declining levels of compensation, threatens the well-being of adults and children in every state. Calls for better early care and education services — heard across political, income, and cultural divides — reflect an understanding of their potential to ameliorate inequities that disadvantage many children and families. However, too often these calls have failed to acknowledge how these services, as currently organized, also generate economic insecurity and undermine the well-being of early educators. A change may be in the wind, however, as growing awareness and frustration with **inequities** across occupations extends to early educators, with increasing understanding of how poor wages drive both the **inefficiencies** of the early childhood system and the **ineffectiveness** of many efforts to upgrade its quality without attention to well-being supports and compensation.

The proliferation of campaigns to expand and strengthen family and income support policies signals a shift in public opinion with potential promise for early educators. Greater receptivity to public policies and investment in well-being, including supports for working families, creates the conditions necessary for a broad-based coalition calling to reform the early care and education system — specifically, to increase the level and improve the mechanism of public financing in order to ensure accessible, affordable, and high-quality services for all children, provided by equitably paid, well-supported, and well-prepared educators. Collaboration among early childhood, work-family, and economic justice advocates is already underway in several communities. We will feature the efforts of these coalitions on the CSCCE website as part of a future series of State of the Early Childhood Workforce Initiative resources.



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Table 5.1					
Income & Child Care Assistance Policy Indicators & Assessment by State					
State	EITC State has refundable credit	Minimum Wage Higher than federal and indexed for inflation	Child Care Assistance Income limits for a family of three in 2015 set at 85 percent of state median income or above	Child & Dependent Care Tax Credit State has refundable credit	Overall Assessment
Alabama					Stalled
Alaska		X			Stalled
Arizona		X			Stalled
Arkansas				X	Stalled
California	X	X			Edging forward
Colorado	X	X		X	Making headway
Connecticut	X				Stalled
Delaware					Stalled
District of Columbia	X	X			Edging forward
Florida		X			Stalled
Georgia					Stalled
Hawaii				X	Stalled
Idaho					Stalled
Illinois	X				Stalled
Indiana	X				Stalled
Iowa	X			X	Edging forward
Kansas	X				Stalled
Kentucky					Stalled
Louisiana	X			X	Edging forward
Maine	X			X	Edging forward
Maryland	X				Stalled
Massachusetts	X				Stalled
Michigan	X	X			Edging forward
Minnesota	X	X		X	Making headway
Mississippi					Stalled
Missouri		X			Stalled

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State	EITC State has refundable credit	Minimum Wage Higher than federal and indexed for inflation	Child Care Assistance Income limits for a family of three in 2015 set at 85 percent of state median income or above	Child & Dependent Care Tax Credit State has refundable credit	Overall Assessment
Montana		X			Stalled
Nebraska	X			X	Edging forward
Nevada		X			Stalled
New Hampshire					Stalled
New Jersey	X	X			Edging forward
New Mexico	X			X	Edging forward
New York	X	X		X	Making headway
North Carolina					Stalled
North Dakota			X		Stalled
Ohio		X			Stalled
Oklahoma ¹	X				Stalled
Oregon	X	X			Edging forward
Pennsylvania					Stalled
Rhode Island	X				Stalled
South Carolina					Stalled
South Dakota		X			Stalled
Tennessee					Stalled
Texas					Stalled
Utah					Stalled
Vermont	X	X		X	Making headway
Virginia					Stalled
Washington	X	X			Edging forward
West Virginia					Stalled
Wisconsin	X				Stalled
Wyoming					Stalled
TOTAL	24	18	1	11	

¹In June 2016, the refundable aspect of Oklahoma's EITC was removed, to take effect in the following fiscal year.

Table 5.2		Supports for Health & Well-Being Indicators & Assessment by State		
State	Statewide Paid Sick Days	Statewide Paid Family Leave	Expanded Medicaid Eligibility	Overall Assessment
Alabama				Stalled
Alaska			X	Edging forward
Arizona			X	Edging forward
Arkansas			X	Edging forward
California	X	X	X	Making headway
Colorado			X	Edging forward
Connecticut	X		X	Making headway
Delaware			X	Edging forward
District of Columbia	X		X	Making headway
Florida				Stalled
Georgia				Stalled
Hawaii			X	Edging forward
Idaho				Stalled
Illinois			X	Edging forward
Indiana			X	Edging forward
Iowa			X	Edging forward
Kansas				Stalled
Kentucky			X	Edging forward
Louisiana			X	Edging forward
Maine				Stalled
Maryland			X	Edging forward
Massachusetts	X		X	Making headway
Michigan			X	Edging forward
Minnesota			X	Edging forward
Mississippi				Stalled
Missouri				Stalled

Table 5.2	Supports for Health & Well-Being Indicators & Assessment by State			
State	Statewide Paid Sick Days	Statewide Paid Family Leave	Expanded Medicaid Eligibility	Overall Assessment
Montana			X	Edging forward
Nebraska				Stalled
Nevada			X	Edging forward
New Hampshire			X	Edging forward
New Jersey		X	X	Making headway
New Mexico			X	Edging forward
New York		X	X	Making headway
North Carolina				Stalled
North Dakota			X	Edging forward
Ohio			X	Edging forward
Oklahoma				Stalled
Oregon	X		X	Making headway
Pennsylvania			X	Edging forward
Rhode Island		X	X	Making headway
South Carolina				Stalled
South Dakota				Stalled
Tennessee				Stalled
Texas				Stalled
Utah				Stalled
Vermont	X		X	Making headway
Virginia				Stalled
Washington			X	Edging forward
West Virginia			X	Edging forward
Wisconsin				Stalled
Wyoming				Stalled
TOTAL	6	4	32	

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