



# MN Parents for Affordable Child Care

“We just had a third baby and will be paying \$861/week for three kids. At that point we have to decide what’s more important health insurance and a job that literally just pays for daycare...or staying home on one income and no health insurance... Our system is broken. My husband is a veteran and we can’t get any help when he gave all when he served.”

**Requested Anonymity  
Sherburne County, MN**

“Our daycare bill is...almost \$1,700 per month! I know many mothers that have quit their career... This is something our family has not considered, as I carry our family’s health insurance. ...I hope there can be a better plan to allow childcare to be more affordable in the very near future.”

**Angela D.  
Hibbing, MN**

“I couldn’t believe we were paying as much as a mortgage, over \$1,248 per month. We didn’t qualify for any scholarships or discounts. We decided to stop daycare. We couldn’t afford to keep going, so my husband dropped to part-time work, and we asked grandparents to help as well. Middle class families like mine desperately need affordable childcare.”

**Rachel K.  
Blaine, MN**

“It is extremely disheartening to work hard at good paying jobs yet be stretched so thin financially... We currently pay \$350 per week for our one child... This cost is preventing us from being able to save for a home, grow our family, and put any money back into the local economy.”

**Emma H.  
Savage, MN**

“I recently had twins, and the cost of childcare for our family is now over a third of our family's income, despite both my husband and being working professionals. Neither my husband or I can afford to stop working, but we literally can't afford to work because childcare is so expensive. The lack of affordable childcare is about to push my family into poverty and I feel powerless to change anything.”

**Grace G.**  
**Grand Marais, MN**

“My husband and I are excited to welcome our first child this April, but we are already overwhelmed by the costs and limited availability of affordable childcare in our state. Every parent I talk to has similar concerns and feels stretched thin.”

**Jessie A.**  
**Roseville, MN**

“I have a 19-month old that we just put in daycare this past fall. We are barely affording childcare so we can work to afford our other bills. I am a registered nurse at Children's Hospital and I love my work. I would be devastated if I couldn't work due to not being able to afford childcare. \$1200 a month is not something to be taken lightly. We could be using that for our son's savings for his future . . .”

**Natalie O.**  
**St. Paul, MN**

“We currently pay \$2450/month for childcare for two of our children. This is not even for full time care - this is for half days! This leaves very little for us to be able to pay our bills on time, and in the case of an emergency we would be strapped.”

**Becca H.**  
**Anoka, MN**

# A GREAT START FOR EVERY CHILD

## Dear Members of the House Children and Families Finance and Policy Committee:

We are a diverse group of individuals and organizations that has come together to build an early care and learning system that is affordable for families, high-quality for kids, and a sustainable career for teachers. We are writing today to urge you to pass H.F. 3681 to work as quickly as possible to make child care more affordable for hard working Minnesota families.

**Child Care Affordability Crisis.** Minnesota families are facing a serious child care affordability crisis that must be addressed by the Legislature as soon as possible. While the federal government has determined that families can afford to pay up to 7 percent of their annual household income for child care, the Economic Policy Institute estimates that a typical Minnesota family with an infant and preschooler is paying about 37 percent of its household income for child care. That's more than 5 times what is affordable. Families with more young children and/or lower incomes are paying even more.

These child care costs – often larger than the cost of college tuition, a home mortgage, or rental housing – are crushing hard-working young families at a stage of their lives when they haven't yet had an opportunity to build up their earning capacity and savings. As a result, many families are being forced to tap into their savings, go into debt, forgo employment, or not have children.

We look forward to working with the Minnesota Legislature to address this crisis as soon as possible. Our group is aligned in support of child care affordability legislation that meets the following principles:

- **Prioritize Assistance.** We support prioritizing assistance for middle class families that are closest to the existing benefits cut-off “cliff.”
- **Streamline Assistance.** We support assistance being delivered in a way that doesn't unnecessarily burden Minnesota families or child care providers.
- **Fast-Track Assistance.** We support helping families in a way that can be easily and swiftly implemented, starting the fall of 2024.

We enthusiastically support H.F. 3681 because it is consistent with all of our principles. Rep. Kotyza-Witthuhn and her Senate counterpart Sen. Grant Hauschild listened to experts in the field, including the parents and providers most impacted, and did an excellent job capturing their needs in this legislation. Again, we strongly encourage the Legislature to make child care affordability a top priority. Doing so will help more than just families struggling under the weight of enormous child care bills. It also will help Minnesota's youngest learners who need quality child care to get prepared for school and life, struggling child care providers who need more families using their services in order to keep their doors open, and businesses who are desperate to find enough employees during the most serious labor shortage in decades.

