### November 8, 2023 Hancock County Childcare Task Force

### **GOALS**

The Hancock County Childcare Collaborative, comprised of representatives from The Findlay-Hancock County Community Foundation, United Way of Hancock County, Blanchard Valley Health System, Hancock County Jobs & Family Services, Findlay Family YMCA and McComb childcare representatives have identified an urgent and vast need for community-wide childcare solutions to ease the burden Hancock County families are already facing. The collaboratives goals:

- Build a base of understanding of the current local childcare industry
- Research best practices of similar communities
- Compile possible solutions to the ongoing crisis, for both the short and long-term
- Strategically plan to implement these solutions community-wide

### **SUMMARY of the Task Force's Work:**

The connection between childcare, early childhood education, and economic viability is clear. Investments into childcare can lead to greater income for families – income that can be used for quality and nutritious food, safe housing, and further economic stability. Investments into childcare can lead to better futures for our children, in turn leading to more productive and working adults. Investments into childcare mean that everyone wins<sup>1</sup>.

In the state of Ohio, as emergency care funding ends, it is expected that over 130,000 children will lose their child care access in the next year<sup>2</sup>. Even if this funding is extended into 2024, its eventual end will put child care centers at risk. Hancock County has already faced childcare loss, even before the looming closures ahead. 2022 saw the closure of a longstanding childcare center, as well as closures of private, inhome childcare providers, licensed and unlicensed<sup>3</sup>. After the closure or loss of childcare access, families are faced with the childcare crisis that has been looming over the community for the past few years. From years-long waiting lists, to increased costs, to lack of necessary availability families are backed into the corner of no childcare for their children, a necessary resource for some working households.

The top two problems of Hancock County residents needing childcare are the **cost of care and the ability to find care**<sup>4</sup>. These problems have affected the ability for households to work, with **27% of individuals reporting monthly to weekly interferences between lack of care and their ability to work**<sup>4</sup>. After decades of public neglect to the childcare issues, it is time for greater private and public investment for the betterment of the families, the children, of Hancock County.

Households

## ALICE

### Asset-Limited Income-Constrained, Employed

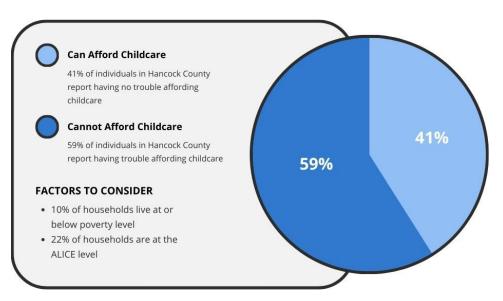
ALICE households house individuals and families who are employed, yet still constrained by their income. While these households make enough to stay out of poverty, their income and assets do not allow these households to achieve financial stability.

22% of households in Hancock County are ALICE households.

Of the 33,000 households in Hancock County, 10% live at or below the poverty level. More surprising, 22% of the total households in Hancock County are ALICE households or Asset-Limited, Income-Constrained, Employed households (ALICE). These households may make enough to

stay out of poverty, but their income does not allow for financial stability<sup>5</sup>. Oftentimes these households need to make difficult decisions between affording groceries, housing, childcare, and other necessities. Considering **59% of individuals in Hancock County reported having trouble with the cost of childcare**, it can be deduced these households fall at the ALICE level<sup>5</sup>.

Hancock County is home to over **8,000** households with a child or children under the age of **18**<sup>6</sup>. Of these households, there are nearly **4,700** individual children under the age of **4**, needing consistent, full-time care, whether from an individual in the home, or out<sup>7</sup>. Just under **5,000** children are of the early school age, and **4,000** children are junior high students: families of these



students face a different challenge of before and after school care, something needed for the average working family<sup>7</sup>.

### Workforce

With 27% of individuals reporting that their lack of childcare affected their ability to work monthly to weekly, the workforce is suffering<sup>4</sup>. Even still, families in the county have dropped to one or no income completely just to care for their children full-time, not able to find or afford childcare otherwise. Continual work absences and vacant jobs, the workforce is suffering. The suffering workforce even

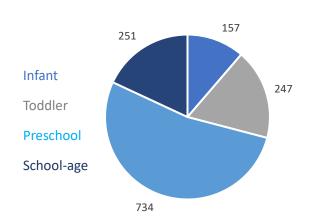
includes the childcare sector; a local Hancock County childcare center had to close their doors in May of 2022 due to lack of staffing, losing their business and costing families precious childcare spots<sup>8</sup>.

