
Finding Time:

Millennial Parents, Poverty,
And Rising Costs



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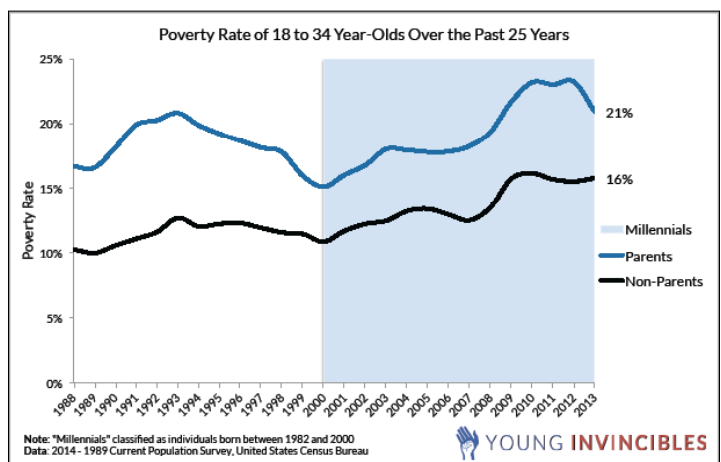
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Introduction

Social commentators describe Millennials in many ways: the most diverse generation,¹ the most educated generation,² and the hardest hit by the Great Recession.³ However, more and more they can also be called parents. America’s future is being born to Millennials right now. In 2014, there were approximately 20.5 million 18- to 34-year-old parents,⁴ representing nearly 30 percent of the Millennial population,⁵ and this percentage will grow rapidly. A recent Pew survey found nearly three quarters of unmarried, childless Millennials want to have children.⁶ The world is changing rapidly, and being a parent presents unique challenges to the way Millennials work, learn, and live.

Compounding these challenges is a harsh economic reality. Regardless of whether they have children, many young adults struggle to launch their careers in today’s economy. Millennials face an unemployment rate that is over 40 percent higher than the national average,⁷ declining wages,⁸ and the prospect of repressed wages for years to come.⁹ They graduated from college with historically high student debt,¹⁰ and have the lowest health insurance rate.¹¹ They are the first generation in modern history to have higher poverty rates and lower incomes than their two preceding generations.¹²

Add a child into this mix and the challenges mount further. Young parents typically work more hours than non-parents, but their inability to find a flexible work schedule can make career advancement difficult. Rising childcare costs take a major bite out of already flagging wages, and, most significantly, getting one’s education is more difficult than a generation ago. A postsecondary degree is nearly essential for economic success. Yet, students with children have a hard time caring for dependents, working to afford skyrocketing college costs, and finding time to study. Taken together, these economic challenges compound to devastating effect.



To explore the social and economic challenges facing young parents, Young Invincibles developed and analyzed a young parent grouping in U.S. Census Bureau’s Current Population Survey data. We found that with lower wages, stagnant employment rates, and rising costs, Millennial parents have experienced the highest poverty rates seen by any young parents in the past 25 years.¹³ More than one out of every five Millennial parents is in poverty. Ensuring that we have well-targeted policies to help young parents in poverty climb out of it – and to keep other young parents out of poverty – becomes even more important when young parents hold the next generation in their hands.

To better understand and quantify the challenges facing young parents as they work, learn, and live, Young Invincibles also sat down with Millennial parents in roundtables to hear their stories. To illustrate their experiences further, we analyzed the U.S. Census Bureau’s American Time Use Survey, a detailed dataset that measures how people spend their day on different activities – isolating young parents to compare and contrast their experiences with other groups. Together, our analyses demonstrate that the stories we heard

in our discussions are not unique, but are representative of the many challenges facing Millennial parents broadly, especially with limited means to achieve their dreams.

In this paper, we examine the average days of young parents compared to the average days of young adults without children. We found striking results about time use, social costs, and financial costs. We then delve deeper into the three major economic areas essential for young parents' success: employment, education, and caretaking. In each of these areas, we show the increased demands on limited time that young parents deal with, and in turn, the financial challenges they face. Finally, because our findings about poverty and time use have broad implications for our nation's policymakers, employers, and education systems – we outline policy solutions geared toward the specific economic needs of young parents, especially those with limited resources, so that they can better work, learn, and care for their children.

Profile Box: The Parents We Talked To
YoungInvincibles held lengthy discussions with 13 young mothers and fathers between the ages of 18 and 35 in Miami, Florida and the Washington, DC metropolitan area. These young parents represent a broad range of circumstances. For instance, their children range in age from three months to 14 years old. Their households contain partners, fiancé/es, spouses, parents, or grandparents, and their annual household incomes ranged from \$16,000 to \$300,000. All of our interviewees were working or had a partner working, and one was attending college, part-time, to get her bachelor's degree.

Our unique economic and time-use analyses provide us with a number of key findings:

- Millennial parents have experienced the highest poverty rates seen by any young parents in the past 25 years, and one fifth of Millennial parents are living in poverty. This poverty is caused by and compounds the following challenges:
 - » Young parents must do more with less time:
 - On average, increased caretaking responsibilities take up more of a young parent's day than their jobs.
 - Caretaking responsibilities disproportionately fall on young mothers over young fathers.
 - » Increased responsibilities come with social costs:
 - Young parents who are students spend one third less time on their studies than their childless peers, and are much more likely to attend evening classes.
 - Young parents work the after-midnight shift at a rate twice as high as non-parents; among low-income parents, the rate is three to four times higher.
 - » Increased responsibilities come with financial costs:
 - Bachelor's degree recipients take on 25 percent more student debt if they have a child.
 - Childcare and education costs have expanded from two percent of the total cost of raising a child in 1960 to 18 percent of the cost in 2013.
- To address these challenges, we need intuitive policy solutions:
 - » Improve access to on-campus childcare for student parents through reforming and expanding

the CCAMPIS program.