Doing that will strengthen Minnesota's families, communities, and economy. In other words, it will help all Minnesotans.

Again, we strongly encourage you to pass H.F. 3681, and we look forward to working with you to address this urgent crisis.

Sincerely,

*ABC123 Child Enrichment Center*

*All Nations Rise*

*Before Racism*

*Bethesda All Stars Childcare Center*

*Center for Inclusive Child Care (CICC)*

*Children's Defense Fund Minnesota*

*Doctors for Early Childhood*

*First Children's Finance*

*Generation Next*

*Indigenous Visioning*

*Jill Magnell, Child Care Owner*

*Kay Hendrich, Early Care Educator*

*Kids Count on Us*

*Kristy Anderson, Licensed Family*

*Child Care Provider*

*Little Moments Count*

*Minneapolis Youth Coordinating Board*

*Minnesota Alliance of YMCAs*

*Minnesota's Prenatal to Three Coalition*

*Missy Okeson and Katie Gunderson at*

*Northwest Minnesota Foundation*

*MN Budget Project*

*MN Child Care Association*

*MN Parents for Affordable Child Care*

*MnAEYC*

*New Horizon Academy*

*Northstar Prosperity*

*Saint Paul Promise*

*Start Early Funders Coalition*

*TakeAction Minnesota*

*The Family Partnership*

*The Sheltering Arms Foundation*

*Think Small*

*West Central Initiative*

*YMCA of the North*

Daniel Rogge  
5909 York Ave S  
Edina, MN 55401

November 12, 2023

Dear Members of the Children and Families Finance and Policy Committee:

I am writing to urge you to do something NOW to address child care and preschool affordability in the state of Minnesota. I am a full-time working, single father of two sons and I earn \$63,000 per year pre tax. I recently applied for an Early Learning Scholarship from the organization Think Small. In response to my application I was told, and I quote, " Your annual gross income is over the income limit for the number of people in your household" and "please feel free to contest this decision" and "keep us in mind if the above (references the financial benchmarks) changes in the future."

Those words are damaging and heartless, cold and not what I perceived this great state to be. What they are saying to a struggling father is " once you lose you home, can't pay for food, childcare and preschool, resubmit your application and we might help." "We won't help you to stay out of poverty, but when you get there, give us a call!" This is unacceptable. This isn't the Minnesota I know. But it's clearly the true Minnesota currently.

The state of Minnesota has made it clear, that I am not eligible for ANY assistance. Of any kind. I thank God every day for what the boys and I have. Many, many families have less. **But, what the state has told me, denying every application for assistance I have submitted for is this: Until the boys and I reach a level of poverty, you can't help me.**

I understand there are budget restrictions. But I am using this letter as my personal plea to the state to please consider reform to this antiquated, out dated and biased system for approval for state funded programs. Per state financial benchmarks, my income suggests that I shouldn't have any problem caring for my two boys by myself. The algorithm used to determine my eligibility looks at my annual gross income (before taxes), the number of people in my household and what I pay for medical expenses/insurance.

Out of my income I pay for my mortgage. Our electricity. Our water. Our sewer. Our garbage. All services I must pay for. And I do. I also pay for food every month. I have a 4- and 6-year-old. They tend to eat a lot. And for their clothing, shoes, and other basic items they need. Add on top of that inflation. Then there is the cost of childcare. **As a full time working single father, without the help from their mother to co-parent, I'm spending \$600-\$700 a week on childcare. That's daycare and nanny help while I'm working. In addition, I have the expense of**

**preschool for my youngest son, the cost? \$1,500 per month. After taxes, I take home around \$54,000.00. You do the math, it clearly doesn't add up. Ends don't meet.**

My boys and I don't need much to keep what we have. What I have been fighting to keep. We just need a little help. Just a little help for God's sake. I hope this letter will reach the right eyes. I hope changes are made and made soon.

Sincerely,

Daniel Rogge

FAMILIES NEED

HIGH QUALITY

AFFORDABLE

CHILDCARE

NOW!

QUALITY CHILDCARE IS TOO EXPENSIVE FOR TOO MANY FAMILIES, AND THEY ARE FEELING IT IN THEIR POCKETBOOKS EVERY DAY.

DESPITE HISTORIC INVESTMENTS IN CHILDCARE AND EARLY LEARNING IN 2023, WE STILL NEED TO LOWER COSTS FOR ALL FAMILIES AND ENSURE A GREAT START FOR ALL MINNESOTA CHILDREN.