### **The NUMBERS**

Hancock County is home to **26 licensed childcare providers**: **20 child care centers and 6 Type B homes**. In addition to licensed childcare providers, Hancock County is home to unlicensed providers. However, due to the nature of these providers, exact number of children in care cannot be accurately captured.

Of the licensed Hancock County childcare providers, **13** accept publicly funded child care funds, or PFCC. PFCC funds are available to households at or below 145% of the federal poverty level when first applying (annual earning of \$43,500 for a family of 4). This fund allows families to qualify for subsidize their childcare costs with a lower copayment, the rest paid from the PFCC fund from the local Jobs and Family Services office. To put perspective towards the number of families using these funds, **40% of children at the YMCA childcare center are PFCC funded children.** In 2023 Hancock County has spent an average of \$156,000 monthly from this fund.

Licensed Hancock County providers give care to over 1,000 children, broken down as follows:



Even though 1,138 children ages 0-4 are enrolled in some sort of licensed care, 626 children sit on a waitlist. Those are simply the children from households that want to or can sit on a waitlist; it can be estimated that just under 2,000 more children in this age group need full-time care.

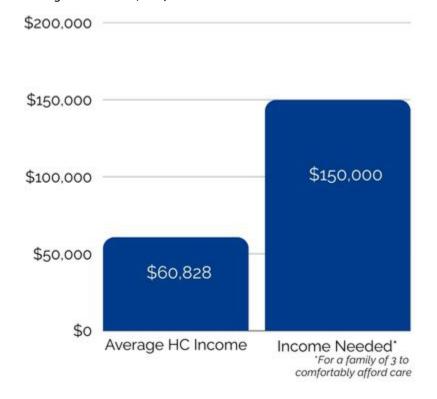
For every one childcare spot in the community, there are 10 children waiting.

#### **COSTS**

#### As a Consumer

A one child household pays an average of nearly \$10,000 annually to their childcare provider in Hancock County.\* While this is lower than the national average of \$14,700 annually, this cost is still exorbitant for the average Hancock County family<sup>7</sup>. To comfortably afford the cost of childcare, or spending 7% of income on childcare, a household of three would need to make \$150,000 annually<sup>8</sup>. This is almost 2.5X the median household income of Hancock County of \$60,828<sup>7</sup>.

\*Averaged from 0-preschool children, with infants costing the most at an average of \$203/week and preschool children costing the least at \$161/week.



### As a Provider

A local childcare provider is partnered with Blanchard Valley Health Systems to supplement their expenses, allowing their facility to serve families (both BVHS employees and otherwise) to a higher capacity. It's partnerships like these that can be expanded, including more major employers of the community, to further childcare access for employees.

### **Childcare Workforce**

Childcare workers are among the lowest paid employees of Hancock County. Comparing the top 4 employers of the county to childcare workers, there is significant discrepancy.

Job	Average Wage	% FPL for family of 1
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Childcare Worker* (YMCA data)	\$27,040.00	110%
Whirlpool Entry Level Job	\$39,312.00	160%
Marathon Entry Level Job	\$36,000.00	145%
Hearthside Entry Level Job	\$36,192.00	145%
Food Service Worker	\$31,758.00	125%

With this low pay rate, staffing issues will continue in the childcare realm, continually leading to shortages in childcare spots from lack of staff. Even with the creation of new centers, staffing restrictions would not allow for complete advantage of the new childcare spots.

#### **Best-Practices from Other Communities**

A crisis of this magnitude will require both short and long-term solutions to ensure lasting success.

#### **Short-Term Solutions**

### • Develop a **Childcare Task Force**

To effectively solve this community-wide problem, collaboration among a variety of sectors is a **necessity**. This collaboration will ensure a coherent approach to enacting recommendations, current and future. Private and public partnerships for this collaboration will need to be led by an overarching entity, the Task Force.

Heading this taskforce should be a **paid coordinator\*** (paid if there is not a willing and able volunteer to head this taskforce) providing leadership to implement the vision and mission of the task force. Additionally, this group should be comprised of major stakeholders, as well as representatives working in the childcare realm and local parents. The coordinator would be in charge of convening task force meetings and overseeing committees to ensure effective work. Places where a taskforce has been created: Wisconsin, New York, California

### Create a Community Childcare Assistance Fund

This fund would aim to equip the community with resources to increase and improve childcare in the community.