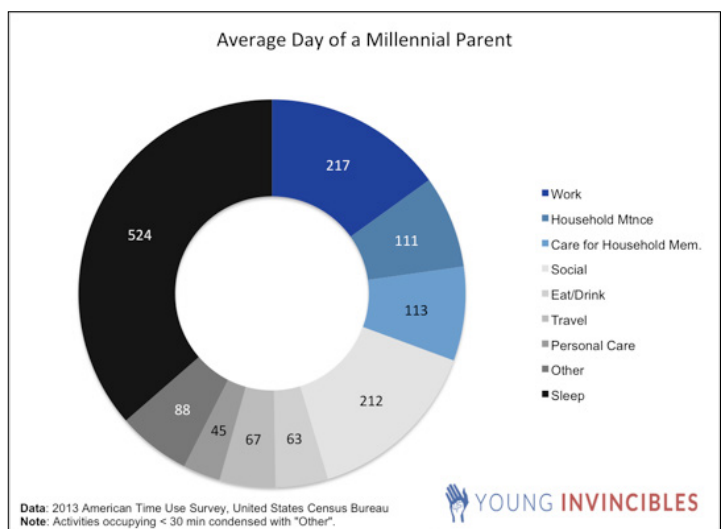
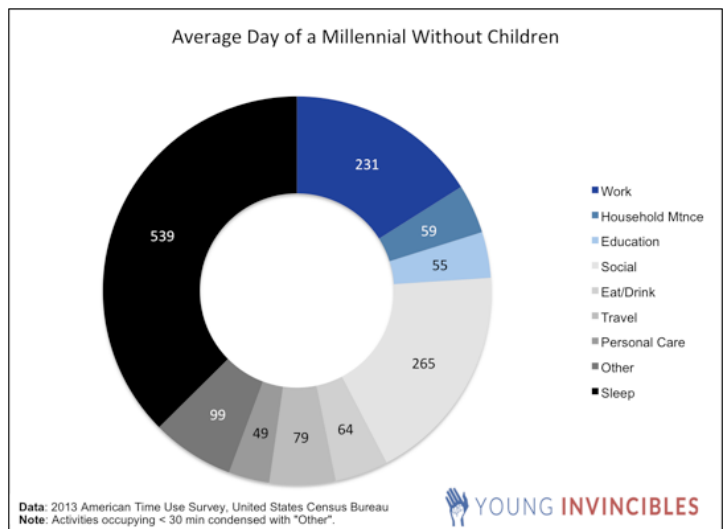
- » Implement better access to long-term and short-term paid leave through passing laws such as the FAMILY Act and the Healthy Families Act.
- » Provide young parents with greater workplace flexibility and predictable schedules through laws such as the Schedules that Work Act.
- » Develop alternate pathways to degree completion that reflect the life-experience of young parents through Prior Learning Assessment.

The Average Day

“I just don’t have the time,” says Yvette, a 30-year-old mother of three from Miami. “I get home [from work] and I have to do homework with my four year old, and then I gotta do homework with my three year old [...]. By the time you’re finished you gotta eat, you gotta bathe ‘em, you gotta put ‘em in pajamas, you gotta fold everything ...” Without a doubt, for Yvette and young parents across the country, each day offers distinct challenges, and having children means one’s time is no longer one’s own. The following figures compare and contrast the average amounts of time Millennials with and without children spend doing various activities each day. The trends predictably demonstrate strain on young parents’ time.

The typical Millennial, regardless of whether she or he has children, has around fifteen waking hours each day. Millennials without children spend, on average: approximately four hours at work, nearly four and a half hours socializing, and around an hour each on the maintenance of their household as well as on their education. The remaining four and a half hours are spent on varying activities, including traveling, shopping, and self-care.

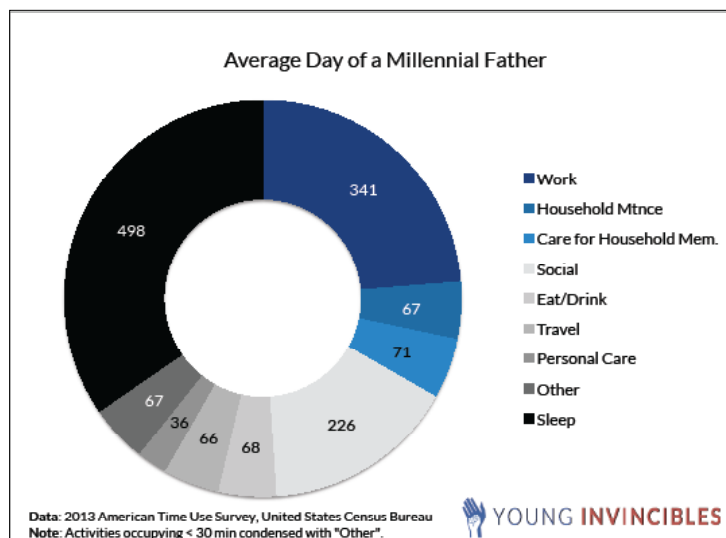
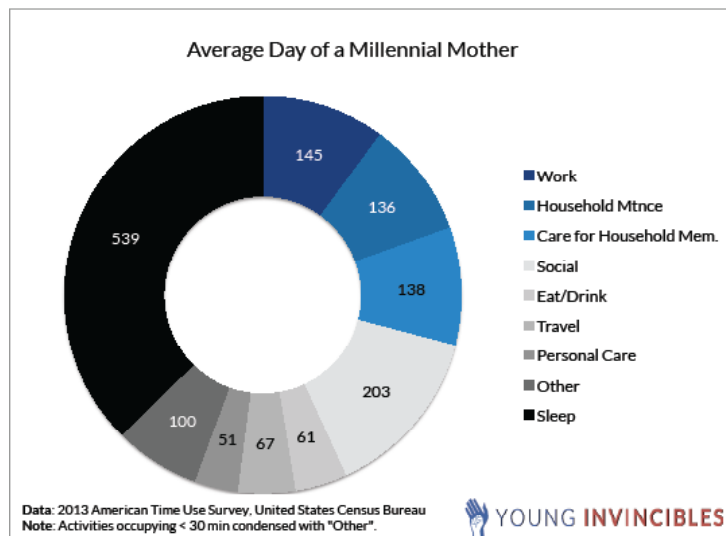
In contrast, Millennial parents follow different patterns. Most notably, the average amount of time a young parent spends directly looking after dependent household members is approximately two hours per day. This does not count times that parents indirectly look after their children. For instance,



parents have to spend nearly an extra hour per day (almost two hours total) on household chores; cleaning, cooking, and doing laundry for more people likely explains the difference. Put another way, on average, dependent care and household maintenance together take up more of an average day than a young parent’s job. Necessary daily activities such as self care, eating, traveling, sleep, and work are not easy to sacrifice, yet the average time parents spend on each of these activities is all within a quarter-hour less than their childless counterparts – together recouping only about one of the three hours lost to dependent care. While it is unclear how many low-income parents have to give up paid hours to look after their children, losing two or three hours from a work shift could have enormous financial impacts when living below the poverty line.

