

# STRUGGLE TO PAY FOR CHILD CARE



PATRICK OEHLER/POUGHKEEPSIE JOURNAL

Gilda "Gigi" Matacia, of Highland, with her children, from left, Madison, 8, Dylan, 7, and Jake, 2, at Bowdoin Park in Wappingers Falls on Wednesday. Matacia is currently in the process of applying for state child care subsidies.

## Many Hudson Valley families not eligible for subsidies

AMANDA PURCELL POUGHKEEPSIE JOURNAL

Last year, Christine Vinson spent half of her part-time income — \$100 each week — for day care for her son.

Right now, the 29-year-old Town of Poughkeepsie resident is eligible for assistance via the state's Low Income Child Care Subsidy Program.

But next year, she will no longer qualify when she finishes school and switches from part-time to full-time employment. That is when she will have to choose between paying for day care and affording to live in Dutchess County.

Many low-income Hudson Valley families, like the Vinsons, have incomes that are just above the eligibility requirements to qualify for government child care subsidies, but are unable to afford the full-time cost of child care. Those families often must choose to pay for their grocery bills or child care. Conversely, a low percentage of families who qualify for the subsidy are making use of it.

"There needs to be serious reform of the system," Vinson said.

It's a trend that is not going away anytime soon under the state's low-eligibility, income-based guidelines, said Jeanne Wagner, executive director of the Child Care Council of Dutchess and Putnam counties.

"It's a huge issue in Dutchess County," Wagner said.

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### What you're saying:

Comments to the Journal on Facebook, on the topic of child care costs:

#### Kayla McDonald of Wappingers Falls

"We are struggling with money, so my husband switched to working nights so I could work during the day. One kid is in school, the other is only 2. We had a babysitter so he could sleep, but our savings started to run too thin for comfort. Poor man only gets four hours, if that. Child care is ridiculously expensive, and there is no help for families that are actually struggling. The government is supposed to be there, but unless you make less than \$10 an hour, it's not any help."

#### Jennifer Price

"On the other end, it is also extremely expensive to be a child care provider. Child care workers make mostly minimum wage and many cannot get full-time hours or benefits. Also, many positions require a degree and additional training that is unpaid 90 percent of the time. Not to mention you're paying for your own supplies and keeping up with licensing requirements for a lot of positions."

#### Video online

Visit [www.poughkeepsiejournal.com](http://www.poughkeepsiejournal.com) to watch video of a parent discussing child care difficulties.

# Struggle

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"It's very difficult. People will call, and if they are not eligible, there is not really much of an alternative. What they are doing is making piecemeal arrangements with friends and relatives. Some families that had been paying for full-time child care now make arrangements for the rest of the day. They have to be creative or they lose their jobs and go on public assistance. It is really a bad situation."

Child care can be an expense that is simply out of reach for low-income families, according to the Center of Governmental Research and Dyson Foundation. A family needing full-time care for an infant can pay as much as \$13,000 per year, the organizations said in a news release.

According to a report, "Child Care Subsidies in the Mid-Hudson Valley: An Analysis of Need, Availability and Trends," the number of children receiving subsidies increased by 6 percent from 2007 to 2013, just over 6,000. But child-care subsidies are only reaching about 20 percent of children in families statewide with income at 200 percent or less of the federal poverty level, the report said.

Only 12 percent of eligible children in Dutchess County were receiving child care funding in 2013, while the percentages participating were even lower in Ulster (11 percent), Sullivan (11 percent), Orange (10 percent) and Putnam (7 percent), counties, the report said.

"If a child is eligible and the parent or parents apply for subsidies, they will receive assistance," said Sabrina Jaar Marzouka, commissioner of the county Community and Family Services. "The question is why are eligible families not applying? Ultimately, the decision rests with the parents. Families have many options when it comes to day care, from full-time, center-based programs to informal arrangements like asking a relative to provide day care at home. Unfortunately, there is no available data."

But what about those families straddling the



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Gilda "Gigi" Matacia, a single mother with three kids, works full-time and pays \$980 a month for daycare.