This fund could either aim to provide a subsidy **directly** to families that earn from 200 – 350% of the FPL as these families are within the ALICE realm and do not qualify for other assistance programs. If the subsidy is for direct assistance, the Taskforce Coordinator may be tasked with this role. This fund would ensure families have no cost barrier to childcare for their children. OR this fund could be utilized for **grants** for local, existing childcare providers to improve their centers, hire/train/maintain current staff, provide their own scholarships to families, or increase their current capacity. Example of another community that has done this through grants to existing centers.

### Partner with major community employers in a variety of ways

Encourage family-friendly business models
 This can be done through a number of ways. From helping HR teams to educate their employees about the childcare tax credit, to helping employers develop a <u>Dependent</u>
 Care Flex Spending Account employers and employees can contribute to.

- Create on-site or designated site childcare opportunities with major community employers.
  - Universities have begun to provide on-site care for their students, faculty, and staff. These daycares are, also, still paid for by the consumer. Examples include: Purdue University, New Mexico State University, and Chardon State College.

### Partner with a management entity

In order to successfully implement any new type of childcare provider in the community, partnership with a long-standing, successful childcare organization or management entity is necessary. The Findlay Family YMCA, with their history and success, would be an ideal entity to head this project. Their role is variable, but would be most helpful in management of on-site programming at the start-up and overlook within the first year.

Wonderschool is an external option

• Consider acquiring closed-centers property to begin a new, larger childcare center This is between a short and long-term solution.

In the case of opening a new childcare center, space is a factor. With the closure of one (and maybe more to come) childcare centers in the community, their existing business fronts may be available. Utilizing property already outfitted as a childcare center would take several steps from the forefront and allow for resources to be utilized elsewhere in the opening.

### **Long-term Solutions**

When looking at the child care crisis, it should be noted that the general child care business model as it stands is, in some ways, unsustainable. Lack of staffing, thin profit margins for smaller providers, and lack of availability of open child care spots plagued the community pre-pandemic, and these problems continue to be exacerbated post-pandemic<sup>11</sup>. For long-term solutions, advocacy at the state-level for stable funding assistance for child care centers is necessary to ensure the stability of existing child care centers, as well as the implementation of new centers.

### • Create pathways into the childcare industry

- Establish scholarship opportunities specifically for students going into early childhood education with a commitment to return to Hancock County upon graduation. By aiding students in their education journey, Hancock County would also ensure quality staff members in their childcare centers after their initial investment.
  - Work with the local high schools to create a dual-credit program to employ high-schoolers aspiring to work in childcare. The YMCA currently works with Millstream to employ some students through a dual-credit program. This program could be increased and expanded into other centers community-wide. These students, earning pay through their dual-credit, could work partial days at local childcare centers.

    Council that can assist with this step.
- Work with higher education institutes to develop on-the-job training for credit. A
  popular part-time job for those pursuing an education degree is within the childcare
  realm; by allowing these students to both work and gain college credit supports local

- business, educates students with hands-on experience, and strengthens bonds with higher education institutes.
- Create apprenticeships for students as a career pathway option to early childhood education. <u>Pennsylvania</u> has begun a similar program for students.
- Establish incentive grant opportunities for businesses addressing the childcare crisis.
   The creation of a Childcare Business Incentive Grant would match funds of businesses that address the childcare crisis with their workforce. This would allow business to invest in both their employees and the community, making Hancock County a more desirable place to live.
   North Dakota has created a <u>pilot program</u> that matches contributions employers make towards their employees' childcare.

### Create a Licensing/Registration Incentive program\*

\*potentially a need here for advocacy at the state level

Creating an incentive program would encourage current and aspiring in-home care providers to register at the state level and to ensure better safety in in-home care centers.

Currently, moms and caregivers of Hancock County turn to places like a local Facebook to find care for their children. While there are certainly quality in-home caregivers that are not licensed, the risks associated are much higher than that of a licensed in-home caregiver. By increasing access to licensing protocols, Hancock County is gaining safer options for households.

Advocate for increased public funding for before and after school care

Between 4 and 5,000 children are school-aged in Hancock County, not needing full-time care, but still needing before and after school care. While extracurriculars take care of a portion of these students, some remain that have no place to go once the bell rings. By increasing public funding for these programs, schools have greater ability to step-up in partnership with local organizations to create solutions for this age group.

