



# Security Matters

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## Child Care for Families Raising Children with Disabilities: The Role of Federal Policy in Equitable Access

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*Practitioner applications provided by the Center for Financial Security, UW-Madison*

### Summary

The number of families raising a child with a disability has grown over the last 25 years. This increase has resulted in concerns about growth in the number of families in the Supplemental Security Income (SSI) program, a federal program intended to financially support low-income families raising a child with a disability.

Access to child care can improve a family's financial stability by enabling parents to work, and in turn may reduce the rate at which families rely on Social Security SSI benefits. Also, quality child care outside the home may have developmental benefits for children, which is particularly important for children with disabilities. Families raising children with disabilities face challenges balancing their employment and caregiving responsibilities. Parents often have a difficult time finding child care for a child with a disability. This suggests that families may not have access to needed child care, despite federal policies intended to support access and affordability for these very children. A lack of child care limits the parents' ability to work, and reduces the financial resources of the family.

This study looks at the child care arrangements for children with disabilities – indirectly shedding light on the role of child care policies in supporting parental employment.

### Key Findings

- This study finds that preschoolers with disabilities are more likely than their peers to receive regular non-parental care. These children are also more likely to be enrolled in part-time and center-based care. As such, these families appear to be more connected to services.
- Parents annual cost and hourly cost for care is significantly lower for children with disabilities than it is for other children, perhaps/presumably due to receipt of subsidies for these children.
- Parents of kids with disabilities increase their rate of employment at lower rates upon kindergarten enrollment compared to other children.
- Parental employment rates differ by the child's specific disability diagnosis.
- It does not seem that children with disabilities are underserved by child care programs. Current policies may be adequately supporting parental employment.
- Given the large numbers of children in early care, appropriate training for providers may increase the quality of services for children with disabilities.



## Practitioner Ideas

- If you work with a family that has recently received SSI benefits for their child, offer resources to assist in developing a new monthly budget that includes the SSI payments, along with any child care subsidies or increased household expenses. If there is room for savings in the budget, discuss the option of opening an ABLE account for future qualified disability expenses.
- Families you work with may have concerns about their young child having a possible disability. Connect families to financial resources and encourage caregivers to explore public and private support that may be available.
- Consider transition times, such as leaving child care to begin kindergarten, and the financial implications that may have on families you work with. Provide budgeting and tracking tools to help families see if the changes associated with schooling, transportation, activities, etc. impact their monthly budget.
- Ask about parents or caregivers thoughts around employment as their child gets older. Parents may have left the workforce to care for a young child with a disability and may be uncertain about returning to employment, their current skills, and resources to support employment.
- Connect child care providers in your community with resources and agencies serving children with disabilities. Providers may be interested in professional development around working with young children with a range of disabilities. Plus, these providers could also help connect families and children in their care with additional community resources.

## Key Resources

The National Disability Institute: Financial Empowerment

<https://www.nationaldisabilityinstitute.org/financial-wellness/financial-capability/>

ABLE – National Resource Center ‘Achieving a Better Life Experience’ Act

<https://www.ablenrc.org/>

The Consumer Financial Protection Bureau (CFPB) Your Money, Your Goals Curriculum: Companion guide for people with disabilities, including monthly budgeting tool and paying for assistive devices

[https://www.consumerfinance.gov/practitioner-resources/your-money-your-goals/companion-guides/#anchor\\_disabilities](https://www.consumerfinance.gov/practitioner-resources/your-money-your-goals/companion-guides/#anchor_disabilities)

Administration for Children and Families – Office of Child Care: Resources for parents and child care providers by state. <https://www.ada.gov/childqanda.htm>

US Department of Justice Civil Rights Division: Commonly asked questions about child care centers and the Americans with Disabilities Act: <https://www.ada.gov/childqanda.htm>

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