## Alyssa McFadden of LaGrangeville

"I'm a stay at home mom. Thankfully, my husband works (extremely hard). If I were to work, my paycheck would go directly to child-care. For two kids, that's \$135 a day. Who can afford that? Not me. In my opinion, child care should not be so expensive."

federal poverty line?

Families are eligible for the subsidy, reducing child care costs to a 30-percent co-pay, if they meet the state's low-income guidelines and need child care to work, look for work, or attend employment training. A family of three's income must be below 125 percent of the federal poverty level, meaning it must earn less than \$24,738 a year, Wagner said.

"If you think about it, \$25,000 for three people alone in this county is difficult, much less pay for child care," Wagner said. "It has been at that level for at least three years now."

But it wasn't always that way. From June of 2009 until September 2010, the eligibility level was at 200 percent the federal poverty line, Wagner said, and a family of three could make up to \$39,500 annually and still qualify for a subsidy. Families' costs were reduced to a co-pay of 10 percent. Dutchess reduced the eligibility level from 200 percent of the federal poverty line to 150 in January 2011, and finally to 125 percent in July 2011.

According to the Department of Community and Family Services, no cases were closed when the percentage dropped. The poverty percentage was applied to new appli-

## Amanda Junge

"I'm in the middle of this because I am a single mom and since I had my son it was hard to find a cheap babysitter. I went to (the Department of Social Services) and got help. I work and pay taxes. Well, I got a raise at work and my last childcare which was \$600 month bill, I can't afford that..."

cants and not active cases, officials said. The families that were determined at 200 percent remained in the program, and new applicants had to qualify initially at the 150 percent and later at the 125 percent level.

This was done in an attempt to serve the neediest and to avoid a waiting list, Marzouka said.

"When a temporary assistance case closes due to excess income, they get transitional child care for one year as long as they remained employed, and after that year they are re-evaluated for eligibility under the 125 percent," Marzouka said.

The Child Care Council of Dutchess and Putnam, Inc. receives calls daily from parents who are looking for child care, but are unable to afford the cost and do not qualify for a subsidy, Wagner said.

"Parents want their children to be in safe, nurturing and educational programs," Wagner said. But without financial assistance, working families are often forced to settle for unregulated, unsafe and undependable care or leave the workforce altogether."

Gilda "Gigi" Matacia, 35, who recently moved from Wappingers Falls to Highland, is a single mother with three kids, works full-time and pays \$980 a month for daycare. She is currently applying

for a subsidy in Ulster.

"It's crazy," she said. "I work full time for a very decent paying job in Poughkeepsie, but I struggle to make ends meet. Some months I have to skip my car payment or cellphone bill just to be able to pay for daycare."

Recently, she said, she received a letter from the state saying that her youngest son no longer qualifies for free health insurance anymore because she makes "too much money," further adding to her already burdened budget.

"The state only looks at income," she said. "It doesn't ask for my monthly expenses to feed and care for three kids here."

In 2014, 745 families were served with a subsidy, which included a total of 1,333 children in Dutchess County. For the period Jan. 1, 2015 to May 20, 2015, Dutchess County Community & Family Services served 506 families, which included a total of 1,066 children, according to the agency.

"The program has operated with no waiting list and it has not been necessary to close any cases due to a funding shortage," Marzouka said.

Child care is also expensive for the government. Spending in Dutchess, Orange and Ulster totaled \$17.4 million in 2014-15, but estimates suggest it would cost \$100 million just to serve all eligible families with incomes below poverty, according to the Center of Governmental Research and Dyson Foundation.

"The problem is that Dutchess' overall cost of living is outrageous," Vinson said. "They are stretched thin with helping everyone in need, but those just above the income limit are left to drown."

If the trend continues, it not only affects parents trying to attend work or school, but it also could impact economic development in Dutchess, Wagner said.

"The county is making a big push to draw people to Dutchess and attract people to move here," Wagner said. "But if they are going to attract working families, those families not only have to find quality child care, they have to be able to pay for it."

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