Federal Reserve Bank of Boston®

Regional & Community Outreach

Issue Brief | 2023-1 | July 2023

Retirement for early educators: Challenges and possibilities

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Table of Contents

The views expressed in this paper are those of the author and do not necessarily represent those of the Federal Reserve Bank of Boston or the Federal Reserve System.

Abstract

Child care—the care, education, and support in the growth and development of our youngest residents—currently hangs in the balance. The COVID-19 pandemic uncovered a fragmented and piecemeal system at all levels of government in the United States (Manning, 2021). The inefficiencies of this fragmented system manifest as a decrease in labor-market participation, primarily driven by a decrease in participation by mothers (Athreya & Latham, 2022; Furman et al., 2021; Horowitz et al., 2022). This has produced a growing appetite among child-care stakeholders from various employment sectors to use a wider range of public-policy tools to address the multiplicity of issues that such a fragmented system creates. Although their work is both skilled and valuable, early educators have been and continue to be among the most poorly compensated workers in the country, with some of the lowest wages and typically without access to benefits (McLean et al., 2021). While the popular conversation about increasing wages to provide a sustainable level of well-being and economic livelihood for early educators is important, there is much less attention being paid to other facets of compensation (McLean et al., 2021). While those working in the early-childhood sector have been vocal in their interest and need for health care, paid time off, and retirement plans, less is known about the practical policy options for providing these types of benefits to early educators (Lucas, 2020; McLean, Whitebook, & Roh, 2019).

This issue brief focuses on retirement plans in order to bring a practical focus and a policy and implementation lens to this aspect of compensation. Through conversations with 11 local, state, and national leaders and innovators at the intersection of child care and labor, I identify the challenges—and the possibilities—for providing retirement benefits to early educators, given our fragmented child-care “system.” Understanding the challenges and the barriers on the individual and organizational levels, as well as the potential on the institutional level, may help us begin to take stock of the landscape for funding and delivering retirement plans to an early-education population that trends older than the general working population and for creating pathways to turn these “bad jobs” into “good jobs” (Kalleberg, 2011; Osterman & Shulman, 2011).

Key findings

- Retirement benefits remain top of mind among child-care businesses and early educators but are hard to prioritize in the face of a first-order need to make a living wage.
- Both child-care businesses and individual early educators require an influx of financial capital and resources to navigate retirement. Child-care businesses may need financial capital to provide retirement plan options and/or to provide match incentives; they also may benefit from coaching and support in incorporating retirement plans into their budgets. Individual early educators may need financial capital to be able to contribute to a retirement plan; they also may benefit from coaching and support in navigating retirement plan options.

- The limited examples of efforts to establish retirement benefits for early educators rely heavily on motivation, interest, and innovative ideas from the ground up, as well as an infusion of capital and resources from the top down.
- Unions may hold some potential to advocate for retirement benefits, but, as in the case of Massachusetts (detailed below), bargaining would be most successful in the context of statewide legislation that provides a pathway for the implementation of retirement vehicles, given the prevalence of private businesses disconnected from public payment platforms. Unlike their K-12 counterparts, most child-care workers are not unionized, and many remain unconnected to union-organizing bodies.
- Broader policy measures to provide retirement to a larger segment of the working class, inclusive of those working in the child-care sector, also remain a promising tactic. These secure savings plans allow for a larger coalition of advocates and stakeholders to voice concern and need for gig workers, small-business owners, and care workers, which all encompass child-care workers.

Background

> *There is definitely a need for more written work about why retirement matters [for early educators]…. It's something I talk about a lot in our spaces because our providers talk about it so frequently, but once it escapes the broader conversation, it's not there because people…focus on wages, they focus on those other core issues that are just as important. But we also need to have a plan for [early educators] when they retire and what's going to happen next, and it's just forgotten and not really cared about. Obviously the "now" is more important—making sure you can live in the state of Massachusetts—very important…. But also, what happens after? What [about] the next? And nobody discusses it in a way that actually impacts us.*
> —Massachusetts-based family child-care organizer

Child care is having an unprecedented moment in the United States: across policymakers, the child-care sector, and stakeholders from multiple employment sectors, there is a recognition that the present child-care "system" is built on the shaky ground of the collective and yet fragmented efforts of nonprofits and individuals (Manning, 2021). There is a growing appetite to use a wider range of public-policy tools to address the multitude of issues in the child-care sector. The national elections in 2020 included debate on early childhood and child-care policy issues, signaling the need for and importance of work that has—for centuries—remained undervalued, undercompensated, and underrecognized.

The economic necessity of the child-care sector is now widely acknowledged because of observable challenges that became prominent during the pandemic. These challenges, including the high cost of child care for families and simultaneously low wages for early educators, indicate multiple fissures in the child-care labor market—places where the current system presents a clear market failure (Lucas, 2020). Between February 2020 and July 2022, there was an estimated 9.7% loss of child-care jobs (Center for the Study of Child Care Employment, 2023). Among the many aspects of child-care policy finally being discussed in the public square is the issue of early-educator wages: although their work is both skilled[1] and valuable,[2] early educators[3] have been and continue to be among the most poorly compensated workers in the country, with some of the lowest wages and typically without access to benefits (McLean et al., 2021).

However, wages remain only one dimension of early-educator compensation. Beyond wages, benefits such as health care, paid time off, and retirement plans have long been a hallmark of what makes a job “good” (Osterman & Schulman, 2011). There are many structures for benefit provision, including employer-based provision, public provision, and provision via public-private partnerships. Including benefits in the discussion about early-educator compensation may unlock additional avenues for addressing the child-care workforce crisis, but it is difficult to move this discussion forward when little is known about the practical and policy options for providing these types of benefits to early educators (Caven et al., 2021; Hale-Jinks et al., 2006; Hall-Kenyon et al., 2014; Hatch, 2009; Russell et al., 2010; Selden et al., 2006; Torquati et al., 2007; Wells, 2015; Whitebook & Sakai, 2003). This issue brief focuses on retirement plans to bring a practical focus and a policy and implementation lens to these additional aspects of compensation.

