One of the obstacles to examining academic proposals for major policy change is the tendency to evaluate them in terms of the current political climate. There is certainly a large discontinuity between the politics of the 1990s and the proposals put forth in the two articles by James Walker and by Edward Zigler and Maia Finn-Stevenson. Both articles call for significant, new, and expensive public interventions at a time when the political system is retrenching toward spending far less on social programs, particularly at the federal level. But the politics of the day will change again. The appropriate evaluation of these policy proposals is the extent to which they can be turned into strategy, that is, translated into achievable goals around which advocacy is possible and effective. And, as always, the key question with such proposals involves a realistic approach to financing: Assuming the benefits of these policy approaches, how can they be financed?

Both proposals under review run counter to current political ideology. Zigler and Finn-Stevenson call for a child care system institutionally based in the public school system and extended systematically, with standards and accountability. They propose this system at a time when the prevailing ideology is one of the market and personal responsibility rather than government intervention, and of devolution to the states rather than new federal programs.

Perhaps more in tune with this prevailing market ideology, Walker brings an economist's perspective to child care and analyzes the impact on the child care market of changing the financing streams. But Walker's article calls for significant financial payments to support children of poor families at a time when the political ethos appears to be an abdication of public responsibility for the poor. He also calls for a social security-based approach to financing child rearing, particularly in the infant years, at a time when the viability of the social security system is being called into question. Yet each of these proposals has a number of suggestive elements which can inform the debate about child care.

Slouching Toward Child Allowances
It has often been noted that the United States is one of the few Western countries without a family or child allowance system as part of comprehensive family policy. Most European countries and Canada have a system by which support payments for children are a universal entitlement to families. In the United States, discussions of child allowances enter the debate only in the context of alternatives to Aid to Families with Dependent Children (AFDC), such as that which would have been provided by the Family Assistance Plan proposed by Sen. Daniel Patrick Moynihan (D–NY) during the Nixon Administration.

In his article, Walker proposes a child allowance as a way of providing more revenue to the child care market and of changing the nature of that market. It is likely that a true child allowance system will provide both less and more than he suggests: less insofar as the child care market will probably not change significantly as a result of a child allowance system; more insofar as a true child allowance system can "end welfare as we know it."

Unacknowledged in Walker's article—and in most discussions of welfare reform—is that the United States has been drifting toward child allowances in several ways during the past 20 years. The most obvious of these efforts is the Earned Income Tax Credit (EITC), begun in 1975 during the Ford administration, and expanded in 1986 under Reagan, in 1990 under Bush, and in 1993 under Clinton. The EITC is essentially a negative income tax which, in the 1993 tax law, became more focused on low-income wage earners with children. That is, the EITC provides low-income wage earners with tax refunds based on income and family size, paid at the end of the year, or, rarely, on a monthly basis. These payments are made even though the family has no tax liability. Republican proposals in 1995 to limit the EITC solely to families with children would, if accepted, bring the program even closer to a child allowance program.

Other tax code provisions also constitute a backdoor child allowance system. These include the exemption for children in the tax code, which Walker estimates at $28 billion in tax benefits to families; a child care tax credit with benefits for families with enough tax liability to use it, at a cost of $2.8 billion per year; and head-of-household filing status, which provides tax benefits to single parents with children (not included in the Walker proposal).

Beyond the tax code, AFDC is another child allowance program. Its ongoing justification is that it provides a means of sustenance for children whose parents are not in the labor force.

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Supplemental Security Income (SSI) also provides some direct assistance to disabled children. And the social security system provides support to children of the deceased until they are 18.