\*Please note that the YMCA is currently in the process of gaining star-level achievement for the new before and after school care program established for Findlay City Schools. 36 children in the morning and afternoon are served through this program. However this is private pay only, no PFCC families are eligible until star-level achievement.

### Become a Best Place for Working Parents Community®

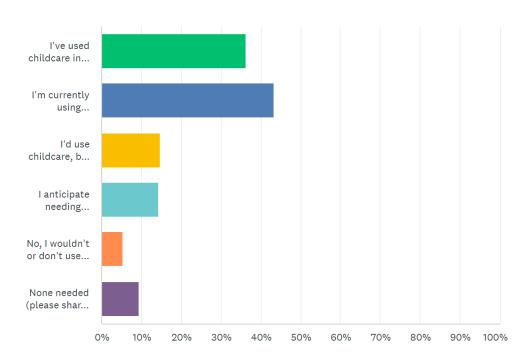
By pouring into the family aspect of Hancock County households, the community itself can receive recognition and keep families in the area.

This designation is a country-wide competitive recognition, given to communities that are innovative in creating and maintaining family-friendly workplaces. Not only is this an honor for communities, but the designation gives access to online resources, website assistance, and ongoing support.

Individual Survey Results - 2023

# How have (or would) you use childcare in Hancock County?

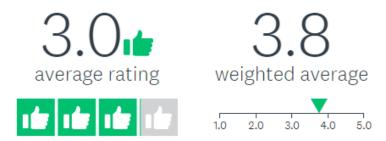
Answered: 581 Skipped: 3



ANSWER CHOICES		RESPONSES	5
I've used childcare in the past.		36.32%	211
I'm currently using childcare.		43.20%	251
I'd use childcare, but can't find caregivers.		14.63%	85
I anticipate needing childcare in the next 1 to 2 years.		14.29%	83
No, I wouldn't or don't use childcare.		5.34%	31
None needed (please share why)	Responses	9.47%	55
Total Respondents: 581			

## How satisfied are you with your current provider?

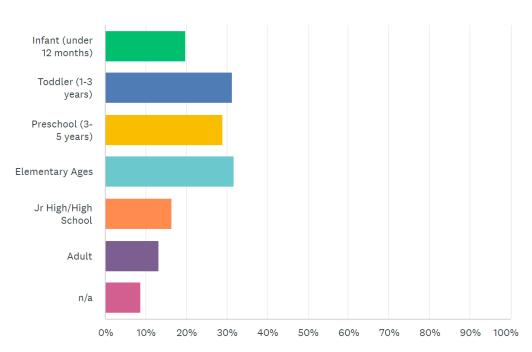
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	NOT AT ALL SATISFIED	MILDLY SATISFIED	SATISFIED	EXTREMELY SATISFIED	TOTAL	WEIGHTED AVERAGE
r (1)	<b>4.37%</b> 21	23.49% 113	3 <b>7.4</b> 2% 180	34 <b>.72</b> % 167	481	3.75

## What are the ages of your children?

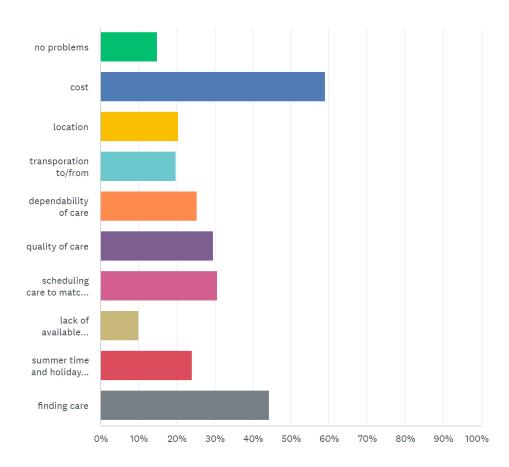
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ANSWER CHOICES	RESPONSES	
Infant (under 12 months)	19.72%	114
Toddler (1-3 years)	31.31%	181
Preschool (3- 5 years)	28.89%	167
Elementary Ages	31.83%	184
Jr High/High School	16.44%	95
Adult	13.15%	76
n/a	8.65%	50
Total Respondents: 578		