A focus on retirement

The little we know about the provision of benefits to the child-care sector suggests that benefits reduce sector turnover by attracting and retaining early educators (Totenhagen et al., 2016). Other research has shown that wages are only one aspect of what early educators would like included as part of the compensation conversation (Lucas, 2020; McLean, Whitebook, & Roh, 2019; McLean et al., 2021). Early educators choose to work in the child-care sector for reasons beyond the wages they receive, including their age, experience, and connectedness to families, communities, and networks of peer support (Howes et al., 2003; Manlove & Guzell, 1997; Murray, 2000; Shpancer et al., 2008; Sumsion, 2007). When present, benefits—including health care, paid time off, and retirement plans—have also been shown to retain early educators in the field (Holochwost et al., 2009; Stearns et al., 2014). Holochwost et al. (2009) suggest that the presence of pension benefits, specifically, entices middle-aged center-based early educators to stay in the field and might attract new entrants to the field as well.

Retirement has been and remains a top concern for early educators, with one study demonstrating that 80% of center-based early educators consistently worried about their ability to save for retirement, in both 1989 and 2014 (Whitebook et al., 2014). One reason

[1] The notion that child care is skilled labor is only now entering the popular discourse, even though early educators themselves have identified the level of skill, knowledge, and expertise that is required to be a successful early educator (Tuominen, 2008) and despite advocates’ elevation of the work as skilled (Hartmann et al., 2018) rather than unskilled. It remains that our institutions have yet to recognize child-care work as “skilled” in any formal way (Schulte & Durana, 2016).

[2] That is, caring for and educating our youngest children is something that we value (Zelizer, 1994).

[3] Most regulated child-care systems are “mixed-delivery” systems, comprised of various types of child care, including center-based care, family child care (in-home care), and public and private schools. Alongside the heterogeneity of the mixed-delivery system comes the heterogeneity of the demands on the early educators who work in each of these types of care.

retirement is a consistent worry for early educators may be because, as with other industries, the early-educator workforce is aging. The most recent available national data demonstrate that in 2019, approximately 30% of child-care workers were aged 50 or older, a slight jump from the previous national data collection in 2012 (National Survey of Early Care and Education, 2012 & 2019).

Table 1 | Percent of 2019 child-care workforce vs. U.S. workforce, by age

	2012		2019	
Age range	Child-care workforce	U.S. workforce	Child-care workforce	U.S. workforce
65 or older	2.7%	5.1%	4.8%	6.6%
55–64	14.1%	16.3%	15.8%	17.1%
50–54	10.4%	N/A	9.0%	N/A
Total	27.2%	—	29.6%	—

Source: National Survey of Early Care and Education (2012, 2019) and Bureau of Labor Statistics (2012, 2019) household data annual averages.

Recent and more focused studies show that 53% of family child-care businesses and 33% of center-based early educators in California are over the age of 50 (Powell et al., 2022) and that in Massachusetts "most Center Directors and FCC [Family Child Care] Providers are relatively older with 56% of Center Directors reporting their age as 47 years or higher and 66% of FCC Providers as 47 or older" (Douglass et al., 2020).

Child-care labor is physically, mentally, and emotionally taxing work. In light of these demographics, the early-educator workforce is in imminent need of finding and staying in jobs that provide them with the option to stop working as they age so that they may live out their later years with dignity. At the same time, the sector needs career pathways to motivate entry into and retention[4] within the sector, which retirement benefits could help support.

[4] Unlike other sectors, where a certain amount of turnover is assumed, the child-care sector should ideally see a low turnover rate. The reason for this is because high turnover rates have been shown to negatively affect child outcomes, which is the primary driver for policies focused on creating high-quality, accessible, and affordable child care (Grunewald et al., 2022).

Care workers are less likely to receive nonwage benefits than the workforce as a whole: while one-third of workers overall have retirement benefits, only one in 10 child-care workers receive these benefits (Banerjee et al., 2021). These data suggest that few child-care businesses offer access to retirement plans, and those that do may see little uptake. A recent and more nuanced analysis that focused on South Carolinian early educators showed that those working in government-funded settings, such as Head Start or public schools, were much more likely to access retirement plans than those working at centers or family child care (Rao et al., 2018). While this is only one study, it points to a discrepancy in access to retirement benefits between public and non-public programs that is consistent with broader literature demonstrating the benefits premium inherent to government jobs (Bureau of Labor Statistics, 2021).

Research questions, method, and sample

There is little discussion of retirement among child-care policymakers, researchers, and advocates. Despite retirement continuing to be a common worry for early educators, the subject has received little attention in recent policy language to shore up or improve the sector, with no mention in recent major relief packages, including the American Rescue Plan Act of 2021 or the Inflation Reduction Act of 2022.[5] Unlike the growing research interest in understanding the provision of health care to early educators (Dichter & LiBetti, 2021; Rudich et al., 2021; Scott, 2021), there is little research focused on retirement for early educators (Holochwost et al., 2009; National Survey of Early Care and Education, 2012; Rao et al., 2018; Whitebook et al., 2014). And while major efforts focused on healthcare provision are under way,[6] it has been rare to observe professional development or other support efforts in the sector actually breaching the topic of retirement (Copeland, 2022; Schmitz, 2016).