A Better Approach: Tax-Based Child Allowances

The bipartisan federal proposal put forth in 1995 for a $500 per-child tax credit represents an extension of our backdoor child allowance system.1 While this proposal is controversial with regard to whether the credit should extend to the wealthy and how much it would cost, as tax policy, a per-child tax credit is a highly progressive policy which will eliminate many families from federal income tax liability. In fact, it points the way toward a simple and appropriate reform of the income tax that should be endorsed: The current exemption for children should be translated into an equal dollar credit. If it were, the amount available as a child credit would be worth perhaps another $500 per child. The problem with the current exemption is that the tax benefit that accrues to having a child is greater for those in a higher marginal tax bracket, while the cost of raising a child is more burdensome for those with more modest incomes. For those in the 36% tax bracket, for example, the value of the present exemption is $882; for those in the 28% bracket, the value is $686; for those with modest incomes in the 15% bracket, the amount is $337. Translating that same amount of lost tax revenue into a credit would value all children equally.

Another advantage of a per child tax credit is that it is progressive policy in another way: a flat dollar credit per child represents a higher percentage of the modest-income taxpayer’s income than that of the wealthy taxpayer. Thus, $1,000 per child per family taxpayer is effectively a child allowance. In California, which has equal, and relatively high-level, personal and dependent credits, families of four earning less than about $25,000 annually pay no state personal income tax at all.

Integration with the Tax System

Walker notes that instituting a universal child allowance program would be prohibitively expensive, adding $135 billion per year to the federal budget when far less than that—he estimates $45 billion—may be necessary to address the needs of low-income families. Unfortunately, Walker wants to eliminate entirely the tax exemption for children as a means of paying for his child allowance program. In so doing, he is effectively calling for the elimination of the only child allowance (by another name) available to the middle class. Thus, the problem with his suggested program is far more than the political impracticability of eliminating tax benefits for middle-class families. The problem is conceptual: Walker states that because families have children voluntarily, those that can take care of them on their own should not be subsidized for the care of their children. An alternative view is more universal: middle-class, taxing families do struggle, with child care and with all sorts of other costs not borne by families without children. These are not just private costs; the sales tax, which is so heavily relied on by state and local tax systems, is particularly regressive with regard to family size, insofar as families with children are more often in debt to buy needed taxable consumer goods such as shoes, clothes, and furniture.2 The tax system should appropriately recognize the costs of raising a family, and child credits and child allowances provide that recognition.

Nevertheless, Walker’s discussion of child allowances is limited by a failure to cover integration of any expanded or redefined child allowance program with the EITC, or with the broader tax system. The way to finance a child allowance program is not, as Walker suggests, to eliminate tax benefits for middle-class families. By integrating current AFDC expenditures (which Walker anticipates using to fund the child allowance program) with the EITC and other tax benefits, a comprehensive tax-based child allowance system would be able to provide significant assistance to the poorest families as well as others. Thus child allowances become not “welfare” but a universal tax-based benefit to families with children.

Parental Leave

With regard to the social security-based parental leave program, Walker’s own examples suggest its weaknesses. The problem of parental leave is most acute for young parents who have more than one child. Under his plan, Walker notes that such parents will face a significant reduction in their retirement income. Similarly, for his system to work for a single parent, it requires that the parent work full time for years and delay childbearing—precisely what the most hard-pressed single parents often cannot or do not do. The parental leave approach is innovative, but it would appear to work best for those families who are not much in need of it, while jeopardizing the retirement income of those who need it most. The only possible argument for those results is if offering such incentives changes childbearing behavior—an unproved and unlikely event. Finally, the proposed parental leave program would put additional strain on a social security system which is already under fire for its inability to do what it is supposed to do: finance retirement income.

System or Marketplace?

A similar criticism can be extended to Zigler and Finn-Stevenson’s proposal for a comprehensive, systematic, school-based child care system. Schools are already asked to do far more than they are capable of handling; should they take on these additional responsibilities? The authors handle this criticism with an empirical answer: Many schools are already handling child care responsibilities. Further, as funding streams permit, schools are serving as an appropriate family intervention point and are providing health and mental health services to families. But the question of universality remains; because some schools and school systems are capable of envisioning the School of the 21st Century, is it appropriate to replicate this approach everywhere on a systematic basis? Or, should we acknowledge the vast diversity of the child care market, and attempt to intervene only where the market fails?

