



Kim Chase

Licensed Family Child Care Provider
Owner/Operator of Chase's Child Care Corner
Papillion, Nebraska

Nebraska Can't Work Without Her

"I've been running a child care program for 28 years and I went back to school to get my master's degree in 2019. If I worked in a public school on their salary scale, I'd make \$75,000 a year and get health insurance and retirement. Instead, last year my taxable income was \$40,000 with no benefits. That's 43 weeks a year for about 55 hours a week, which comes out to almost \$17 an hour. That's not a professional wage, even in Nebraska." – Kim Chase

Child care is kind of a family business for me. My mom stayed home with me and then went back to get her elementary teaching certificate when I was in elementary school. While I went to University of Nebraska-Lincoln as a political science and psychology double major, I was my aunt's main substitute at her family child care. When I had my first child shortly after I graduated from college, like many moms, I didn't want to leave him. So, I opened my

own child care business where I could use my college education and raise my son. Now I've been licensed for 28 years and have had four more children—and I still enjoy it.

I guess education is also in my blood. I teach eight children every day, ages 4 months to 4 years. Many of their parents are teachers in local school districts. In 2019, I went back to school and got my master's degree in early childhood curriculum and instruction. One of the things

I really value is parent engagement and my relationship with the parents. I'm helping them raise their children, so I take time to help them understand my routines and curriculum. And I invite them to help me understand their children—what they like to do, what comforts them, what their routines are.

You don't go into child care to become a millionaire. In fact, you have to manage your money well in order to make a dime. The COVID funds [from the American Rescue Plan] helped a lot of providers, including me, invest in capital improvements for their programs. People made wise choices about how to spend that money. For example, I put some of it toward more materials that support social and emotional learning. I also put some of it into a retirement fund.

Another way that I manage my income is by using the CACFP (Child and Adult Care Food Program). That covers some of my food expenses, but it's really unfortunate that the reimbursement rates have gone back to pre-COVID levels because costs are crazy. I mean, when did a big tub of margarine start costing \$12? With rising inflation, we should be getting higher reimbursements, but instead it's the opposite.

I'm glad that networks like the Nebraska Early Childhood Collaborative now have a licensing toolkit that gives you a mentor and walks you through all the steps you need to take to get licensed. A lot of Nebraska's regulations are health and safety oriented, so the network can help with things like first-aid kits, fire extinguishers.

More education is also a way to boost your income if you participate in the Nebraska Child Care Wages program, which provides a stipend for participants who have certain degrees and credits. When you've got both experience and education, like I tell the teacher parents who feel that maybe they should be working past

their contract time, you shouldn't have to work for free. If I worked in a public school on its salary scale, I'd make \$75,000 a year and get health insurance and retirement. Instead, last year my taxable income was \$40,000 with no benefits. That's 43 weeks a year for about 55 hours a week, which comes out to almost \$17 an hour—not really a professional wage, even in Nebraska.

The cost of child care and the wages for providers really squeeze the market. Parents can't afford it. I have one family of professionals to whom I'm giving a discount. And they still said, But that's \$2,200 a month for multiple kids! They are right. What they are paying me, that's a mortgage payment.

At the same time, providers can't afford to reduce their rates or they'll have to close. Nebraska has 93 counties and 11 of them do not have even one licensed child care program. Since COVID, we've lost 10% of our licensed capacity. In counties where there are probably more cows than people, a lot of young kids are just riding around with their parents on the tractor. That can't be good for the kids or the parents. So I get anywhere between three and five calls a week from people looking for child care. There's certainly a market for good child care providers, but in order to get more providers on board, we need to shift the business model to match the mindset: "I deserve to make a living."