This exploratory study focuses on retirement plans to bring a policy and implementation lens to these additional aspects of compensation within the child-care sector by addressing the following questions:

1. Is retirement a priority for early educators and child-care businesses?

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[5] The Build Back Better Act of 2021 was slated to include a robust amount of child-care policy, but the original version of the bill did not pass through the Senate. Instead, revisions of the act moved forward without any of the original child-care provisions. This revised bill was passed as the Inflation Reduction Act of 2022. https://www.whitehouse.gov/briefing-room/statements-releases/2021/10/28/build-back-better-framework/

[6] The District of Columbia began rolling out HealthCare4ChildCare (https://dchealthlink.com/healthcare4childcare) in January 2023. This effort is supported by the Early Childhood Educator Pay Equity Fund (https://osse.dc.gov/ecepayequity), underscoring that pay equity in this sector includes benefits in addition to wages. In addition, the federal government has begun to tailor marketing of current Health Insurance Marketplace materials to those in the child-care sector (https://marketplace.cms.gov/outreach-and-education/special-populations/early-childhood-educators.pdf).

2. What policies or initiatives have been conceptualized, considered, proposed, or implemented to address retirement for early educators at the state, regional, or local levels in the U.S.?
3. What challenges and opportunities exist for funding and implementing retirement plans to early educators in New England?

Because there is so little information available on the topic, I employed a targeted snowball sampling technique[7] to identify potential interviewees at the national, state, regional, and local levels. This snowball sampling technique yielded a total of 11 national, state, regional, and local leaders and innovators at the intersection of child care and labor, who spoke with me between May and July 2022. I chose to interview leaders and innovators, specifically, for this project because of their unique position in designing and/or implementing programs that directly reach early educators. While all 11 interviewees in the sample were in leadership positions at the time of interview, most were in direct contact with early educators, and some had previously worked as early educators themselves. To provide consistency and guidance for each interview, I employed a semi-structured interview format, approved by the Federal Reserve Bank of Boston's contracted Institutional Review Board. I folded questions regarding perception and direct experience with early educators and their interest in and understanding of retirement plans into this interview to gain perspective on question 1 across all interviewees.

In order to gain insight into question 2, I focused on those among the 11 identified leaders who led or implemented initiatives in the national landscape that currently focus or previously focused on creating or supporting early-educator retirement accounts. I found only two efforts focused specifically on retirement for early educators: (1) The Compensation and Wage Augmentation Grants for Economic Support (C-WAGES) program, a city-level effort implemented by the City of San Francisco's Office of Early Care and Education, and (2) a matched savings account initiative led on the regional level in Coös County, in northern New Hampshire, by the Coös County Director Network. In addition, the national search led to a conversation with representatives from NDWA Labs, the innovation arm of the National Domestic Workers Alliance (NDWA), who are championing benefits and wage campaigns that include nannies who provide child care in private homes.

To address question 3, I turned my attention to those among the 11 identified leaders working at the state, regional, or local level in New England who have an active interest and role in moving policy or practice toward including retirement for early educators. These leaders came from various sectors (e.g., philanthropy, advocacy, direct service), but all hold positions of power to affect statewide or local policy change in the New England region. Interviewees from New England hailed from Maine (Coastal Enterprises

[7] "Snowball sampling" is a qualitative method used to identify potential study participants when they may be hard to find or hard to reach. The method involves network referrals for individuals who fit the study criteria, creating a "tree" of possible participants. For this research, a snowball sampling technique was utilized because of the limited nature of discussion and action on the topic.

Inc. Child Care Business Lab), New Hampshire (ECE Shared Resources/CCA for Social Good, Tillotson Fund), Massachusetts (Service Employees International Union [SEIU] Local 509, Massachusetts Association for the Education of Young Children, United Way of Massachusetts Bay and Merrimack Valley), and Connecticut (All Our Kin).[8] These interviewees all described initiatives within the New England region focused on retirement for early educators. The initiatives ranged from pursuing broad legislative tactics, such as state-mandated retirement legislation in Connecticut, to legislative tactics focused specifically on early educators in Massachusetts, to philanthropic initiatives focused on the child-care sector in northern New Hampshire, to programs aimed at providing information and resources to child-care businesses and early educators alike. Similarities in experience emerged across these varied initiatives, which I document with an eye toward better understanding the areas of policy possibility in this regional landscape.

While this research is limited by its small sample size, the goal of qualitative research is not to suggest causation or effect but to surface issues that exist in process or implementation. The varied range and perspective across participants introduces a level of inconsistency in region, expertise, and orientation to retirement and/or child care; nonetheless, lessons can be drawn where there is strong commonality across this range of participants. In addition, while interviewees hold leadership roles in the child-care field and are not early educators themselves, their direct proximity to early educators and simultaneous removed position from early educators' day-to-day work yields insights worth exploring further with early educators. Understanding the challenges and barriers on the individual and organizational levels, as well as the potential on the institutional level, may help us begin to take stock of the landscape for funding and delivering retirement plans to an early-education population that trends older than the general working population. This same understanding may also help us create pathways to turn these "bad jobs" into "good jobs" (Kalleberg, 2011; Osterman & Shulman, 2011).

Findings

This section highlights findings from the collective national, state, regional, and local interviews. First, I will share the challenges and opportunities based on conversations with field experts from the New England states. This is followed by examples of implemented efforts from both New England and beyond and, finally, possible pathways forward.

[8] As part of the Institutional Review Board-approved consent process, participants were informed that although we would maintain as much confidentiality about individuals as we could, by the nature of their work, they might be identifiable through their organizations. Prior to publication, we performed a "member check," where all participants were provided with an opportunity to read the aspects of the report pertaining to their work as well as all direct quotes and to approve or deny publication. What is presented here is a result of this process.