# THE ANSWER IS SIMPLE

## 2024 IS THE TIME TO MAKE CHILDCARE AND EARLY LEARNING AFFORDABLE!

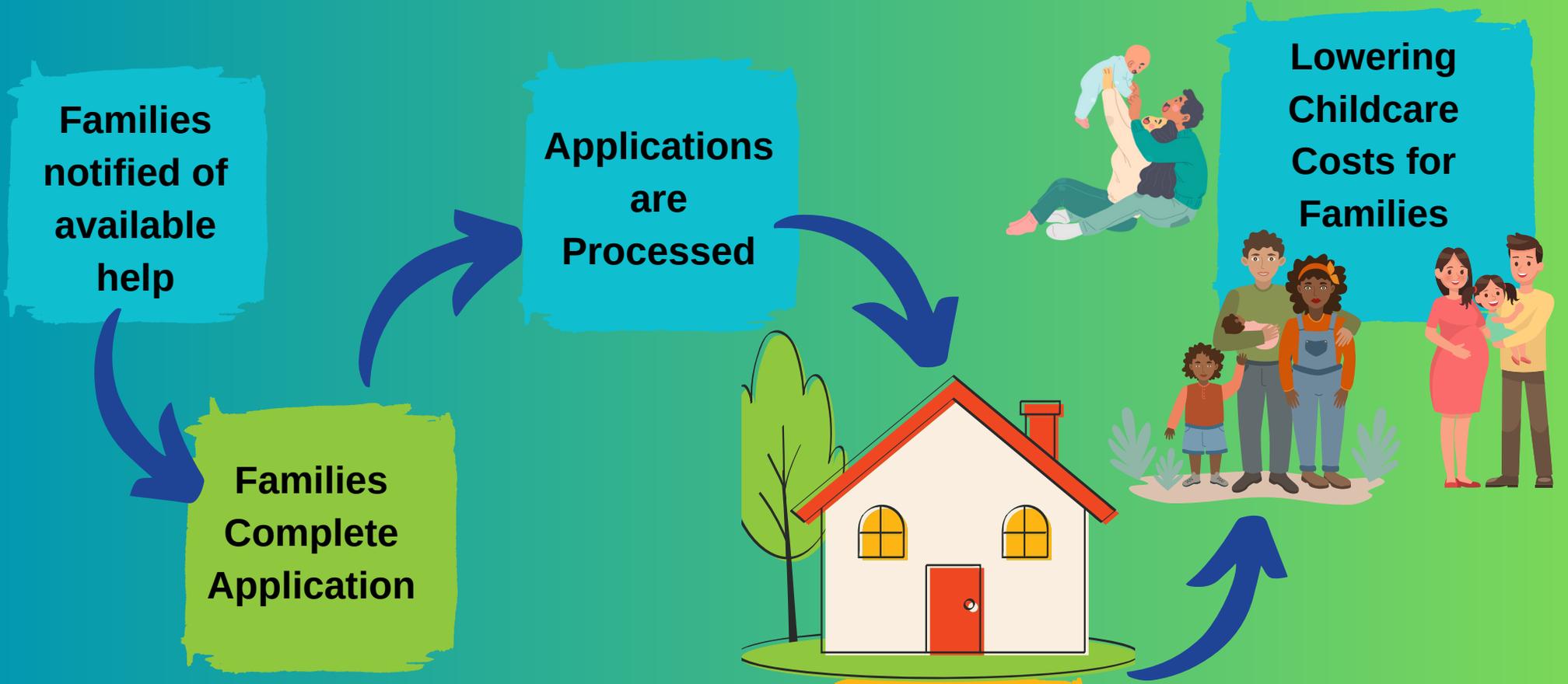
### This program will:

- Provide monthly payments for families to directly reduce their childcare bills.
- Use existing infrastructure to cut down on administrative cost and complexity.
- Make an investment that could benefit 85% of all families with children 0-5 across MN.
- Put Minnesota on a path towards affordability for all Minnesota families in which **no family pays more than 7% of their annual income on childcare.**
- Aim to pay providers up front and credit families on their monthly childcare bills.
- Begin by fall of 2024.

**A family has to make \$243,000/year to pay no more than 7% of their annual income for just one infant in MN!**

### YEARLY COST OF CHILDCARE IN MINNESOTA

# How it works



**A GREAT  
START  
FOR EVERY  
CHILD**