Financing Ongoing Operations

The big unanswered question of the Zigler and Finn-Stevenson proposal lies with ongoing financing. The state grant program for start-up, phasing out over several years, is straightforward enough and a matter of political will: provide a financial incentive to get these programs going.
and they will start. Far more problematic, however, is the ability to finance the ongoing costs, particularly in the context of existing public school financing problems. Nearly every state has grappled with thorny issues such as the appropriate mix of state and local dollars in financing K-12 education, the overreliance on the homeowner property tax, and intractable equalization problems resulting in widely differing funding levels across school districts. If the current educational finance tax base were expected to finance the child care system as well, these problems would only worsen.

With regard to equalization, for example, high-wealth districts may have a much easier time financing child care with a small property tax override than low-wealth districts, while at the same time they may have much more minimal child care needs. Should child care equalization formulas follow educational equalization formulas? That is, will child care dollars have to be reallocated among districts, using complicated formulas, so that access to services is roughly equivalent? At the state level, the battle for education dollars is intense; in many cases, education activists have seen dollars used for child care as a subtraction from other education dollars.1 Zigler and Finn-Stevenson suggest that lottery funds could be used to support the Schools of the 21st Century. However, in California, at least, lottery funds provide only about 3% of the schools’ budget, despite public perception to the contrary.3

Another issue regarding ongoing costs relates to quality and affordability of child care. On the one hand, a school-based system can provide high-quality care for children and decent pay for child care workers. On the other hand, those very benefits may make child care services that much more expensive and therefore limit their affordability and availability. Putting child care in the schools does not solve the problem of low staff wages, which many have described (see the article by Helburn and Howes in this journal issue). It just shifts to local and state educational systems the burden of finding the dollars to solve the problem.

Public Schools and Existing Child Care Services

A final question that the School of the 21st Century proposal raises is whether in fact child care is best delivered by the public sector, or whether the diverse nonprofit, for-profit, employer-based, in-home, and public delivery system is what can be expected in a society with so much diversity in its child care needs. The authors refer to the school as the potential hub of service coordination. In fact, a key integrating role in child care systems is already played by resource and referral agencies (R&Rs), nonprofits that assist parents with child care placements, outreach and education, quality assurance, child advocacy, and, in some cases, also administer child care subsidies to help low-income parents purchase child care. (See Appendix A in this journal issue.) The diverse roles of R&Rs reflect their flexibility, their combination of public and private dollars, and their nonbureaucratic, community-serving approach. These qualities will not likely come from the schools, except perhaps in exceptional circumstances. They are even less likely to occur in large inner-city school districts, where schools struggle to deliver educational services, let alone child care, and it is in those districts where the needs are greatest.

Perhaps a better starting point for the schools to demonstrate their child care abilities is in the provision of before- and after-school care for younger children. Working parents, whose job sites may be far removed from their children, face daily burdens in coordinating their work schedules with their children’s school schedules. Before- and after-school care can often use school classrooms that are otherwise empty, and schools that want to provide child care might begin with before- and after-school care. An incremental approach would suggest that it is more feasible to expect local districts to expand before- and after-school care than it is to expect them to make a significant new commitment to full-day early childhood education.

In short, the demands for an “institutionalized” and “comprehensive” public system place too much pressure on school finance and public school bureaucracies. Undoubtedly, the schools should be encouraged to play a more substantial role in serving children and families, as they recently have been with regard to the delivery of other social services.4 But attempting to force a system as diverse as child care into one approach is bound to fail. A better strategy is to identify the problems and the strengths in the existing system, and to build on those strengths.