Challenges and opportunities in New England

> *It's so weird that, you know, you're close to retirement age, and your house is full of toys. It's weird.*
> —Lorraine,[9] Boston-based family child-care provider (Lucas, 2020)

Like the rest of the country, New England continues to struggle with child-care affordability issues for families, staffing issues for centers, and a declining population of family child-care providers. This section highlights the findings of the primary data collection undertaken to gain a more systematic understanding of the current early-educator retirement landscape in New England. Specifically, I set out to understand the present retirement options for early educators and the challenges and barriers that early educators encounter in saving for retirement. I also aimed to identify feasible and viable options for government entities to provide retirement plans to early educators, including the challenges and barriers associated with scaling or transferring existing options to other locations.

Both child-care businesses and early educators have a strong interest in retirement

New England is home to several statewide programs directly focused on child-care businesses (both center-based and family child care) and early educators. Some of these programs are run by nonprofit organizations, with the intent of supporting and improving center directors' and family child-care providers' business skills. In speaking with staff from several of these programs—across Massachusetts, New Hampshire, and Connecticut—it is clear that although there is overwhelming need for basic "Business 101" support for child-care businesses in these states, retirement is a strong interest among those who are ready for the next level of business support. In addition, survey research with individual early educators shows strong interest in retirement.

Child-care businesses are concerned about retirement

Organizations that provide business support to both center-based and family child-care providers have noticed a strong desire for more and in-depth information on retirement. Staff from the United Way of Massachusetts Bay and Merrimack Valley, which offers business support to family child-care providers in Eastern Massachusetts, report that retirement is the number-one topic that individuals with whom they work want to hear about. In response, the organization has integrated connections to retirement into aspects of its Business 101 course, including a technical-assistance workshop that highlights the importance of opening a business bank account, thinking about accrued interest, and identifying ways to save. The organization also offers suggestions for putting these concepts into practice and advice on where to contact a retirement expert. Tying these actions to preparation for retirement has set a good foundation, but United Way staff have noticed more and more individuals who return to take the 101 course again—

[9] All names of early educator participants have been changed to pseudonyms.

not because they don't understand the material, but seemingly because "they're desperate for this information and, honestly, the community that we're building."

A similar child-care business support provider, All Our Kin, works primarily with family child-care providers in Connecticut and offers a 10-class Business 101-style course. While the course does not focus on retirement as one of its 10 primary topics, it touches on the topic throughout and also provide resources, such as articles and other information, to participants. An All Our Kin staff member said, "I have a sense that [for] most of my educators that I work with, retirement is a goal for the future, a dream, something they know they need at some point, but it seems just out of their reach.… I think it comes down to [that] it's just not something that they can really afford. If presented with options and resources, I think there would definitely be high interest."

Early educators are concerned about retirement

While the examples above focus on organizations that work with family child-care providers exclusively, the more broadly focused Massachusetts Association for the Education of Young Children (MAAEYC) has conducted a survey of its members across the Commonwealth, asking, among other workforce-focused questions, two that highlighted the importance of retirement and other key benefits to the statewide workforce. First, when survey respondents were asked if they had "unmet needs that contribute to the consideration to leave the field," 31% noted that the lack of benefits, including retirement benefits, contributed to their consideration of leaving, making this one of the top three reasons to leave (MAAEYC Public Policy Committee, 2021). When asked what "supports or incentives would be compelling" for early educators to stay in the field, 36% of respondents noted that more benefits, including retirement benefits, would incentivize them to stay in the field, making this the second highest reason to stay (MAAEYC Public Policy Committee, 2021). These findings not only underscore the limited research on the possibilities of retirement as a viable reason to combat turnover but also point to the common experience across all types of early educators that retirement is something they think and care about.

Complementary to MAAEYC's research, SEIU Local 509, which organizes family child-care providers in Massachusetts, has also conducted survey research with its members. In its most recent member survey, which was sent out to gauge priorities for the coming year, approximately 65.7% of members named retirement as an important issue, making it one of the union's top three priorities, alongside additional paid-time-off days and an increased reimbursement rate for subsidized slots (SEIU staff member, personal communication, July 5, 2022).

All of these examples illustrate the high interest in and need for providing financial education about retirement and savings to early educators themselves. As one United Way staff member said, "This is scary stuff! We can't underestimate the power of a trusted source guiding you through this."

Both child-care businesses and early educators lack financial capital and resource support to participate in retirement efforts

The child-care sector suffers doubly from its inability to provide both individual and matching financial capital for these types of investments. This is largely because sectors such as child care—which have a predominantly Black, brown, and immigrant women workforce—have historically been denied the same level and types of worker protections that other sectors have been able to enjoy (Mutari et al., 2002). As former California State Assemblymember Dion Aroner has said, “This is about the undervaluing of services that these women of color provide based in a system that goes back 400 years, when Black women took care of white babies when they were in slavery.… I don’t want to say nothing has changed, because that’s not fair, but the basics of who is doing the care, and the blatant lack of respect, hasn’t changed” (Mays, 2022). A Massachusetts-based advocate underscored this sentiment: “From the ‘70s, we went from 15% or something to now 65%-plus of women with children are in the workforce. And it seems like, in that time, nobody outside of the field—outside of the classroom, doing the direct service job—thought about early childhood education as a real business sector.… So now we have this mishmash. I have heard this so, so many times: that it’s the intersection of sexism, racism, and classism.”

While the twin issues of lacking individual and matching financial capital are pervasive beyond the child-care sector (Bureau of Labor Statistics, 2021; Sabelhaus, 2022), the nature of this sector—that its workforce is primarily women of color and that it is an industry dominated by small business and also generally a low-wage sector—makes it even more important that retirement for early educators receives more attention than is presently given, as these cumulative inequities make the issue a matter of social justice, inclusion, and equity.