Some other losses, such as cuts to time spent on educational activities (not shown), are more dependent on the parent’s individual circumstances. Indeed, these analyses are not meant to suggest that all Millennials work half-time jobs or only spend an hour on their education each day. Included in the analyzed population are students and non-students, as well as those who are employed, unemployed, and not in the labor force. When we examined these groups more closely, we found that employed parents and non-parents each spend, on average, almost exactly the same number of hours at work each day (5.2 hours – not shown).¹⁴ However, young student-parents^A spend an average of two hours (about 33 percent) less per day on educational activities than their childless peers – four hours and six hours, respectively (not shown).¹⁵ Two hours a day could make a large difference in how well a student performs in college – impacting future plans and career prospects.

Unfortunately, further analysis shows that, among young parents, the extra childcare and household responsibilities are not divided equally. Despite the fact that a 2014 study found that two thirds of fathers say they want to share caregiving equally¹⁶ – reflecting the egalitarian ideals of the Millennial generation¹⁷ – only one third actually do.¹⁸ Rather, the average pair of Millennial parents maintains a surprisingly “traditional” division of paid work, childcare, and household maintenance. Young mothers spend, on average, about twice the time that fathers do on both childcare and household maintenance. Together, childcare and household maintenance represent over four hours of a young mother’s average day, compared



A Any parent who reported time spent in class on the day of her or his response.

to just over two of a young father's.^B While the Recession is likely a factor, compared to 20 years ago, the percentage of all 18- to 34-year-old fathers working a job or serving in the armed forces has declined three percentage points, from 91 percent to 88.4 percent, but the percentage of young mothers doing the same has remained a constant 59 percent – hardly an improvement.¹⁹ Furthermore, Millennial fathers are spending an average of 5.7 hours per day at work – well more than double the 2.4 hours that similarly-aged mothers spend in the workplace.

Taken together, these analyses demonstrate that Millennial parents have to cram several hours more work into the same amount of time in order to live and succeed. With such busy schedules, young parents have to juggle activities during their day significantly more than non-parents do in order to live, work, and learn the skills they will need to support themselves and their children. As Riane, a 34-year-old mother of two in Miami, says, “[t]here is no way to balance, but I align.” Parents of any generation understand where Riane is coming from, but Millennials must take on these responsibilities on top of unique economic challenges.

Economic Prospects of Young Parents

Raising a family is hard enough, but the Millennial generation must do so in a time of high young adult unemployment and falling wages. Yet not all the news is bad. Millennial parents hold jobs and bachelor's degrees at higher rates than their childless peers. On the other hand, they must afford expensive childcare even as overall employment opportunities dwindle. Their challenging schedules can limit advancement opportunities, particularly for young women who handle a disproportionate share of the caregiving. Young student parents in particular face an uphill climb balancing work, tuition, childcare, and studying. Below we dig deeper into varying datasets in order to understand the economic challenges facing Millennial parents, particularly those living in poverty.

Employment

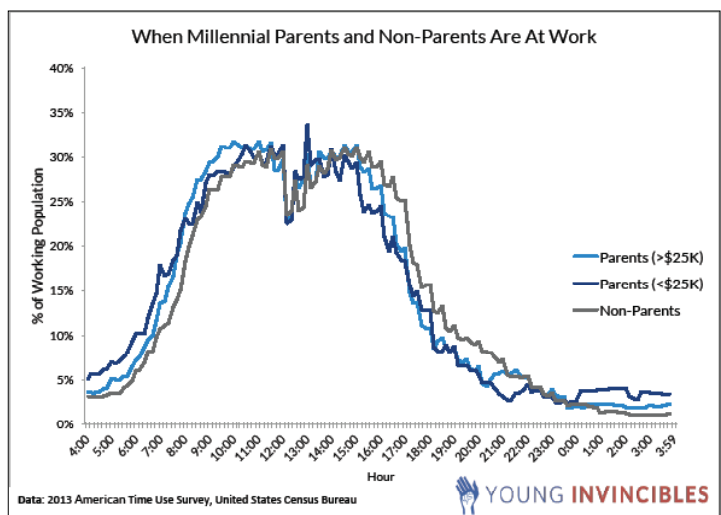
Supporting children carries both positive and negative effects on employment outcomes. For some, like Clarise, a mother in Washington, DC, it provides an incentive to work hard to get employed or to improve their current job. She notes, “[h]aving kids skyrocketed me because I had so much more motivation to really do what I want to do and make money through that.” She was encouraged to go out and get an internship and follow it to a better job. In a similar vein, Justin, a young single father from Maryland, told us, “I’ve taken such a drastic jump from where I was – five years have gone by [since I had my daughter] and now I’m CEO of a foundation. It has changed my mind on not taking those chances. It is no longer ‘you’ve got everything to lose,’ but ‘you’ve got everything to gain.’ I’m definitely more ambitious having her around.” Perhaps due to this incentive, 18- to 34-year-old parents actually have a 20 percent lower unemployment rate (8.4 percent) than their peers without children (10.3 percent).²⁰ However, both of these rates are still much higher than the 5.2 percent unemployment rate for adults over 35.²¹

On the other hand, having a child forces changes in one’s schedule – and some employers are not always

^B This difference is at least partially due to the fact that dramatically fewer mothers are working jobs. However, even when that is taken into account, young fathers work more hours.

fond of the constraints. For instance, one young mother in Washington, DC, Keisha, told us, “I was in economics in a government job and they just did not understand me wanting to be with my child. So, that’s why I stopped working.” Even parents in jobs with schedules seemingly conducive to children find it challenging. Tom, a young father in Washington, DC, said, “I was a high school teacher. I tried to do that for another year after [my daughter] was born and then I stopped, and now I’m primarily a stay at home dad. There were a number of reasons for it, but it really didn’t seem like the position is designed and works with someone who has a family. And a lot of the other teachers I was there with had that conversation a lot.” Young parents who are the sole breadwinner in their house also feel extra pressure. For instance, one young father we spoke to, Sesoo, who has a budding career in financial services, noted, “If I have to make time to do stuff that is family related, it usually has to come out of my vacation time, or personal days [...]. It is either [taking vacation time] or it is after work. [...] When I take time off, I always have to weigh how that’s perceived, so I have to make it count.”