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5. HR2491, the Seven-Year Balanced Budget Reconciliation Act of 1995.
7. California Teachers Association v. Huff et al. 5Cal.app.4th 1513 (1992), on the question of whether child care was included in California’s funding formula for K-12 education.
8. California Department of Education. Personal communication with Jim Wilson, director, fiscal policy, May 1996.
strong consensus about our present location and our eventual destination. That is, research and professional opinion have coalesced around a diagnosis of the inadequacies of our current public and private methods of funding child care services. These include a lack of support for adequate salaries for early childhood professionals (leading to high rates of staff turnover, low levels of staff training and experience, and unstable connections between young children and their teachers); underfunding of public programs to subsidize the costs of child care for low-income families (leading to long lists of eligible families in many states and communities); and a pattern of poor quality in program services (leading to risks for the health, safety, and learning potential of many young children). Leaders in the early childhood community also agree that we need to increase investment in the child care system in order to provide (1) parents with more equitable, affordable access to services, (2) caregivers with sufficient compensation to attract and retain a well-trained set of professionals; and (3) young children with experiences that will meet their needs and maximize their potential.

Thus our circumstances are similar to those of the European explorers of the fifteenth and sixteenth centuries who knew where they were starting from and knew they wanted to navigate to the Far East, but were challenged to discover a course between the two points. Similarly, our problem is to chart a course between our present inadequate method of paying for child care and a future system that is more beneficial for all parties.

Accordingly, this assessment of the proposals by Zigler and Finn-Stevenson and by Walker is framed in terms of their quality as road maps for the early childhood community. Do the proposals promise to help us reach the right destination in terms of increased investment in high-quality child care settings? Do they offer us sufficient guidance about how to move from our present position to our eventual destination? Do they tell us how to get started, strategically and politically, to move in the right direction?

In my judgment, both articles fail this metaphor test, but for different reasons. Although Zigler and Finn-Stevenson espouse what I believe is the right destination, they fail to provide a convincing route for the journey. Walker offers a map to a worthwhile but different destination—supplementing the incomes of families with children—rather than providing a cogent solution to financing child care.

Child Care Finance Via Public Education

Zigler and Finn-Stevenson argue that the solution to the U.S. child care crisis is to turn the problem over to our public education system. Their School of the 21st Century model, first promulgated in 1987, is based on a solid analysis of the problems of current child care policies, and, to their credit, they have ventured beyond the pristinely written academic publication into the messy world of direct services to support implementation of their approach in more than 400 schools. Their model offers a crisp, concrete, localized image of a comprehensive early childhood system to serve all young children and families. And it includes a bold, long-range vision for funding child care through a combination of public education's tax revenues and parental fees. Zigler and Finn-Stevenson call for an eventual investment of $9,000 per child, with $3,500 coming from parent fees and $5,500 from subsidies through the public education finance system. These rates would be high enough to support quality services for children, adequate pay for staff members, and affordable fees for working parents. The authors also provide a range of ideas regarding appropriate targets for state and federal government funding, primarily to address issues of program oversight, research, and evaluation, and to build a comprehensive system for professional development.

However, while the School of the 21st Century plan offers a bold vision for funding child care, it is less convincing as a strategic road map. There are two central problems. First, Zigler and Finn-Stevenson fail to provide a convincing strategy for persuading the public to commit substantial funding from public education sources to child care. Second, because their model of managing child care through local school districts is so strikingly at odds with our present system of diverse public and private child care providers, it will be difficult to mobilize these professional and political forces in support of their proposal.

In their initial implementation sites, Zigler and Finn-Stevenson appear to endorse a status quo approach to standards for program costs and quality that is substantially in conflict with their ultimate goal. It is suggested that school systems can initiate child care services under Zigler and Finn-Stevenson's plan with only a modest investment in donated space, start-up costs, and contributions of administrative services. School systems are advised that they can compensate staff at no more than current levels in other local child care agencies, rely on a primary base of revenue from parent fees at no more than prevailing rates in the local community, and generate profits that can be used to upgrade program quality over time. For example, a case study of implementation in Independence, Missouri, reports that part-time, noncertified personnel are used to staff the program and that entry-level staff are paid only at minimum wage levels.