Early educators lack the financial capital and the resource support to save for retirement

> *I had used my entire retirement fund to hand-sand my house because a child got high lead levels, even though it was never proven the child got it from here.*
> —Rachel, Boston-based family child-care provider (Lucas, 2020)

As we know from the numerous studies on wages in the child-care sector, early educators are one of the lowest-paid worker groups in the U.S. The Center for the Study of Child Care Employment finds that “for a single adult with one child, median child-care worker wages do not meet a living wage in any state, yet many early educators are themselves also parents, with children at home” (McLean et al., 2021). This means that early-educator wages are often so low that there is very little room to save or invest any part of their income, and few early educators actually do save for retirement.

Nearly every interviewee reported hearing early educators say, “I can’t afford to retire.” Staff from All Our Kin noted that most of the people they work with “do not have any sort of retirement plan. That’s just a very difficult reality that family child-care providers are just making ends meet and keeping a business, their programs, open. It’s very challenging for many of them to just stay open and have the minimum income to just maintain their families and their homes.… [A retirement plan is] not on the top of their list of necessities." At the same time, staff also noted that "there is very high interest and awareness of the need [for] retirement."

Even when early educators are able to save, navigating retirement plan options can seem "very overwhelming," as an All Our Kin staff member explained: "Many people don't understand what these plans mean, how much they have to invest; there's just a lot. I think knowledge barriers, if removed—if someone just told them that 'these are good, safe options for you to go with'—that would be very helpful." This observation points to a fact endemic to *all* low-wage workers who want to save for retirement and beyond: the financial capital to save and the resources to help guide financial literacy around which plan might be best for a given individual are both needed to overcome the complex financial planning required to fully participate in benefits systems such as retirement (Butrica & Toder, 2008).

Child-care businesses lack the financial support and business coaching to provide attractive retirement plans

Beyond the provision of retirement plan options, employers also often invest in their employees' retirement in the form of a percentage match. This form of financial investment is often a huge draw for employees, as their retirement savings can grow immediately. But the MAAEYC survey (2021) mentioned above found that across survey respondents from Massachusetts, only half had access to retirement plans. This resonates with the experience of a staff member from a New Hampshire-based child-care business resource platform used across 35 states, ECE Shared Resources/CCA for Social Good, who noted, "I know a lot of child-care businesses in New Hampshire. They have a retirement plan that the employees can tap into, but it's very difficult for the employees to reduce their wages and invest in retirement, and very few of those programs have any financial means to provide a match of any sort."

Examples of implemented efforts

> *Retirement's a hard one to tackle…because these are big-ticket items, and how are we going to fund them? How are we going to finance it? It's such an undercompensated field and an underresourced business sector that nobody has solved it.*
>
> —New Hampshire-based child-care business resource platform service (2022)

The lack of capital and coaching and support—for child-care business owners and early educators alike—are large issues to tackle. And while many are presently focused on the more immediate need of raising wages, some are attempting to address compensation issues in a more holistic manner. A national scan of previously implemented programs that moved dollars into early-educator retirement accounts yielded only one program: San Francisco's C-WAGES. Regionally in New England, there is a single pilot program presently underway that also moves dollars into early-educator retirement accounts: a matched savings account initiative in Coös County, New Hampshire. Across the region, there are also several programs that offer coaching and support to child-care businesses, early educators, or both. This section provides greater detail about these initiatives for the purposes of understanding potential program design, elements necessary for implementation, and potential markers of success.

While this is likely not an exhaustive list of current supports, the difficulty in finding and learning about these programs as well as their relatively small size suggests that there is more to learn, not only regarding how these programs might be designed and implemented but also how they might successfully scale.

Using local, public dollars—and ground-up innovation—to create pathways to retirement: San Francisco's C-WAGES program

A scan of documented compensation programs for early educators that intentionally include retirement packages yielded a single publicly funded program administered at the city-level: San Francisco's C-WAGES, which operated from 2011 to 2016. While its present iteration, Compensation and Retention for Early Educators Stipend (CARES) 3.0,[10] has narrowed to focus exclusively on wages (and not health care or retirement), it is worth understanding how C-WAGES started and evolved in order to inform potential inroads for the public sector to support retirement for early educators.

Originally launched in 2000 as WAGES+ and jointly funded by the San Francisco Office of Early Care and Education; the Department of Children, Youth and Their Families; and First 5 San Francisco, a county-based public entity focused on early childhood programs, this San Francisco-focused living-wage initiative primarily provided licensed early educators who serve low-income children and families with additional funds to augment their wages (Cincinnati Union Cooperative Initiative, 2018; Thomason et al., 2018). In 2011, the program evolved into C-WAGES and included a component that addressed retirement for licensed early educators based in both centers and family child care (Thomason et al., 2018). In 2016, its final year, the C-WAGES budget was approximately $15 million, and C-WAGES "provided wage supplements to 900 teachers in 80 child-care centers, along with 276 family child-care providers and 76 of their paid employees…cover[ing] a large proportion of the early care and education workforce in San Francisco, including about three-quarters of licensed centers serving low-income families" (Thomason et al., 2018, pp. 15–16).