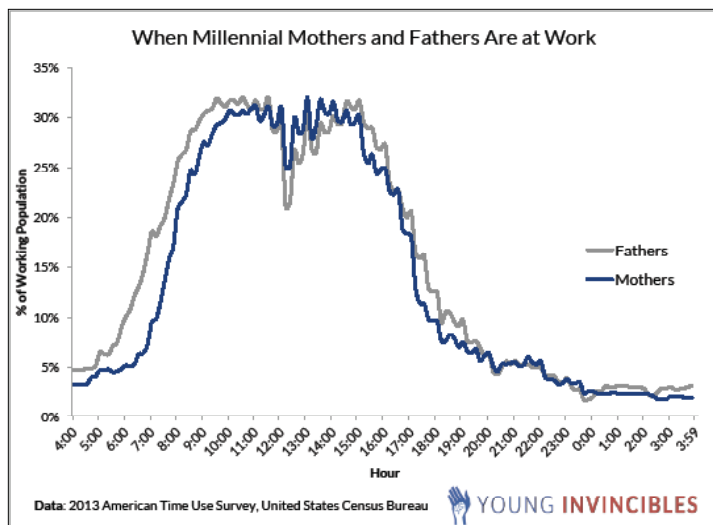
While the average Millennial parent works a similar length of time as his or her peers without children, our analysis shows that they tend to go to work earlier, and leave work earlier. For example, at 8:00 a.m., nearly a quarter of young parents reported being at work (24 percent), but 18 percent of young adults without children were at work at the same time. However, the percentage of young parents at work rapidly decreases after 3:00 p.m. – a decline unmatched until 4:00 p.m. among those without children. In fact, more than one in four young non-parents are still working at 5:00 p.m., compared to less than one in five parents at the same time. It is fair to assume that this early decline is related to childcare needs. Assuming the median school start-time at 8:00 a.m.²² and an average school day of 6.6 hours²³, nationally, many children will return home between 3:00 p.m. and 4:00 p.m. each day and parental supervision is likely needed afterwards. Unfortunately, if employers are not accommodating of these scheduling needs, young parents will either incur greater costs for more childcare, or lower pay due to reduced hours. For low-income young parents, neither of these options can be afforded.



For the nearly 4.3 million young parents living in poverty, leaving a job because it does not offer needed flexibility is not an option. Indeed, the need for employment to support their family may be driving young parents – especially low-income young parents – to work shifts outside of normal working hours for extra pay. While these shifts employ a small percentage of the total working population, young parents work the after-midnight shift at a rate twice that of young adults without children, and low-income young parents are working these shifts at rates three to four times higher than young adults without children.

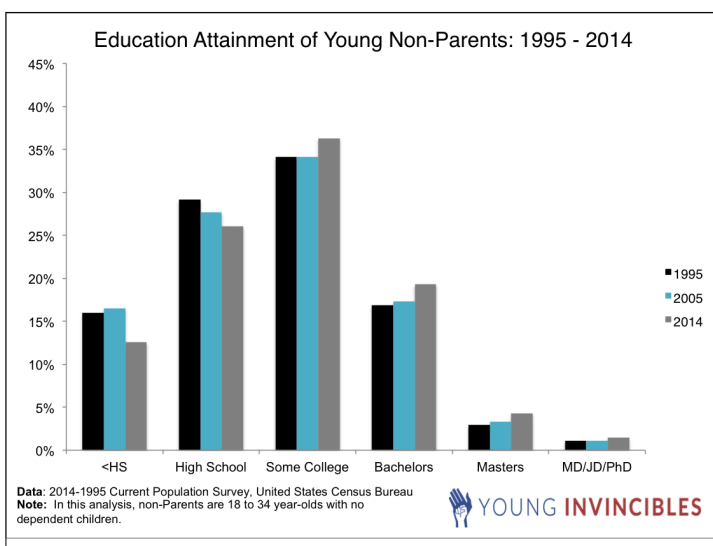
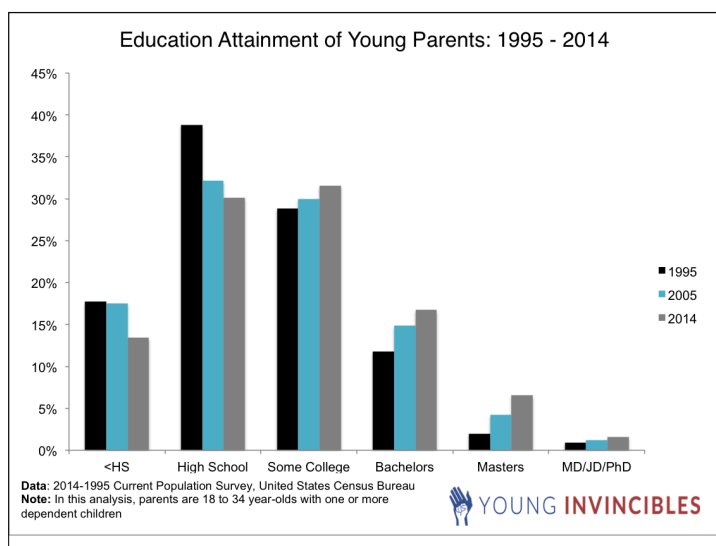
As highlighted previously, Millennial mothers are taking on more of the household burden, participating less in the workforce, and working fewer hours on average than young fathers. This is not only to the detriment of their careers, but also against the life goals of many women. One young mother we spoke to, Courtney, states, “I definitely sacrificed having a real job. I’m a nanny. Up until now I wouldn’t have been able to bring my child

to work, if I wanted to or needed to. Its not a real job, but it is usually pretty flexible. I was in school [when I had him] and I haven't been able to go back to school or pursue the things I wanted to do career-wise because I had to be the consistent money person in the family." Unlike previous generations, Millennial women and men do not differ in their desire for jobs with more responsibility.²⁴ Yet, young fathers are heading to work earlier, and leaving workplaces later than young mothers. For instance, from 6:00 a.m. to 7:00 a.m., 18- to 34-year-old fathers are at work at twice the rate of young mothers, and even at 7:30 a.m., they are at work at a rate 50 percent higher than mothers. Justin describes this pattern right after he had his daughter, "I was working crazy hours – leaving before they got up, and getting home after they had gone to sleep. With picking my child up, it was a gamble every afternoon – dependent on who got out [of work] first. I relied on my mother, cousins, friends [...] to help."