Thus, in the short run, Zigler and Finn-Stevenson endorse levels of program quality, staff training, and compensation for teachers that are no different and no better than present practices in non-school-based child care agencies. Given the evidence of the detrimental effects of these patterns of services on children and families, it is difficult to accept this aspect of the 21st Century School's proposal. Furthermore, it is difficult to reconcile this position with the authors' aspiration to eventually attract investment levels of $9,000 per child. Which arguments will convince citizens and school board members to make the leap from modest in-kind contributions to full local funding of the equivalent of two new grade levels in public education, in a context of already-pressed and competitive public education budgeting? If $3,500 per child buys acceptable quality child care in the mid-1990s (and even modest "profits," as Zigler and Finn-Stevenson suggest), why should it cost $9,000 per child in the next decade?

The second fundamental contradiction in Zigler and Finn-Stevenson's plan involves their intentions regarding current providers of child care. In the short term, they portray schools as another helping hand within a diverse system of agencies, with schools providing services such as supporting networks of family child care homes.
However, it seems clear that the ultimate aim of their plan is to centralize the governance, funding, and management of child care services within local public schools. If this approach is implemented, it is unlikely that our present mix of for-profit and nonprofit centers and home-based services would survive. Some portion of staff members in these other agencies could apply for employment in public school-based programs, but many child care managers and professionals would probably view the Zigler and Finn-Stevenson plan as a hostile takeover, not an investment strategy that acknowledges their capabilities and commitment to young children. Lacking the support of child care providers and absent a more robust approach to convincing public education leaders to shoulder the burden of paying for quality child care, it is difficult to consider this plan as a mainstream solution to our nation's child care crisis.

**Child Care Finance Via Family Income Subsidies**

Walker provides strategies to ameliorate two specific child care problems: limited access to quality child care for low-income families, and a scarcity of high-quality, affordable care for infants. To help low-income families, he proposes a child allowance; for parents of infants, he proposes expanding opportunities for parental leave through a government-managed but individually financed loan program.

Families with three young children and incomes below 150% of poverty would receive $7,600 per year under the children's allowance proposal. Walker's proposal would replace the AFDC program with a new system of family income subsidies. While it may be a useful strategy to end welfare as we know it, the child allowance is a much less promising strategy to end our nation's child care crisis as we know it. Walker does not stipulate that all or any of the child allowance be spent on child care. Given that low-income families face pressing needs to pay for adequate shelter, utilities, food, clothing, transportation, and health care, it is not sensible to assume that increased spending for child care would be the dominant response of families to the child allowance. At best, a portion of this revenue might filter through family budgets to enable families to pay for child care, and much less might eventually be used to enhance the quality of that care.

The second component of Walker's proposal involves a substantial and welcome expansion in the present scope of parental leave. Federal legislation currently guarantees 12 weeks of unpaid leave to workers in firms with 50 or more employees. Walker would provide up to 12 months of leave and cover employees in smaller businesses as well. Walker also proposes a new approach to financing parental leave through a government-administered savings and loan apparatus, linked to an additional payroll tax. It is hoped that this mechanism would help parents view spending a year at home with each baby in the context of a lifetime of employment and earnings.

This proposal could expand the ability of working parents to stay home during the first year of their child's life. However, it would have only modest and indirect effects on our nation's child care system. Once their children passed their first birthday, parents would face the same unsatisfactory set of options in terms of locating and paying for child care.

Thus, Walker's child allowance plan is more appropriate as a proposal for welfare reform, and his parental leave proposal should be considered in the general context of approaches to balancing the demands and costs of work, parenting, and retirement. His plans would only whittle away at the edges of our nation's child care problems, rather than comprising a frontal assault on the core aspects of this crisis.

**Conclusion**

These authors have contributed two imaginative scenarios for restructuring the U.S. child care policy and delivery system. Neither approach passes muster as a comprehensive, stand-alone plan for financing child care that will better serve children and families, yet both proposals may offer constructive elements to incorporate in a broad-gauged campaign to increase investments to help families with young children. Rather than replacing all current child care providers with public school programs, the Schools of the 21st Century should be viewed as an additional set of institutions recruited to the tasks of serving young children and advocating for quality child care. And efforts to provide parents with income to meet the basic needs of their children and allow them to nurture infants at home are worthy causes that would complement the work of child care staff members and programs.