An interview with a city official who helped craft and administer C-WAGES highlights the bottom-up nature of the C-WAGES program design: the benefits aspect of C-WAGES evolved from participants' own innovation of the original wage-focused program. The program required participants to allocate at least 75% of funding for wage augmentation, with the remaining 25% of funding allowable for administrative costs. The language for this requirement was intentionally loose, allowing participants flexibility to differentiate wage augmentation in different ways. For example, participants might favor those with advanced education degrees if they wanted, allocating a larger wage augmentation portion to those with master's degrees than to those with bachelor's degrees. As another

[10] See San Francisco Office of Early Care and Education website for details on CARES 3.0: https://sfoece.org/workforce-compensation/

example, participants might favor those with 20 years of experience over those who were new to the field, allocating a larger wage augmentation portion to those with more experience. This flexibility yielded innovation: participants began to ask program administrators if they could use their administrative funds to start or match retirement accounts for their employees. The flexibility built into this funding stream, combined with ingenuity from the field, yielded the nation's first and only use of public dollars toward early educators' retirement, providing financial capital that individual early educators, their employers, or both might invest in retirement.

The innovation extended beyond financial capital. While the Office of Early Care and Education could not endorse a specific retirement plan over another, it was able to provide a broad list of potential retirement plan providers that participants might reach out to. Again, participants surprised administrators with their own innovation: "They began to cluster programs, especially the smaller programs, to have access to more benefits [or a better retirement package] as a group," the city official who was interviewed said. The combination of financial capital and a resource that helped streamline the search for retirement plan options provided many of San Francisco's early educators with an expanded set of retirement plans that they may not have accessed otherwise—retirement vehicles that were unlocked because of scaled resources.

As mentioned, this iteration of C-WAGES sunsetted in 2016, primarily because of the combination of a thorough fiscal analysis, development of a long-term strategic plan, and changes in leadership. The current iteration of the program has been folded into San Francisco's CARES 3.0 initiative and is primarily focused on wage augmentation only. CARES 3.0 includes plans to address issues of full compensation, including retirement, in the short term, but these plans have yet to be implemented. This lone identified example provides insight into the conditions and context that led to a true co-created government-community program for early educators that not only supported wage augmentation but ultimately also retirement and healthcare benefits.

Experimenting with a philanthropy-funded pilot: Coös County, New Hampshire's matched savings account initiative

A local family philanthropy focused on northern New Hampshire, the Neil and Louise Tillotson Fund, a donor-advised fund at the New Hampshire Charitable Foundation, is currently funding a pilot program that addresses the lack of financial capital for match funds. The Tillotson Fund has supported the needs and interests of the 13 centers in its Coös County Director Network for quite some time. As part of its current strategic plan, the network raised workforce stability as its top priority, and the Tillotson Fund has followed the network's lead in supporting innovative pilot programs to find creative ways to address this issue. Among several initiatives is a matched savings account, in which the Tillotson Fund provides match dollars for early-educator savings for specific goals, including retirement. This approach resonates with what leaders from NDWA Labs are seeing: "You need to consolidate payment into a single place in order for those dollars to be applied as a premium payment, for example."

While uptake by the county's approximately 75 early educators has yet to exceed 40%, those who do participate overwhelmingly save for retirement, which receives a two-to-one match. Match dollars go directly to a third party (in this case, into a retirement-savings vehicle); this was designed specifically because, as a representative of the Tillotson Fund noted, "The cliff effect is a huge issue for these primarily women working in this sector, so any bump in income can result in losing SNAP benefits or fuel assistance.… [We are] really being intentional about how we structure these benefits so we're not having unintended consequences for these folks."

Learnings from the first years of the pilot underscore the need for individual discretionary funds, since the majority of participants are those who can save, including Center Directors (who earn more than early educators) or those who are older or may have spouses. They have also learned that a culture of saving and the social or peer support to save seems to support higher uptake. The program has $250,000 set aside for three years and held in an omnibus account, with a substantial amount still available as the program ends its second year. It sets aside $20,000–$25,000 per year for management. While this is a pilot in rural New Hampshire, the uptake rate and costs point to a small amount of investment needed to support this important workplace benefit.

A representative from the Tillotson Fund noted that regardless of what the final uptake numbers will be, conducting the pilot was worthwhile because it "has helped to advance the conversation about increasing compensation for these educators." This representative said that because the notion of full compensation has come to the fore, more stakeholders are engaged: "The fact that the Center Directors are now really trying to dig into these issues and say, 'Okay, well what actually is going to work? What are the other benefits that we need to provide?'… The kind of bringing together other people who want to figure out real solutions to this issue, I think, is a really important outcome."

At this point, the Director Network and the Tillotson Fund are considering how to bring in additional local actors, including the business community, to grow and sustain aspects of this pilot that work. As the Tillotson Fund representative says, "The stage is set, and we just need the mechanism for those employers to pay to help stabilize the system."

Statewide and regional child-care business and early-educator coaching and development

While San Francisco's C-WAGES and Coös County, NH's matched savings account initiative both serve to address the challenge of employers lacking capital to finance retirement plans or matches to retirement contributions, statewide and regional coaching and development programs are starting to provide deeper understanding and stronger support for both child-care businesses and early educators to gain a better grasp on retirement. The following are examples of how a few New England-based organizations are tackling more in-depth support for navigating retirement.

