A LOOK PAST THE CLIFF

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Executive Summary

Effectively serving Colorado's children during their earliest years not only yields future societal savings, but provides immediate support to working parents. Intentionally linking job training and workforce development with quality child care is an important two-generation strategy benefitting both adults and children. Yet, affordable child care is financially out of reach for many families, particularly those who are low income.

The Colorado Child Care Assistance Program (CCCAP) is an important public work support and economic development program that helps low-income families make ends meet, while providing a safe and stable environment for children. The program provides subsidies to families to help cover the cost of child care while parents work or participate in another eligible activity, such as attending school or looking for work.

However, the sudden loss of child care benefits due to rising income — "the cliff effect" — can harm families both in the short and long term. Families may change child care providers, opting for a less expensive and potentially lower-quality option if they can no longer afford the care they previously received. This poses risks for children, who benefit from routine and stable environments.

The Colorado Cliff Effect Pilot Program (CEPP) was authorized in 2012 and updated in 2014 and 2016 to remedy this problem and turn the "cliff" into more of a "slope." The program, implemented in 15 counties across Colorado, helps families whose incomes have increased above the eligibility limit, sometimes by very small amounts, by slowly increasing their child care payments instead of abruptly stopping all subsidized payments at once.

The Bell Policy Center conducted a study to better understand how CEPP helped families improve their economic situations and provide stable child care. We surveyed a sample of CEPP and CCCAP families with incomes close to, but not exceeding, the eligibility limit in their county. We also interviewed several parents and county administrators.

Most families and county administrators praised CEPP because it provides families extra breathing room when they become ineligible for CCCAP.

However, families reported feeling constantly worried about losing their child care benefits due to slight changes in income. The law authorizing CEPP was designed to require parents to pay increased subsidies over a two-year period, regardless of whether their income continued to increase over that time. As a result, country differences in CEPP design found some parents face increased costs more quickly than others. Families still encounter a cliff while on CEPP, and this could contribute to decisions that inhibit them from earning more.

While some parents expressed appreciation for CEPP, others did not distinguish between it and CCCAP. Others didn't know it existed, suggesting more outreach, communication, and education might ensure parents are aware of this support, particularly as they approach the eligibility limit. County differences in CEPP design find some parents face increased costs more quickly than others, which also impacts their ability to sustain economic stability.

Our interviews provide insight into the variation of how CEPP is implemented and offer suggestions for improvements. This information can help policymakers better understand the program and how well it serves Colorado families.

Findings & Recommendations

1. Policymakers should continue to refine CEPP and seek strategies to ameliorate the cliff effect.

2. Survey and anecdotal evidence from families and county officials demonstrated CEPP enabled some to achieve greater economic mobility.

3. Information about CEPP should be shared earlier and made more publicly available.

4. CEPP should link copay increases with household income increases.

5. CEPP and CCCAP may benefit from other implementation consistencies, and from counties learning from one another.

6. Colorado must strengthen public investment to create child care affordability to curb the high cost for working families.

Support for this project has been provided in part by the Chambers Fund, a donor-advised fund of the Women's Foundation of Colorado.

CCCAP Overview

As Colorado's largest publicly funded child care program, CCCAP is an important economic development tool and resource for low-income working families.

Coloradans gain access to CCCAP through a variety of human services systems, including child welfare, Temporary Assistance to Needy Families (TANF), or based on income eligibility.

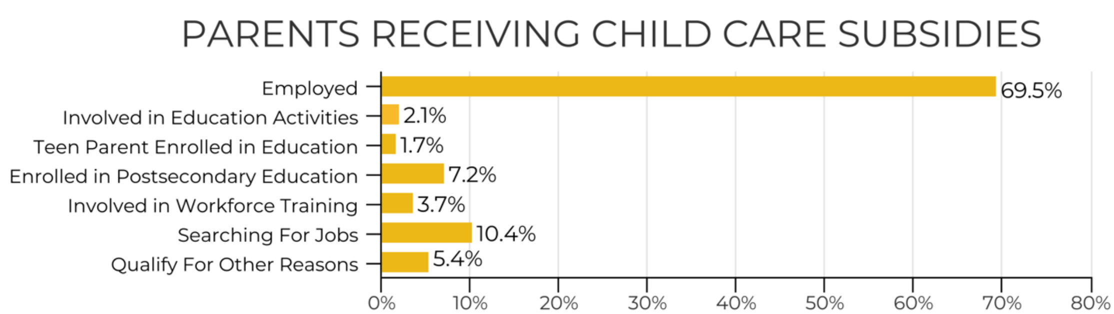
Under federal law, families making at or above 85 percent of the state median income for their family size cannot receive child care assistance program funds. The federal eligibility limit is a minimum of 130 percent of the federal poverty level (FPL).