# What problems have you encountered with childcare in the past year?

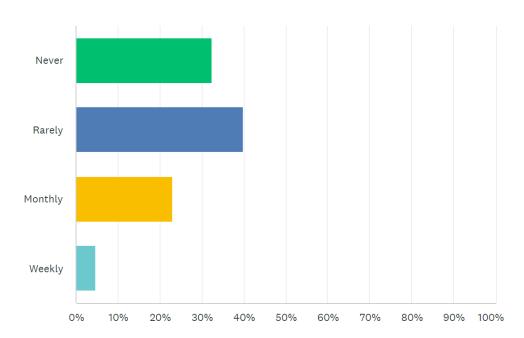




ANSWER CHOICES	RESPONSES	
no problems	14.95%	84
cost	59.07%	332
location	20.46%	115
transporation to/from	19.75%	111
dependability of care	25.44%	143
quality of care	29.72%	167
scheduling care to match my work schedule	30.60%	172
lack of available subsidized care	9.96%	56
summer time and holiday care	24.02%	135
finding care	44.31%	249
Total Respondents: 562		

# How frequently have you had childcare issues that have affected your ability to work in the last year?

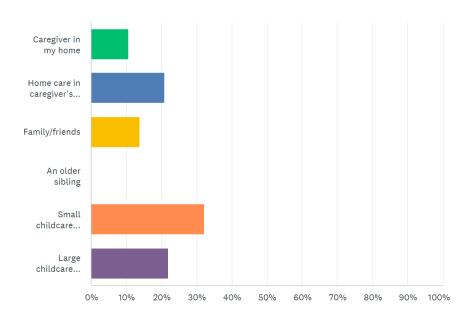




ANSWER CHOICES	RESPONSES	
Never	32.38%	181
Rarely	39.89%	223
Monthly	23.08%	129
Weekly	4.65%	26
TOTAL		559

## What provider type do you prefer?

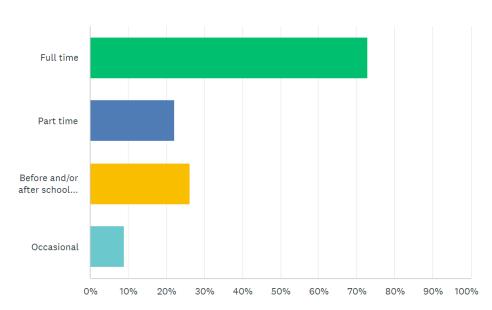
Answered: 567 Skipped: 17



ANSWER CHOICES	RESPONSES	
Caregiver in my home	10.76%	61
Home care in caregiver's home	20.99%	119
Family/friends	13.93%	79
An older sibling	0.18%	1
Small childcare provider	32.28%	183
Large childcare center	21.87%	124
TOTAL		567

## What type of care do you (did you) most use or need?

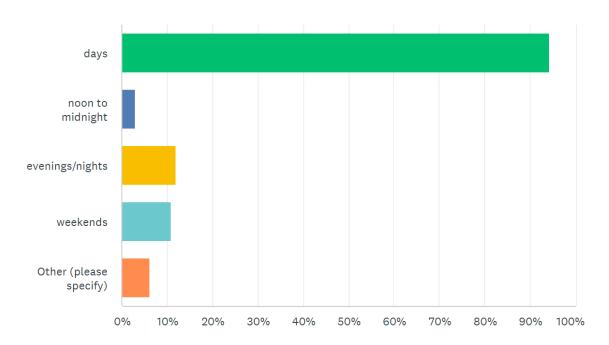




ANSWER CHOICES	RESPONSES	
Full time	72.97%	413
Part time	22.26%	126
Before and/or after school care	26.33%	149
Occasional	9.01%	51
Total Respondents: 566		

## What times would you use childcare?

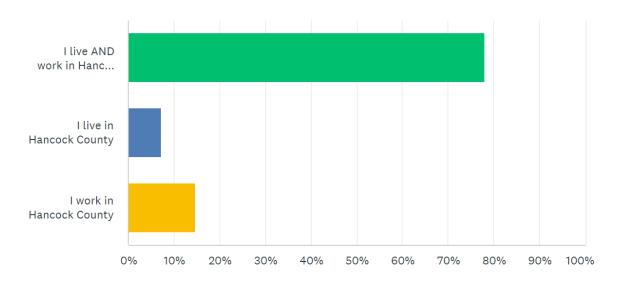
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ANSWER CHOICES		RESPONSES	
days		94.16%	532
noon to midnight		3.01%	17
evenings/nights		11.86%	67
weekends		10.80%	61
Other (please specify)	Responses	6.19%	35
Total Respondents: 565			