The United Way of Massachusetts Bay and Merrimack Valley (Massachusetts) and All Our Kin (Connecticut)

United Way staff have developed an optional Business 201 course with a specific and sole focus on retirement, as one staff member notes that "retirement is really one of those [topics] that deserves its own bucket, and we don't have the time" in the six-week Business 101 course. This course has been implemented twice as a one-evening workshop—once in November 2021, in both English and Spanish, with 158 family child-care providers registered and 94 in attendance, and once in May 2022, again in both English and Spanish, with 206 family child-care providers registered and 109 in attendance (United Way staff member, personal communication, July 12, 2022). United Way is currently seeking funding to offer it on a more regular basis and to develop a more in-depth course. In a similar vein, staff at All Our Kin report that the organization expects to offer support for retirement planning in the future.[11]

Child Care Business Lab (Maine)

In Maine, the Child Care Business Lab, which is an arm of a community-development financial institution called Coastal Enterprises, Inc., is another business support provider that works with all child-care businesses, family child-care and center-based businesses alike. One of the areas that the Lab has focused on is supporting child-care businesses as they find the capital to provide retirement vehicles and match funds. Specifically, the Lab coaches business owners to incrementally build retirement supports into its current business model and financial model. A staff member noted, "Retirement savings is a surprisingly affordable benefit that a child-care provider can budget for at something like 2% of wages for each employee." The Lab is focused on showing child-care businesses the connection between their business practices and their financials and that offering comprehensive compensation and benefits can provide a return on investment that is worth the effort and investment.

Possible pathways forward

So where do we go from here? The efforts described above are crucial steps toward understanding necessary components for bringing retirement plans to early educators. In addition to these efforts already underway, there are legislative efforts focused on child care and retirement as well as broader retirement initiatives that encompass child care. All three of these potential pathways forward are described in greater depth in this section.

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[11] The Connecticut Women's Development Business Council provides business training to child-care businesses using funding from the Connecticut Office of Early Childhood. This group does provide live and pre-recorded training on retirement for sole proprietors and home-based providers in both English (https://ctwbdc.ecenterdirect.com/events/973285) and Spanish (https://ctwbdc.ecenterdirect.com/events/973286). However, at the time of writing, the author was not able to establish contact with the organization for details on workshop uptake.

The role of third-party support in kickstarting innovative efforts

Across the highlighted examples, the prevailing theme is that bottom-up ideas and needs are addressed with top-down resources and support. Leaders from a range of organizations note that partnership with third-party support organizations may be an effective way to implement either pilot programs or business support coaching. One staff member from ECE Shared Resources/CCA for Social Good in New Hampshire underscored the value of "giving those business owners or business administrators an opportunity to contract with somebody who has [the] expertise" that the business owner might not have themselves: "Why should they have to do it if that's not why they got into the field and it's not their passion and it's not their biggest skill set? Because someone who does have the expertise and the specialization can likely do it much faster, much more efficiently." A San Francisco administrator expressed similar sentiment when asked about the future of incorporating aspects of C-WAGES into the new CARES 3.0 program: "Something I'm an advocate for is tapping into community-based organizations who are already trying to have those [retirement] conversations with [early] educators." This administrator identified community-based organizations as being able to provide the level and amount of tailored business support that the government simply cannot.

The above-mentioned Tillotson Fund example has shown that philanthropy can play a third-party role to help support early educators who lack expertise in retirement, but it is likely not an ideal long-term solution. In the long term, the Fund's goal is to produce a more established and cohesive system, but, as a Fund representative said, "getting to that point at the policy level has been really challenging. So figuring out, at least in the near term, is there a regional system that's held within the Director Network that could be that mechanism? That is pretty intriguing to me." Still, the Fund advocates for the need for public support: "That's got to be part of the longer-term plan, though—clearly that it's not just philanthropy trying to put resources into this."

Targeted legislative action: A possible pathway to retirement solutions

In Massachusetts, the groundswell of interest among early educators, center directors, and family child-care providers has reached the statehouse. A representative from SEIU 509 said that retirement has been a consistent priority for their membership:[12] "Retirement is a massive issue. In any conversation that we have with our members, retirement is one of the core issues that is extremely important to them because they understand that while other people might have a pension to fall back on, while [others] might have just retirement in general, when [early educators] retire after 30–40 years of being an educator, they're left with maybe a social security check. Maybe."

This priority has sparked a two-pronged approach for SEIU 509, where its collective-bargaining efforts with the Department of Early Education and Care are augmented by a

[12] As of 2018, the national estimate for unionized early educators was at 4.8% of all child-care workers (McLean et al., 2021).

legislative agenda.[13] At present, collective bargaining is likely to be ineffective because child-care businesses are often contractors with the Commonwealth, rather than employees, and thus are not entitled to include benefits in their bargaining. The legislation would allow for an exception for these specific child-care contractors to take part in state benefits programs, providing not only the potential for financial capital (via collective bargaining) but also the retirement vehicle (via legislation).

Similar ideas have emerged in other New England states. Maine, in particular, considered this idea with its federal American Rescue Plan Act dollars. Ultimately, Maine lawmakers did not pursue this pathway, but it remains a possibility to consider with future dollars.

Broader impacts: Leveraging a wide-ranging stakeholder group to produce retirement wins

It is worth noting that a broader and encompassing approach may achieve retirement benefits for the child-care sector. Two strategies that seem promising are (1) state-mandated retirement legislation, which focuses on retirement plans in general, with a particular lens on small businesses, and (2) portable benefits, which decouple benefits from specific employers and instead center workers' needs and experiences.

State-mandated retirement legislation

One strategy that takes this broad approach is state-mandated retirement legislation, which has taken hold or is pending in several states across the country (Myers, 2022). In New England, Massachusetts and Connecticut already have legislation that is currently being implemented. Massachusetts' plan is optional to all registered nonprofits,[14] but Connecticut's MyCTSavings[15] plan requires all employers with five or more employees to enroll or demonstrate exemption. The Connecticut Women's Development Business Council offers a pre-recorded training[16] to child-care businesses that may be required to provide these benefits as part of the law. Child-care advocates in Connecticut see the implementation trajectory of MyCTSavings as an opportunity to bring retirement to some child-care businesses. Some advocates are excited that the legislation provides the retirement vehicle, which tackles one of the challenges in providing retirement to early educators. Advocates note that the next challenge, providing financial capital as matching funds into accounts, is on the horizon.

