Finding quality, affordable child care arrangements is difficult for many working families, but is a particular challenge for rural families. Lack of available, regulated family child care providers and child care centers, long distances and limited public transportation to access arrangements that are spread out, and fewer social and community resources to connect families to child care programs are some of the issues facing rural families. In the advent of the welfare reform legislation of 1996, and with the impending reauthorization of TANF, more low income women are attempting to enter the workforce. It is important is understand how low income, rural women are meeting their child care needs, and making use of public programs and services available to help them meet these needs.

A 3 year in-depth study of low income women in rural areas is underway in 15 states, including Maryland. The study began in 2000 and is conducting yearly 1 to 2 hour interviews with women who live in areas of the states that are the most remote. In Maryland these counties are Garrett and Dorchester. The interviews cover a range of life, employment, health and family issues, with child care and the use of public subsidies one aspect. Data from the 35 Maryland mothers (20 in Garrett/ 15 in Dorchester) from the first year of interviews, revealed the following information about child care and use of POC:

About the Maryland mothers:

- Age- the mothers ranged in age from 18 to 53, with most (3/4) mothers between 21 and 36.
- Number of children: 40% of the mothers had 1 child; 26% had 2 children, 23% had 3 children.
- Most mothers (86%) had a child 5 years or younger; all mothers had a child under 12 years.
- Marital status: 60% were either married or living with a partner.
- Education: HS or GED- 20%; Beyond 48%; Below 31%
• Race: About half (54%) were White, Non-Hispanic and one third (34%) were African American; 9% Native American; 3% Multiracial

**Maternal employment and the need for child care**

Just over one half (57.1%) of the mothers were employed full or part time. The average numbers of hours worked per week was 30 and mothers worked an average of 50 weeks per year. Most (70%) of those who work have jobs in the service-industry (e.g., in the hotel, restaurant or health care industry). Therefore, in this study, rural mothers are employed nearly full time at jobs that often take place during evenings and weekends when regulated child care may not be available.

Of the mothers who are employed, over half (55%) are single, divorced or separated. Mothers who are unemployed are far more likely (80%) to be married or living with a partner. Therefore, the mothers who most need child care are those who are least likely to live with the other parent, who could provide child care if while she is working.

**Type of child care arrangements used by low income, rural families**

Mothers who needed care for their children, either during times of employment or GED/job training used primarily drop-in care available or informal child care arrangements for their young children, and for older children before and after school. The conditions of mothers’ employment and their beliefs about child care are the two primary reasons behind mothers’ use of family and friends to provide child care. Informal arrangements were often made with relatives who lived in the same house or were nearby. These arrangements were more flexible for mothers’ needs for care during non-traditional hours.

"So I just really had to find somebody to keep the baby because she wasn’t two yet and couldn’t go to daycare. And it was like for an hour and a half and I just couldn’t find anybody to fill that slot, so I just had to wait for my Mom to get home and my Mom would take over."

Care by relatives and friends was also selected out of a sense of distrust about care provided by strangers:

"My kids are with my parents. They don’t go to daycare. They’ve never been to daycare. I’m just thankful that I don’t have to use a daycare."
"If my mom didn’t take care of him, I would have to take him to daycare, which I don’t want to.

These quotes are from mothers in Dorchester county. In that area, a child care center that took infants had recently closed because of a charge of abuse. Mothers from this county also complained about neighborhood violence. In general, the mothers in Dorchester County felt their community was unsafe for their children. Mothers trusted family members, instead:

"I feel good about my mother and brother caring for my child. I know that they’re going to take care of him. They’re going to watch what he does."

The cost of child care, and the use of Purchase of Care

Income for these families averaged $1174 per month or $14,088 per year. When an income-to-needs ratio (number of family members supported by that income) was calculated, 46% of these families are below the poverty line.

The cost of regulated child care for one or two children in the families would have consumed a significant portion of the families’ incomes. When the mothers considered the cost of child care it made an impact on their considerations about work.

"(The cost of daycare) is ridiculous, you know, its 12 to 18 dollars a child a day. I mean, you might as well not work."

In most cases, parents did not pay for child care. Most often, care was free because it was publicly provided (e.g., Head Start, drop-in care at the Family Support Center). Most informal arrangements were not based on a fee-for-service agreement.

Few mothers reported using POC to help pay for child care. Only 14% of all the mothers said that they used the subsidy program. Of the mothers who were employed, only 25% (5) reported using child care subsidies. This was not due to lack of knowledge about the program. In fact, 85% of the women positively reported knowing how to apply for child care vouchers.

From the mothers’ responses, four possible reasons seem evident for the limited use of POC:

1. Mothers did not pay for their child care arrangements, and did not see a need for the subsidy program.
2. Mothers who used and did pay kith and kin or regulated providers to care for their children, may have been unaware that POC vouchers could be used to compensate informal caregivers.

3. The amount actually paid for child care was small, relative to the effort to apply for subsidized payments.

4. POC policies seemed prohibitive to mothers, and diminished their interest in using the vouchers. For example, as one Dorchester county mother told us:

"I think it’s just terrible the way Social Services is. I really do. Me and my husband, we pay for childcare. But they have a program at Social Services saying they will help pay for childcare as long as you’re working. But in order for me to get it, I have to report my husband for child support. He lives in the household, and pays the bills, but I have to take him up for child support in order for me to get help to pay for daycare. It doesn’t make any sense. They don’t help unless I open up a child support case for my husband."

Child care effects on women’s choices about employment

In general, the availability, cost, location and quality of child care impacted mothers’ decisions about employment. Though few did not work because of child care issues, mothers found solutions to their child care concerns through the use of family and friends to provide care. Some mothers arranged their work schedules with their partners so that a parent was available to provide care. Other kith and kin arrangements were used due to their flexibility, convenience and no or low cost aspects. These arrangements were also trusted, a perception that was not shared (at least for the Dorchester mothers) with center-based child care.

As a result few mothers paid for child care, and few used the Purchase of Care subsidy program. Some mothers seemed unaware that they could use POC to pay their family or friends for child care. Others did not use POC because the payment from the program didn’t seem to warrant the effort to apply, or they viewed the administrative requirements to be prohibitive.

Susan K. Walker, Ph.D. and Shira Blumengarten
Department of Family Studies, University of Maryland, College Park
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For further information about this study, contact Dr. Walker at 301-405-8339, or sw141@umail.umd.edu