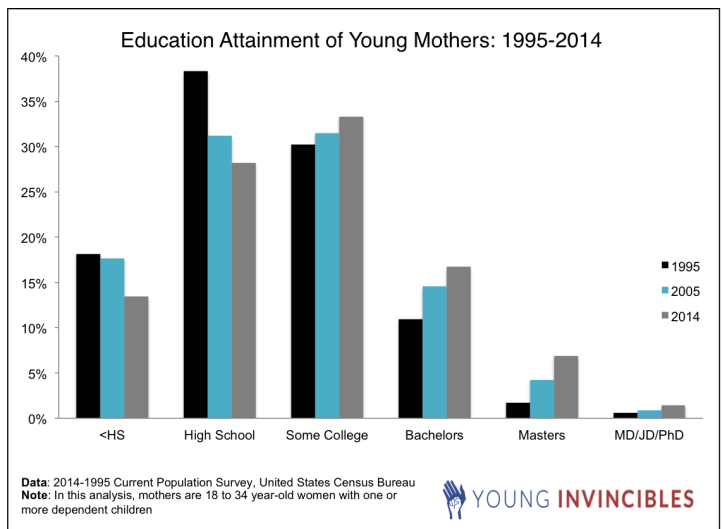
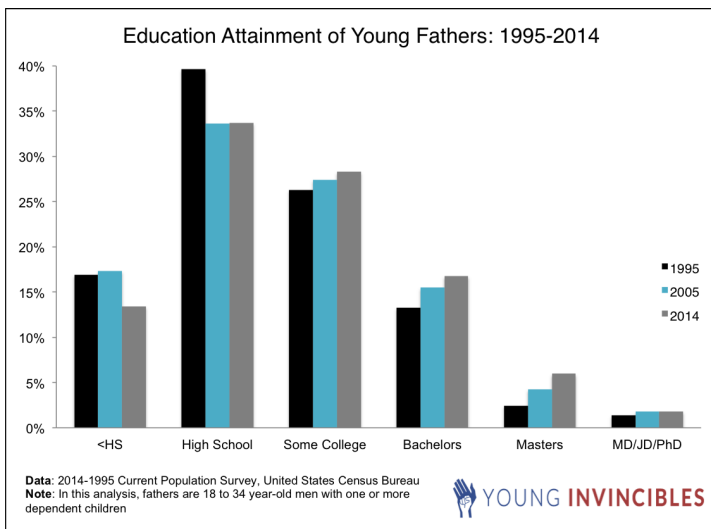
Education

Education is a key pathway toward economic security and is essential for competing in today's job market. Almost all of the young parents we spoke to agree that their education helps support their family, and some recognize that they will need to return to school. Higher education attainment pays large dividends in both increased likelihood of employment as well as higher wages.²⁵ The good news is that the education attainment of young parents has increased and even surpassed the attainment of non-parents. For instance, young parents today are nearly 50 percent more likely to have a master's degree than non-parents. Yet two decades ago parents were 33 percent less likely to have a master's degree. However, for those parents who have not yet completed their education, the responsibilities of maintaining a job and a child, alongside the



costs of college, may be too great to allow time for school. Unfortunately, many of these young parents are low-income and need higher education the most.

Around a quarter of all postsecondary students are parents,²⁶ and 40 percent of these students work full-time jobs.²⁷ Around half of these student-parents are unmarried, and of these, over three quarters are female.²⁸ In fact, the education attainment of Millennial mothers is on par and surpassing that of young fathers, and if current trends continue, their education will far outstrip their male peers in years to come.²⁹ Young mothers are acquiring bachelor’s degrees at rates 50 percent higher than 20 years ago, and are acquiring master’s degrees at rates three times higher than 20 years ago.³⁰ This is a remarkable trend considering so few of these young women are entering the workforce.



With many young parents working to support their families, alongside the mounting burden of childcare, finding time to attend class, do homework, and study is significantly more challenging for young parents than their childless peers. Perhaps for this reason, one study found that all else being equal, an additional child reduces the probability of degree completion by around 50 percent.³¹ With what we know about Millennial parents and poverty, there is an urgent need to address postsecondary completion among young parents who are students.