Two other states, Maine and Vermont, have passed legislation and are pending implementation of their plans. Maine's plan[17] is slated to roll out in 2023 and is similar to

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[13] In the 192nd legislative session, the filed bills are H.1304 (https://malegislature.gov/Bills/192/H1304) and S.1694 (https://malegislature.gov/Bills/192/H1304).
[14] See Massachusetts CORE Plan for Nonprofits website for details: https://www.mass.gov/core-plan-for-nonprofits
[15] See MyCTSavings website for details: https://myctsavings.com/
[16] See Women's Business Development Council website for details: https://ctwbdc.ecenterdirect.com/events/973201
[17] See Maine LD1622 for details: https://legiscan.com/ME/bill/LD1622/2021

Connecticut's, requiring all employers with five or more employees to enroll or demonstrate exemption. Vermont's Green Mountain Secure Retirement Plan[18] will be optional to all small businesses of 50 employees or fewer, and its last set of public documents are dated February 2021.

Portable benefits

Portable benefits—or benefits that are both portable (i.e., decoupled from any specific job or employer) and universal (i.e., accessible to anyone who works)—are gaining traction primarily because of the rise of the gig economy (Gervis & Steward, 2021). As leaders at NDWA Labs noted, "The safety net, as it exists, is incomplete, and domestic workers are working in ways that don't fit the traditional firm/40-hours-per-week employment structure. But they are working 40, 50, 60 hours, and they deserve a safety net too.… What could that version of that safety net that includes them and actually services them actually look like?" While much research has gone into understanding the potential of portable benefits as well as potential road maps toward implementation, there are few cases of actual implementation to point to.

One such case is NDWA Labs' Alia Benefits,[19] which offers a potential technological backbone to providing portable benefits to workers rather than employers. While Alia Benefits has been implemented with house cleaners as the target audience and paid time off as one of the primary benefits, its various iterations have piqued interest in decoupling benefits from a single employer. While the product's first iteration focused on pooled financial capital from multiple private-household clients, future iterations may explore mechanisms to support aspects of local government ordinances around living wages, such as Philadelphia's Domestic Workers Bill of Rights, thereby gaining greater understanding of the potential for Alia Benefits to support the public-dollar funding of benefits such as retirement.

Conclusion

As we turn toward a post-pandemic economy, early educators' jobs must be one of the first that we shore up in order to ensure a solid foundation for other work to stand on. Right now, we need solutions that improve labor-force participation—both among families (specifically women) and within the child-care sector itself. We have the opportunity to reimagine the way we do work such that we might value the people and the work that we may have undervalued or underrecognized in a pre-pandemic world. In that light, a focus on the well-being of the early educators who have been doing and continue to do this work through exploration of feasible, viable retirement plans is imperative to producing equitable employment options—and good jobs.

We stand at a pivotal moment for the child-care sector and for consideration of full compensation for early educators. With the ongoing rhetoric that child care should be

[18] See Green Mountain Secure Retirement Plan website for details: https://www.vermonttreasurer.gov/content/green-mountain-secure-retirement-plan
[19] See NDWA Labs' website for details on Alia Benefits: https://www.ndwalabs.org/alia

treated as a public good, our public institutions are paying unprecedented attention to the sector. In 2022, Congress passed the Secure Act 2.0,[20] which supports saving for retirement for all workers. In addition, the State of California appropriated funds to Child Care Providers United–California to design and conduct a survey solely on the retirement needs of early educators in that state.[21] And work already done at the state and local levels on other savings programs—such as matched savings accounts, individual development accounts, and children's savings accounts—might provide clues into new and innovative ways for the public sector to support our early educators.

In each of the interviews I conducted, participants easily suggested innovative possibilities; for example, one interviewee wondered aloud whether states that use tier-based methods for supplementing reimbursements might be able to use that model for opt-in retirement set-asides. This moment is our opportunity to elevate the innovation we already know exists in this sector—and to ensure that we cull innovative ideas from early educators of all identities, including diverse ethnicities, religions, and immigrant status.

These possibilities persist even though early educators continue to earn low wages. Without enough support for large-scale bills, such as Build Back Better, leaders in the field continue to fight for the basics of wage parity and living-wage standards. It is incredibly important to secure these most basic needs but also to include discussion of full compensation and benefits, including retirement benefits, as part of—not adjacent to—these important issues if we are to achieve a child-care sector that effectively and equitably supports the economic activity of parents who need care to work.

Regardless of our path forward, all of the child-care leaders I spoke with echoed the sentiment of one Massachusetts-based advocate who said, "[Early childhood] educators are child-development specialists and experts.… Invite in the people that you have demanded be trained to be child-development specialists and experts, and hear what they have to say. The ideas are there. I know because I've asked." Our early educators know what they want, what they need, and how we might get there. Leadership in offering retirement to early educators will come from learning from and listening to early educators themselves.

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[20] See language for the Secure Act 2.0 for details: https://www.finance.senate.gov/imo/media/doc/Secure%202.0_Section%20by%20Section%20Summary%2012-19-22%20FINAL.pdf

[21] Appropriated as part of SEC 157 (24) of the fiscal year 2023 budget (https://legiscan.com/CA/text/AB178/2021).

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Acknowledgements

The author thanks all of the research participants for sharing their experiences; Erin Graves, Sarah Savage, and Marybeth Mattingly for their fellowship support; Amberly Polidor for her copyediting expertise; and Suzanne Cummings and Gracie Griffin for their communications support. Finally, the author is indebted to Rachel, who dedicates her life to providing families with high-quality child care without having any kind of retirement savings of her own—she deserves to sleep in until 10 a.m.

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