**Michele Piel**

Over the past 20 years, I have worked as a director of child care programs in public schools, social service agencies, and employer-sponsored child care programs in hospitals, as an advocate and manager of a child care resource and referral agency, and now as admin...
istrator of child care for Illinois' welfare department. My work experience has convinced me that, eventually, the United States needs a comprehensive plan to finance child care for all families. If that is not politically possible today, then, at the least, we must develop a plan to finance child care for those children who are most vulnerable—children from low-income families.

Although the two proposed plans in this journal issue show some promise in moving the nation in that direction, they are both flawed because they ignore the limitations of the current child care system, the constraints faced by the low-income families who seek child care, and the realities of today's political climate.

The Need for Reform
For low-income women, affordable child care is necessary in order to gain or maintain employment; and discussions about reforming welfare almost always include child care. Unfortunately, those discussions usually consider child care only as a service that is necessary to help mothers enter the work force, not as a service with the capacity to affect children.

As described in the article by Helburn and Howes in this journal issue, good-quality child care can promote healthy child development, and poor-quality child care can harm it. Too often, however, this opportunity to benefit children is overlooked in discussions of welfare reform. In too many discussions, the emphasis is, "How many mothers can be helped to work?" instead of "How many children can be helped to grow?" Helping children grow requires a different commitment to programmatic quality—and possibly funding—than does helping mothers work.

Even at current levels of quality, available dollars for child care are too scarce to meet the needs, and subsidizing the costs for child care for mothers who are on welfare or leaving welfare severely strains state and federal revenues. Given the magnitude and the urgency of the need for child care for low-income families, new strategies for financing child care must be found.

The School of the 21st Century Proposal
The Zigler and Finn-Stevenson proposal that schools serve as a hub for service delivery favors a universal approach that would extend access to child care to all children in a community. The authors describe a flexible system that would be responsive to diverse needs and would reach out to the child care providers already existing in the community.

To be sure, such an approach could provide an infrastructure for a more coherent system. Considering that children are learning all the time, no matter what the setting, eliminating the false distinctions between child care and education makes good sense, and linking the two systems through a School of the 21st Century might be one way to eliminate those false distinctions.

Unfortunately, the proposal presumes that a kind of universality of quality exists in public education that, sadly, does not. As the financial support for schools has increasingly fallen on federal or other funds. That was the approach used in Evanston, Illinois, where the school district offered the very real occupancy costs incurred by the child care programs that were housed in their buildings as local match to leverage federal child care funds.

Of course, there is no guarantee that low-income communities would be able to marshal the financial resources necessary to establish a School of the 21st Century in the first place. In Kenilworth, an affluent suburb of Chicago, parents raised $92,000 to build a new playground for an elementary school, while, in contrast, children in the inner city make do with outdat ed textbooks. Parents for whom just making ends meet consumes most of their energy have far less ability to muster the political and financial forces that are needed to develop a School of the 21st Century.

Finally, not all families will welcome schools as the hubs for community activities. For some, schools may just not be accessible when they need services. For example, many parents now work nonstandard hours. In 1991, of the 5 million full-time workers with nonstandard hours, more than one in three were women. This is especially true for many low-wage workers employed in service sector jobs or in the growing contingent work force. A survey conducted by the Illinois Department of Public Aid of 200 families six months after they left AFDC for employment revealed that 65% of families who were working more than 32 hours per week were working rotating hours, nights, or weekends in relatively low-wage occupations, such as the hotel or food industries. It is unlikely that public schools will be able to serve the child care needs of these families.

The Zigler and Finn-Stevenson proposal rightly points out that low-wage workers will need subsidies in order to choose from among the full range of child care options. Cost of care was the most frequently cited constraint in securing child care reported by families who had been clients of the Illinois Department of Public Aid in 1990, and it remains a barrier when families leave welfare.