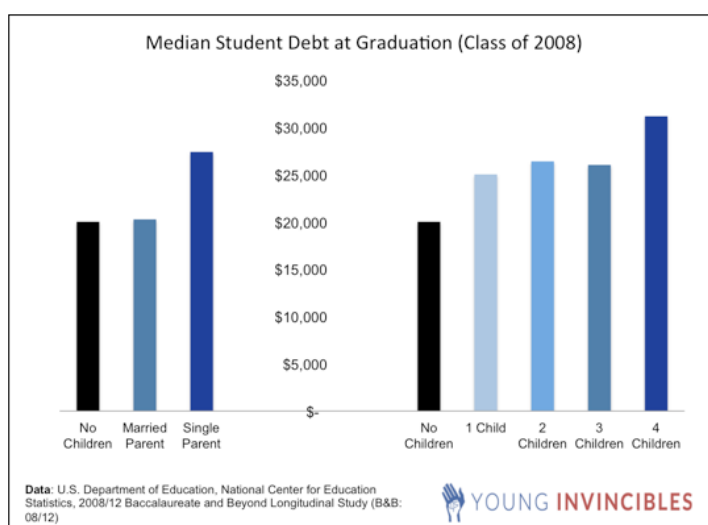
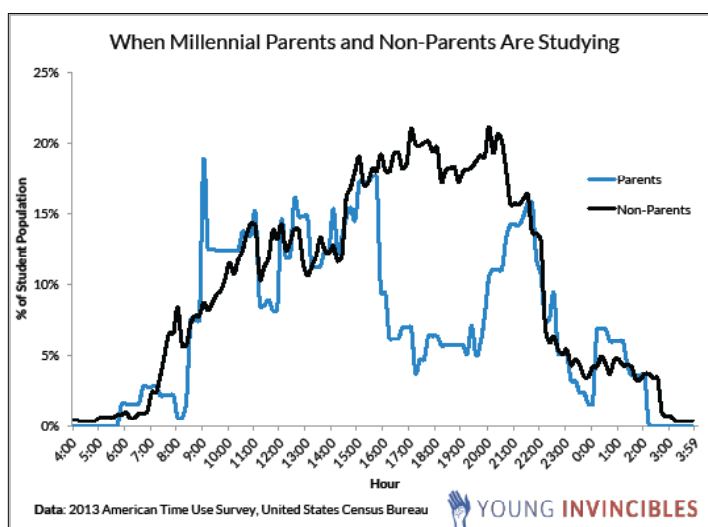
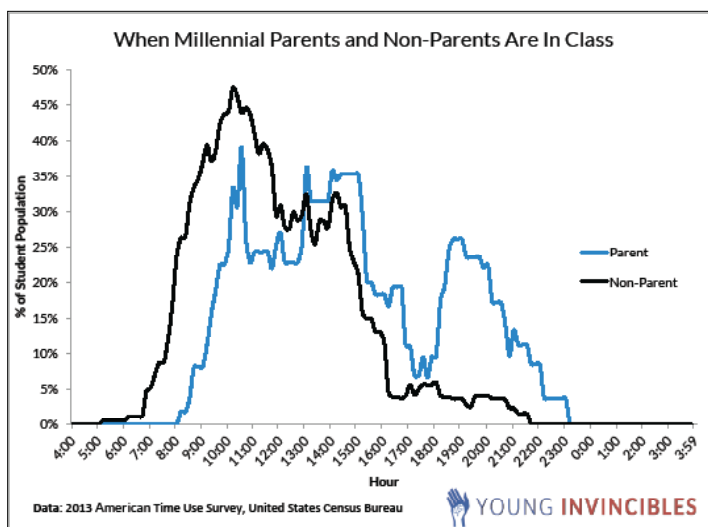
The distinctions between when parents and non-parents are in class are stark. While non-parents are typically taking classes during traditional hours (7:00 a.m. to 4:00 p.m.), parents are much more likely to be taking early afternoon or evening/night classes. The typical start time for parents is nearly two hours later than non-parents, and the 6:00 p.m. to 10:00 p.m. block is especially important to them. Of the young parents who report taking classes, over a quarter of them are in class at 7:00 p.m. – a rate more than seven times higher than their childless peers. In fact, among independent students with their own dependents, 43 percent reported taking a night class in 2012.³² Unfortunately, prior study has shown that all else being equal, part-time enrollment is a significant predictor of non-completion.³³

An exploration of time spent on educational activities outside of the classroom finds other contrasting trends. Many parents study while their children are in school or after their children have been put to bed. In contrast,

studying plummets during the afternoon when the children are home or during typical evening class hours. Furthermore, many parents burn the midnight oil by studying between midnight and 2:00 a.m. These late night study sessions combined with a reliance on part-time, evening classes, mean that young parents, particularly young parents living in poverty, face an uphill climb for degree completion.

Of course, these trends only apply to those who are able to afford school – a significant challenge for all young parents, but especially for low-income Millennial parents who need school the most. While Yvette is lucky enough to have a company that offers to pay for her to return to college, few are so lucky, and she herself has had to defer the student debt from her bachelor’s degree from the moment her first child was born. One young mother we spoke to in Washington, DC, Sandra, is not only concerned about her own college costs, but the costs down the road for her children, noting, “[w]e are saddled with so much college debt, and I just can’t imagine doing that to my children.” To deal with it, she spoke to a financial planner, who advised, “[i]f we are to fully fund their college, we have to put aside \$800 per month, per kid.” Affording college is hard enough on a parent – and becomes even more difficult while trying to put aside money a child’s future.

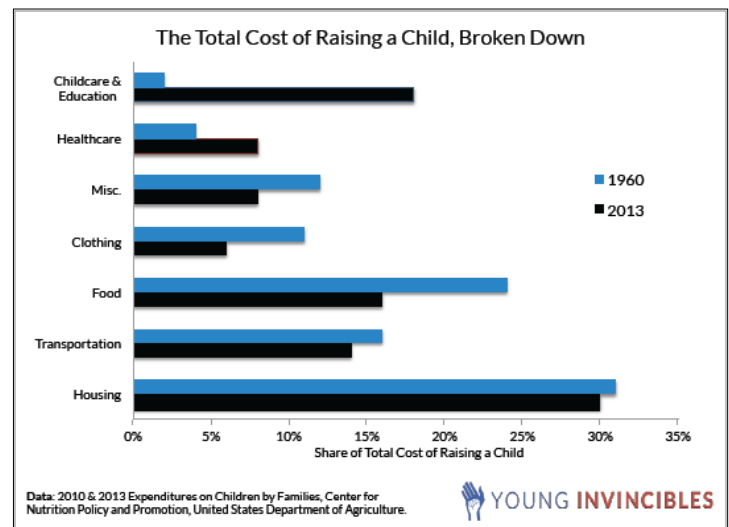
The high costs of college impact everyone, but challenge low-income young parents the most. Students across the nation are shouldering enormous debt to afford school, and young parents take out more loans than their childless peers. Among those who borrowed to graduate with a bachelor’s degree in 2008, parents had a median debt load of \$25,709, more than 25 percent higher than the \$20,000 taken out by non-parents.³⁴ Unmarried parents had an even higher median debt load, at \$27,374 – a full 37 percent higher than those without children.³⁵ Perhaps unsurprisingly, these debt loads increase with the number of children a graduate has. Graduates with four children faced a median debt load of over \$31,100.³⁶ Sadly, these numbers do not count the many parents who took



out loans to pay for a degree they were unable to complete once they had children. A lack of quality, affordable childcare no doubt contributes to the problem.