## What's your tie to Hancock County?

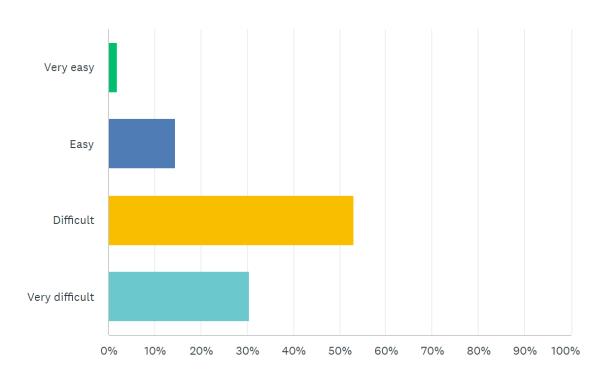
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ANSWER CHOICES	RESPONSES	
I live AND work in Hancock County	78.08%	456
I live in Hancock County	7.19%	42
I work in Hancock County	14.73%	86
TOTAL		584

# How is the search for childcare in Hancock County?





ANSWER CHOICES	RESPONSES	
Very easy	1.99%	11
Easy	14.49%	80
Difficult	53.08%	293
Very difficult	30.43%	168
TOTAL		552

## What is the biggest childcare need in our community?

- Affordable options for families
- The availability of care; several places have closed wait-lists due to length of wait and the number of children on the list
- More providers in both centers and homes
- Emergency care for things like school closures or provider sickness
- More funding for families that cannot afford private pay daycare
- Finding dependable, quality, and safe childcare
- Before and after school care in county schools
- Certified and licensed childcare homes or centers
- Rural Hancock County childcare options
- Extended hours for parents that work beyond 9am-5pm M-F, especially overnight care
- Subsidized care for families with multiple children

### What would be a helpful addition to local childcare?

- · Affordability for all families
- Flexibility in scheduling of care
- Trustworthy babysitter directory for hours beyond work
- Increase of childcare centers
- Centralized care in high-workforce areas
- Subsidized care that is **not** government assistance for those that don't qualify
- Transportation to and from school to caregivers
- Higher pay to staff in centers to keep quality staff working
- Discount programs for certain demographics

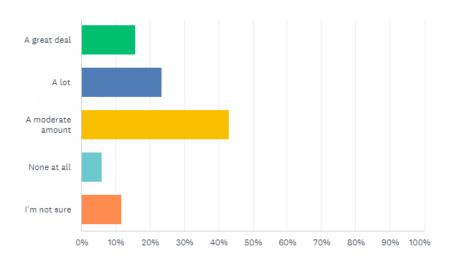
# How could our community or an employer support your childcare needs?

- Providing funding to families in need
- Not penalizing employees who have to adjust their work schedule due to lack of childcare
- Understanding the difficulty in finding reliable and safe care
- Helping to subsidize cost of care by offering in-house childcare programming
- Employer partnerships with existing childcare providers
- Include childcare options at doctor's offices for new parents
- Openly supporting the childcare businesses, rather than only talking about the problems
- Create more childcare opportunities
- Improve parental leave policies to give parents time to find childcare

## **Business Leader Survey Results – 2023**

To what degree has your business been impacted by the shortage of childcare providers?

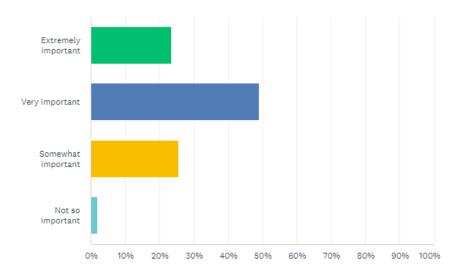
Answered: 51 Skipped: 0



ANSWER CHOICES	▼ RESPONSES	•
▼ A great deal	15.69%	8
▼ A lot	23.53%	12
▼ A moderate amount	43.14%	22
▼ None at all	5.88%	3
▼ I'm not sure	11.76%	6
TOTAL		51

### How important is this issue to your business?

Answered: 51 Skipped: 0



ANSWER CHOICES	▼ RESPONSES	•
▼ Extremely important	23.53%	12
▼ Very important	49.02%	25
▼ Somewhat important	25.49%	13
▼ Not so important	1.96%	1
TOTAL		51

