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Child care disconnect: Costs squeeze McHenry County families while providers see real wages shrink

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CRYSTAL LAKE – The little girl broke out into a smile once she had Lisa Camasta’s attention.

The Crystal Lake woman had been caring for Vivian Beattie since she was about 5 weeks old and now about 16 months old, she even calls her mom. A home-based child care provider for seven years, Camasta loves what she does.



Lisa Camasta plays with Vivian Beattie (left), 1, of Algonquin and Josie Spitzer, 2, of Algonquin while working Friday at her home day care in Crystal Lake. Camasta has been running the day care for seven years and has 11 children enrolled.

But without her husband’s income, there’s no way she could afford to do it, she said.

Nationwide child care workers made on average \$10.33 an hour in 2013, according to the Bureau of Labor Statistics. In Illinois, the mean hourly salary is \$10.86, a wage that has not kept up with inflation.

Just more than 40 percent of child care workers in

Illinois – this doesn’t include teachers – participate in the federal earned income tax credit program, a rebate given to low- to moderate-income households, according to a newly released study conducted by the Center for the Study of Child Care Employment at the University of California, Berkeley. Nearly a quarter of Illinois child care workers are on food stamps.

The cost of providing services to the families of these approximately 30,000 Illinois workers is about \$109.8 million a year, the study calculated.

Susan Richards left her job running a video and photography company after her first granddaughter was born. Her daughter, a nurse, had begged her to take care of the little girl.

Richards, who runs her child care business out of her Woodstock home, crunched the numbers and figured it could work – although she said without the income she gets from a rental property, she couldn't afford to live on the salary.

The two grandchildren she cared for are no longer regulars – although they love to visit and play with the four to five children she now takes care of.

Most of the children Richards cares for are there full-time, and they spend a lot of their time outdoors. In the basement she converted into her child care center, she points to a wall of photos, one of which showed three children entranced by a robin that had just landed on the bird bath in her backyard.

Another shows them on one of their frequent trips to the nearby Woodstock Square.

“It's a lot of thinking that goes into making it work,” Richards said. “You're dealing with different families, different personalities. You've got bills that come in steady everyday. There could be ups and downs. There's fluctuations. Some people don't want to pay for your vacation. Some people don't mind. ... The other financial end is there's no retirement. There's no 401(k). There's no matching funds for a pension. There's no health insurance.”

When Richards hit 65, Medicare was a huge relief.

“Some years I paid through my teeth for my health insurance,” she said. “I couldn't wait [to qualify for Medicare] because I thought, ‘Now I won't lose my house.’”

She finds it frustrating when she gets calls from parents looking for the cheapest rate.

But for many families, child care is one of their top expenses – beating annual median rent payments in 22 states and more expensive than a year at a public university in 20 states, according to a 2014 report from ChildCare Aware of America.

Illinois falls among the 10 least affordable states for center-based care, according to a 2014 report from Child Care Aware of America, which took the average cost of that care as percentage of that state's median income for a two-parent family, the study found.

In all 50 states, the cost of center-based infant care averaged over 40 percent of that state's median income for single mothers, according to a 2014 report from ChildCare Aware of America.

“It used to be family that would [provide child care], and that was a service that was usually provided for free,” Camasta said. “I think that's why people now-a-days, there like, ‘Ugh, I've got to pay all this money for this?’ ... It's not that they don't put a value to it; it's just historically been something that was always taken care of through family.”

Back when Camasta lived in her home state of Wisconsin, that's how her first two children had been cared for. But when she and her second husband decided to have a child, she didn't have that network.

Instead, she stayed home – and to make that decision possible, she started taking care of other children. Now, seven years later, she has 11 children enrolled, most of whom she has cared for since they were a few months old.

“I feel like I’m appreciated, and that means more to me really than the salary,” Camasta said.