But the Zigler and Finn-Stevenson proposal seems to assume that, if costs are comparable across child care settings, parents will always choose the arrangement that is of the highest quality. That assumption is probably not true because parents select child care arrangements based on quality of the child care program as well as other factors. In particular, parents...
choose arrangements with the goal of improving the quality of family life as a whole. When they consider what their families need, low-income parents may not feel particularly compelled to choose a licensed program over an unlicensed one, or to choose a child care center rather than a neighbor down the way. Instead, they may opt to pay a grandmother to watch the children so she can pay her heating bill, or they may elect to have older siblings play with toddlers after school in a neighbor’s house so that brothers and sisters can grow up together. These family considerations may be more important to mothers than the presence of a well-equipped classroom in a licensed child care center.

Of course, the very existence of more than 400 Schools of the 21st Century—and of many other collaborative models for school-age child care, Head Start, and school-based prekindergarten programs—provides evidence that it is possible to build a child care system with schools at the center. The question remains whether it is necessary or advantageous to attempt to provide this system to all children.

It may be that Zigler and Finn-Stevenson assume that offering such services universally is necessary to win support at the ballot box from middle- and upper-income families for any sort of child care services. Without that universal eligibility, voters may be unwilling to subsidize yet another service for low-income families. However, the cost of a universal School of the 21st Century program will be high—and possibly higher than what middle- and upper-income families would be willing to vote to spend, even if they were to benefit directly from the program. Indeed, floundering proposals for private school vouchers, and failed referenda for increased public school funds suggest that opposition to the universal system Zigler and Finn-Stevenson propose would exist. Such opposition to a universal system would almost certainly mean that the children from low-income families who need services the most would not be reached.

**James Walker’s Proposals**

In contrast to the Zigler-Finn-Stevenson proposal, Walker’s proposal is unabashed in promoting service delivery to low-income parents first. In fact, his proposal to redistribute resources to the poorest families, at a time when public sentiment seems to be moving in a different direction, could be the fatal flaw in his plan, but I fully agree in principle. My concerns about his plan are not based on principle, therefore, or on its mechanics (that is, whether the mathematical calculations are realistic, which I leave to others to judge), but rather on whether his proposal is one that low-income families would be willing and able to adopt.

Specifically, Walker proposes a plan for financing parental leave that depends upon parents being willing to either save dollars or borrow against future earnings to finance that leave. His proposal will have greater benefit for families who delay childbearing. However, many parents will have children while they are young, have few assets, and earn entry-level wages. For these parents, the result may be increased financial difficulties in their retirement years.

In addition, low-income families are often loath to borrow against their futures because of the dire consequences indebtedness has caused to these families. A Native American colleague of mine, herself a college graduate, for example, would not allow her son to borrow from the federally guaranteed school loan program to attend college for fear that the indebtedness would haunt him later. This unease with borrowing is magnified in low-income communities in part because so few banks and credit unions exist in those communities. Reluctance to borrow and lack of experience with and distrust of financial institutions on the part of many low-income families will be difficult barriers for Walker’s plan to overcome.

In addition, Walker may be overstating the positive impact that subsidies bring to the child care marketplace. He suggests that his plan could lead to improved quality of care, for example. If parents could double the price they pay for care, it is true that more would have access to the full range of options, a noble goal in its own right. But it is not clear if child care quality would improve as a consequence. Child care continues to be viewed by many as a job that, like parenting, does not require much training, and for which one is paying too much already, often regardless of ability to pay. So, even with increased subsidies, it is not clear that parents would choose to use those dollars to purchase higher-quality care.

**Conclusion**

While we may not yet be able to muster the political will to create a system of child care for all families, I must confess to a growing concern that neither do we appear to be able to muster the will to provide a system of child care for the poor. Indeed, support for services to families in poverty is crumbling under the force of a public policy wave that endorses individual responsibility above all else.

If the nation is unwilling to commit to subsidizing middle- and upper-income families for the care of their children at a more meaningful level than provided through existing tax credits and deductions, then perhaps we can at least provide an ongoing compensation to the low-income mothers who are working as hard as they can for their families. I would hope that we do not move so far down the path of individual responsibility that we refuse to help those who need that assistance the most.

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