Caretaking

“When I’m home, my priority is my children. So, if sometimes I get home and the kitchen is a mess and I have laundry to fold and I have stuff to do – I’m just coming from an eight-hour day being away from my children, and I absolutely hate being away from my children. So, I go attend to their needs and spend time with them. A lot of times I catch myself folding laundry in the middle of the night – just like last night,” says Riane. While we know that Millennial mothers are still more likely to take on the primary caregiving and household responsibilities for their children, our interviews gave us reason to be optimistic that many Millennial fathers are taking on a significant share of the responsibility. Still, if both young parents are pursuing their careers and/or education, extra help is needed.



Unfortunately, childcare providers across the country are charging extremely high prices for their in-demand services. Courtney, from Washington, DC, told us, “I had to sacrifice the quality of my childcare. The place I could afford was not really that great. Good places do not have open spots; the good places that do are very expensive.” Similarly, Clarise said, “[my daughter] is in after care, and that is expensive. But she was previously in day care, which was \$375 a week. We needed a childcare voucher.” She is not alone: the average cost for a four-year-old child at a childcare center varies dramatically by geography, ranging from \$4,515 per year in Tennessee to \$12,320 per year in Massachusetts, and representing huge portions of a parent’s income.³⁷ The annual Expenditures on Children report calculates the expenditures of raising a child from birth to 17 years old in a dual parent household. In 1960, the costs of childcare and education represented only two percent of the total cost of raising a child.³⁸ However, in 2013, the share for childcare and education was 18 percent – a full nine times higher, and this does not even count the rising cost of college.³⁹ Childcare and education represent the fastest growing share of the cost of raising a child. Indeed, only a decade ago, in 2003, the share was 11 percent.⁴⁰

What do these high childcare costs mean for young parents? Some are certainly forgoing advancement in their careers to stay home with their children, forcing families to live with reduced financial resources. Others are making huge sacrifices in their quality of life to make ends meet. Justin tells us, “[s]tarting out when my daughter was born, I actually took off work so that we could bear that cost. I am in a Maryland suburb, and the least I have paid [for childcare] is \$1,000 a month. It makes me make decisions about the contracts I take and what time they allow me to be home.” Others are forgoing getting their education. Moreover, our nation’s universities are not stepping in to meet the needs of their student-parents. Riane told us she was looking at a master’s program at Florida Atlantic University, but after she contacted them about their childcare options,

they told her the best they could offer her was priority on their childcare waiting list. She wouldn't be alone. In fact, a recent survey found that the average childcare center at universities across the country has a waiting list 85 percent as large as their total capacity.⁴¹ Worse, one estimate projects that across all postsecondary institutions, a little over one million childcare slots would be needed to meet student need.⁴² Currently, our nation's institutions of higher education offer only about 56,000 slots in total, serving only five percent of the need.⁴³ With education being a critical path to economic success, the lack of affordable on-campus childcare may be closing the door to prosperity for many young parents, especially those below the poverty line.

Policy Implications

Altogether, these findings demonstrate that we expect Millennial parents to do more with less. They have to balance school, work, and dependent care, relying on the same number of hours in a day. They face declining wages and an uncompromising labor market. If they want to get the education they need to lift themselves to economic security, they are forced to take on insurmountable student debt and pay childcare and education costs nine times higher than their grandparents paid. Due in part to all of these challenges, one out of every five Millennial parents is now in poverty.

It has never been clearer that we need to implement common sense policies that help all young parents – especially low-income young parents – gain the flexibility and resources they need to access and complete an education, to care for themselves and their children, and to secure a reliable paycheck. The following sections offer practical policy solutions to help young parents achieve these goals.

Expand and Improve Campus-based Childcare

Student parents have the most to balance, and a great deal to lose. Rapidly increasing costs of higher education alongside reduced time to study and attend class make it essential that student parents have access to affordable childcare – preferably on their institution's campus. Affordable on-campus childcare provides parents with a convenient service and the flexibility to be able to focus on the education needed to pursue a better career.

One way we can help parents is to expand the Childcare Access Means Parents in School (CCAMPIS) program. CCAMPIS is designed to provide funds to directly support or establish campus-based childcare programs primarily serving the needs of low-income students (determined by Pell Eligibility).⁴⁴ While the Department of Education has not posted recent data, between 2002-2004, recipients of CCAMPIS funds had an average 65 percent retention rate in the schools in which they enrolled.⁴⁵ Furthermore, despite its merits, the CCAMPIS program does not come close to having sufficient funding to support the one in four postsecondary students with children. In fact, the program has been cut from \$25 million in 2001 to only \$15.1 million in 2014 – reducing the number of schools served and the average grant size.⁴⁶ Indeed, only 86 schools received CCAMPIS funding last year, with an average grant of \$103,445 – down from the 2002-2004 average of \$134,493.⁴⁷

A real investment in this program could make a huge difference for student parents. Everyone has a stake

in young parents' futures so this investment should come not only from the federal government, but also from state governments, local governments, and institutions of higher education. The CCAMPIS program is currently not a matching grant program – but it could be. By making states and institutions match the funding they get from the federal government, everyone has a greater stake in the outcomes of this program.

To further incentivize schools to invest in their young parents adequately, we recommend a base requirement that after the first year, schools receiving CCAMPIS funding should attain at least a 50 percent persistence rate among their CCAMPIS recipients. Based on the most recent available data, removing schools attaining below 50 percent persistence rate excludes the bottom 20 percent of performers, raising the average retention rate to over 80 percent and completion rate to over 35 percent.⁴⁸

Finally, while making CCAMPIS a matching grant program will help, the federal government should meaningfully expand the program so that more institutions can improve their childcare access. Currently, schools meeting the benchmark of 50 percent persistence spend approximately \$2,000 per parent in the program.⁴⁹ At the minimum, restoring CCAMPIS to its pre-recession funding of \$25 million would increase the resource pool to help nearly 5,000 more young parents. However, with American schools short approximately one million childcare spaces and 25 percent of student-parents below the poverty line,⁵⁰ we should strive to provide enough spaces that every low-income student-parent has a chance at help for their child (about 250,000 spaces). Therefore, with grant matching, we recommend expanding CCAMPIS to a \$250 million federal program.

Reforming and expanding the CCAMPIS program would provide important help for all student-parents, but especially those who need it most. Increasing educational attainment among low-income individuals and minorities is one of the clearest paths to closing pre-existing inequities in the workforce and jumpstarting the economy,⁵¹ and with extra childcare assistance, low-income parents can get the education they need to support themselves and their children.