# How does/has the childcare shortage impacted your business in the following areas?

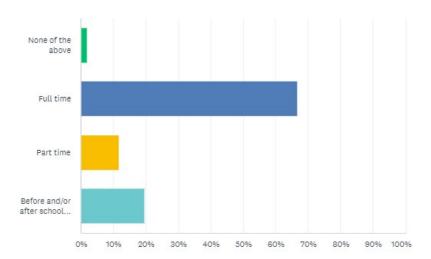
	▼ RARELY ▼	OCCASIONALLY ▼	REGULARLY ▼	OFTEN ▼	NOT SURE	N/A ▼	TOTAL ▼	WEIGHTED _ AVERAGE
<ul> <li>Recruitment: ability to hire employees for all available shifts</li> </ul>	1.96% 1	29.41% 15	29.41% 15	15.69% 8	13.73% 7	9.80% 5	51	2.35
<ul> <li>Recruitment: ability to get employees to move to the area</li> </ul>	17.65% 9	11.76% 6	17.65% 9	3.92% 2	27.45% 14	21.57% 11	51	1.40
<ul> <li>Recruitment: ability to staff daytime shifts</li> </ul>	13.73% 7	43.14% 22	17.65% 9	13.73% 7	7.84% 4	3.92% 2	51	2.16
<ul> <li>Recruitment: ability to staff afternoon shifts</li> </ul>	5.88% 3	21.57% 11	25.49% 13	15.69% 8	7.84% 4	23.53% 12	51	2.46
<ul> <li>Recruitment: ability to staff evening/night shifts</li> </ul>	6.00% 3	12.00% 6	16.00% 8	22.00% 11	6.00% 3	38.00% 19	50	2.68
<ul> <li>Absenteeism: employees leaving or calling off due to childcare issues</li> </ul>	1.96% 1	43.14% 22	23,53% 12	23.53% 12	7.84% 4	0.00% 0	51	2.53
<ul> <li>Absenteeism: employees not returning after COVID or FMLA leave</li> </ul>	28.00% 14	28.00% 14	12.00% 6	6.00% 3	6.00% 3	20.00% 10	50	1.80
▼ Retention: Employees leaving workforce due to childcare issues	21.57% 11	27.45% 14	13,73% 7	13.73% 7	7.84% 4	15.69% 8	51	2.05
▼ Productivity	8.00% 4	36.00% 18	20.00% 10	20.00% 10	8.00% 4	8.00% 4	50	2.39

# What steps have you considered or implemented?

•	CONSIDERING ▼	IMPLEMENTED - UNSUCCESSFUL	IMPLEMENTED - - SUCCESSFUL	INTERESTED IN TEARNING MORE	NOT AN ▼ OPTION	TOTAL RESPONDENTS
▼ Flexible work hours	18.00% 9	8.00% 4	52.00% 26	0.00% O	24.00% 12	50
▼ Work from home	8.16% 4	6.12% 3	36.73% 18	6.12% 3	48.98% 24	49
<ul> <li>A community board for employees to share services</li> </ul>	6.67% 3	2,22% 1	4.44% 2	55.56% 25	31.11% 14	45
<ul> <li>Company stipends/contributions</li> </ul>	8,51% 4	0.00% O	6.38% 3	34.04% 16	53.19% 25	47
<ul> <li>Offering childcare flex spending account</li> </ul>	8.33% 4	6.25% 3	25.00% 12	29 <b>.1</b> 7% 14	35.42% 17	48
<ul> <li>Employing a concierge service to help locate care options</li> </ul>	4.26% 2	4.26% 2	0.00% O	46.81% 22	46.81% 22	47
<ul> <li>Contracting with a childcare center for preferred status/rate for your employees</li> </ul>	8.70% 4	2.17% 1	0.00% 0	54,35% 25	34.78% 16	46
<ul> <li>Contracting with home based providers for extended care</li> </ul>	4.44% 2	0.00% O	0.00% O	42.22% 19	53.33% 24	45
<ul> <li>Contracting a service for back up care</li> </ul>	4.44% 2	0.00%	0.00% 0	55.56% 25	40.00% 18	45
<ul> <li>Contracting for a sick child childcare option</li> </ul>	6.67% 3	2.22% 1	0.00% 0	53.33% 24	37.78% 17	45
<ul> <li>Full company sponsored childcare</li> </ul>	4.35% 2	0.00%	0.00% 0	34.78% 16	63.04% 29	46
▼ Onsite childcare	10.87% 5	0.00%	2.17% 1	23.91% 11	63.04% 29	46

### What type of care do your employees most use or need?

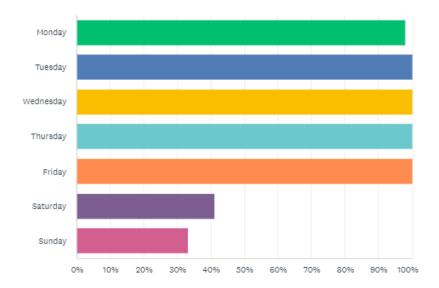
Answered: 51 Skipped: 0



ANSWER CHOICES	▼ RESPONSES	•
▼ None of the above	1.96%	1
▼ Full time	66.67%	34
▼ Part time	11.76%	6
▼ Before and/or after school care	19.61%	10
TOTAL		51

## What days of the week does your company operate?

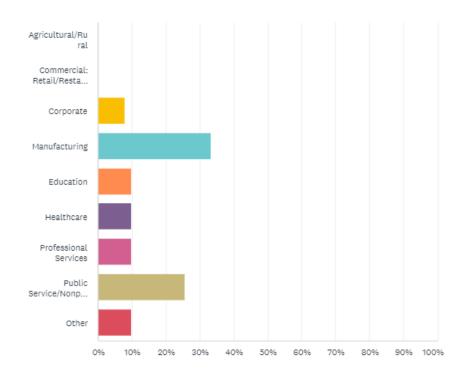
Answered: 51 Skipped: 0



ANSWER CHOICES	▼ RESPONSES	•
▼ Monday	98.04%	50
▼ Tuesday	100.00%	51
▼ Wednesday	100.00%	51
▼ Thursday	100.00%	51
▼ Friday	100.00%	51
▼ Saturday	41.18%	21
▼ Sunday	33.33%	17
Total Respondents: 51		

## What's your industry segment?

Answered: 51 Skipped: 0



ANSWER CHOICES	▼ RESPONSES	*
▼ Agricultural/Rural	0.00%	0
▼ Commercial: Retail/Restaurant	0.00%	0
▼ Corporate	7.84%	4
▼ Manufacturing	33.33%	17
▼ Education	9.80%	5
▼ Healthcare	9.80%	5
▼ Professional Services	9.80%	5
▼ Public Service/Nonprofit	25.49%	13
▼ Other	9.80%	5
Total Respondents: 51		

### What is the biggest childcare need in our community?

- Available childcare
- Affordable childcare
- Financial assistance to help families that cannot afford childcare
- Birth to preschool aged care
- Quality school-aged care
- Flexibility
- Extended-hours care
- Emergency coverage for sick child and/or provider

### What would be a helpful addition to local childcare?

- Dependent care account
- Affordable options
- Childcare provider directory given to families after birth
- Quality childcare options
- Nurses to serve sick children
- Flexible pick-up and drop-off options
- Available provider options
- Extending the model at Birchaven to other nursing home facilities for quality and inter-generational care

How could our community or an employer most effectively support an employee's childcare needs?

- Coordinated efforts to increase childcare spaces available
- Flexible working arrangements
- · On-site childcare options
- Employers raising wages to reflect the cost of living in Hancock County
- Frequently updated lists of available childcare options
- Employee stipends for childcare
- In-house free or subsidized care

#### Resources

- Atmavilas, Y. "Investing in Childcare: Good for families, good for children, good for the Economy." 7 March 2022. https://www.gatesfoundation.org/ideas/articles/investing-in-childcare-good-for-economicgrowth#:~:text=Investment%20in%20child%20care%20means,and%20more%20productive%20
- 2. Kashen, Julia. "Child Care Cliff." The Century Foundation. 21 June 2023. https://tcf.org/content/report/child-care-cliff/.
- 3. Anonymous HC Toddler Parent. Personal Interview. 22 September 2023.
- 4. Hancock County Childcare Survey. 2023.

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- 5. Hancock County ALICE Profile. United for Alice. 2021.
- 6. Ohio County Profiles. Office of Research. 2021.
- 7. "Hancock County Census Data." U.S. Census Bureau. 2022.
- 8. Adkuloo, N. "How much childcare costs by state in the USA in 2023." Illumine. 9 January 2023.
- 9. Sola, A. T. "Majority of parents spend 20% or more of household income on childcare, report Finds." CNBC. 7 August 2023.
- 10. Former Jack and Jill Parent. Personal Interview. 25 September 2023.
- 11. Willingham, L. "Childcare programs just lost thousands of federal dollars. Families scramble To cope." 4 October 2023. https://abcnews.go.com/Business/wireStory/child-care-programs-lost-thousands-federal-dollars-families-103710541