Institute Paid Leave Policies for Long-Term and Short-Term Leave

From a new baby to an ill family member, it is more critical than ever that parents have the ability to ensure that their family is healthy, without risk of repercussions from their employer or the fear of not being able to make ends meet. There are many federal and state initiatives that aim to provide paid leave to workers – but these programs are insufficient to meet existing need. Currently, there are two significant pieces of federal legislation on the table that could help to alleviate this problem:

The Family and Medical Insurance Leave Act (FAMILY Act)

The present version of the Family and Medical Leave Act (of 1993) is inadequate for today's young parents. Currently, it guarantees unpaid leave for health-related events, but only around 60 percent of the workforce qualifies for it, and fewer can afford to take unpaid days off.⁵² It is important that today's young parents, especially those with low incomes, are able to temporarily leave work to face crises with some financial support. In fact, only 12 percent of American workers have access to paid leave through their employers, and these workers are disproportionately in high-paying positions and are male.⁵³ Senator Kristen Gillibrand and Representative Rosa DeLauro's proposed revised FAMILY Act guarantees up to 12 weeks of paid leave for all

workers, with a guaranteed 66 percent of their monthly pay, capped at \$1,000 per week.⁵⁴

The new FAMILY Act is not costly to the federal budget. It is an earned benefit – employees pay 0.2 percent of their wages, or 2 cents out of every \$10 earned, into the pool.⁵⁵ Given that a worker making the median income taking 12 weeks off would cost his or her family nearly \$10,000 in lost wages,⁵⁶ and 3 out of 4 voters polled in 2012 said that a serious illness would cause their family “significant financial hardships,”⁵⁷ this bill provides a common sense safety net for young parents and the children they support.

The Healthy Families Act

The FAMILY Act provides versatility for long-term illnesses, but short-term illnesses are far more common and still may take employees out of work for days at a time – costing them financial security at potentially critical times. Currently, there is no state or federal law that guarantees paid sick days, and only sixty-one percent of private-sector workers have access to paid sick leave.⁵⁸ The Healthy Families Act, introduced by Senator Patty Murray and Congresswoman Rosa DeLauro, would remedy this problem by setting a standard for businesses of fifteen or more employees – enabling employees to earn up to seven fully paid sick days per year, at a rate of one hour of paid sick time for every thirty hours worked.⁵⁹

The good news is that paid sick days have been successfully implemented across numerous jurisdictions at the state and local level, and businesses, the government, and employees all reap the benefits. First, access to paid sick days has been shown to actually increase profits for businesses due to lower turnover.⁶⁰ Second, businesses lose money when people with illnesses go to work, not only due to decreased productivity, but because illness spreads to coworkers. Third, our health system would face fewer costly emergency room visits – potentially saving the government money. In fact, one estimate suggests paid sick days would stop approximately 1.3 million emergency room visits, saving around \$1.1 billion annually.⁶¹ The Healthy Families Act would be a win for all working adults, and especially for young parents.

These are just two specific reforms. We also urge Congress, states, and employers to explore ways to ensure that their employees have access to workplace policies that are family-friendly to ensure that parents who work have the protections they need to make it work, in the home and in the workplace.

Provide for Flexible Workplaces and Secure Scheduling

If providing care for one’s child around a job requires flexibility, then providing care for one’s child around a job while attending school requires acrobatics. While young student-parents may be able to get around a typical workday by taking night classes, parents working low-income wage jobs may have unpredictable and unstable schedules. In fact, around a half of workers report not having flexibility in the scheduling of their work.⁶² This is a particularly difficult problem for the Millennial generation: over 40 percent of 18- to 24-year-olds and around a quarter of 25- to 34-year-old work in low-wage service sectors with ever decreasing pay.⁶³ When planning for childcare and transportation – or just planning to have enough hours of work to pay the bills – a secure, predictable work schedule is essential.

One bill that would be a step in the right direction for working parents is the Schedules That Work Act. If passed, it would provide workers with the ability to request a stable, predictable schedule without repercussions from

their employer. Furthermore, in sectors with more unpredictable, low-wage jobs like retail, cleaning, and food preparation, employers would be required to provide schedules two weeks in advance, and would have to pay an additional hour of pay for schedule changes made within 24 hours of the shift. Finally, the Schedules That Work Act provides workers with a minimum of four hours pay for a shift cancelled after the employee has already arrived at work. If you are one of the approximately four million young parents living in poverty, every hour of work matters for you and your children.

Enhance Alternate Pathways for Degree-Seeking Young Parents

While postsecondary attainment is increasing among young parents, so are the demands for higher degrees in the workforce. In fact, by 2020, 65 percent of jobs will require postsecondary education.⁶⁴ It is no secret that higher education attainment pays huge dividends in salary and income both immediately and far into the future.⁶⁵ Because of these factors, it is essential that we make it easier for young parents to get the education they need to earn the money necessary to support their families and better their children's lives.

Many young parents who hope to return to school have had significant life experiences and have learned skills far beyond those offered in a classroom setting. State legislatures across the country from Oregon to South Carolina have proposed or passed legislation allowing for Prior Learning Assessment (PLA) credits, but state legislatures and higher education institutions can do more. Institutions of higher education should take the lead in assessing students for prior learning, and should strive to make students aware of the credits they can receive. Furthermore, PLA credits should be easily transferrable from institution to institution. The benefits of PLA appear to be enormous. One 2010 study found that students who received PLA credits were nearly three times as likely to finish their bachelor's degrees and twice as likely to finish their associate degrees as those who did not receive credit, and finished their degrees significantly faster.⁶⁶ More degrees will not only help the economy, but will help young parents support their families, and encourage their own children to strive for higher education. Finally, with student debt at its highest levels, and the debt even higher for student parents, any way to shorten the path to essential educational degrees will have long-term benefits for our economy and for the financial security of our nation's young parents.

Conclusion

Millennial parents have the highest poverty rate in a quarter-century, and are bringing the next generation into a world of uncertainty. They must balance a demanding workplace, scarce time, and skyrocketing education and childcare costs – all with extremely limited resources. But, there is a silver lining: if we can make childcare more accessible and affordable, work more flexible, and education more achievable, we can secure a better future not only for Millennial parents but the next generation.

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