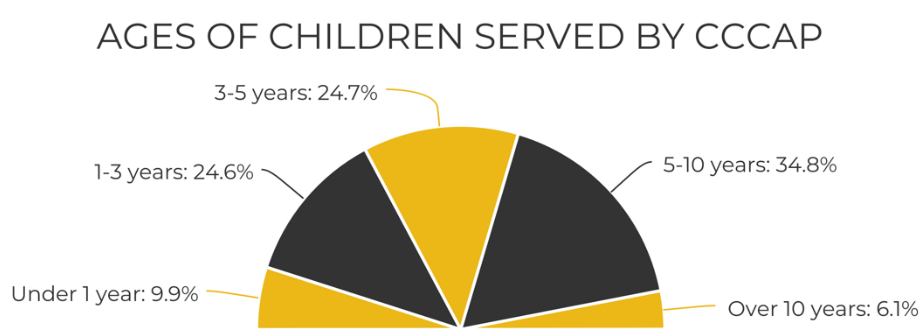
Currently available data on Colorado's Office of Early Childhood's website shows the maximum income allowed under CCCAP for a family of three is $63,888.72 annually or $5,324.06 a month.[i]

Per state law, all Colorado counties must set the eligibility limit at a minimum of 165 percent of FPL, which is higher than the federal minimum. For a family of three — the most common type of CCCAP family — this works out to be about $2,808 per month or $33,696 per year in 2018.

Unlike most states, Colorado's program is administered at the county level, an important distinction to consider when assessing the implementation of changes to the program. For example, about 80 percent of counties set their CCCAP entry eligibility at a higher threshold than the state floor.[ii]

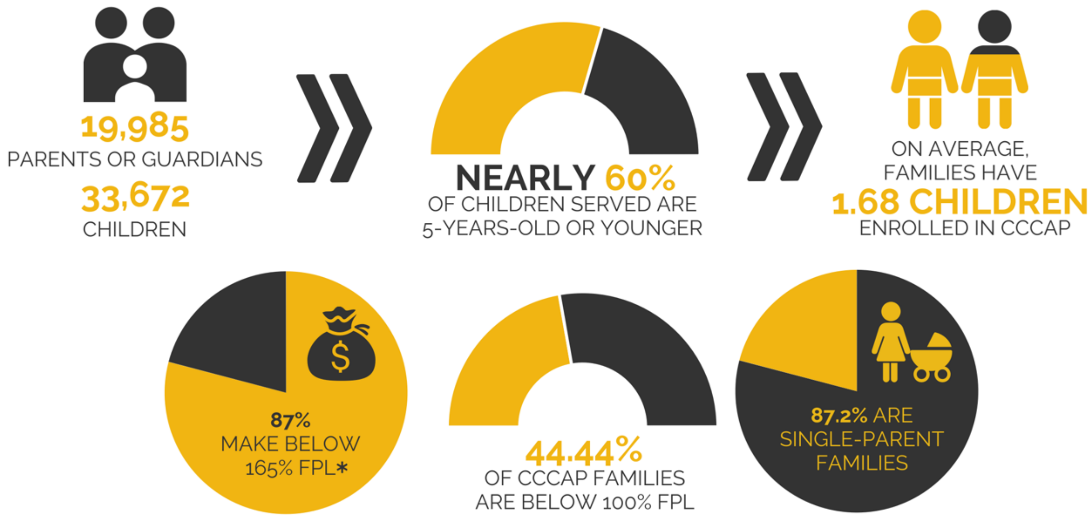
CCCAP is funded by federal funds through the Child Care Development Block Grant (CCDBG), as well as state and county funds. In fiscal year 2016-17, CCCAP appropriations were $89.6 million, of which $55.8 million came from federal funds.[iii]





CCCAP KEY FACTS

Data collected and analyzed by the Bell Policy Center between July 2015-Sept. 2016



* only pertains to low-income CCCAP families

Total federal funding for CCCAP has declined over the past decade and a half — a $3 billion funding shortage after adjusting for inflation.[iv] Colorado policymakers have increased public investment in CCCAP over the years, yet the program is only able to serve about 13 percent of eligible families.[v]

Additional funding was allocated for the Child Care Development Block Grant in January 2018 through the proposed federal budget bill, and the Center for Law and Social Policy estimates Colorado would receive an additional $35 million if enacted.[vi]

Colorado's Office of Early Childhood shared with us descriptive data of the entire population of CCCAP families for every month between July 2015 and September 2016.

Our analysis of this data shows most Colorado families served by CCCAP are very low income and help provide care for one to two children per family.

Most CCCAP parents are employed, and more than 87 percent of CCCAP families are headed by single parents. The Bell's qualitative research finds the program is a crucial support for families who work hard to get ahead, but cannot afford the high cost of child care on their own. Although families are obligated to pay a copay to child care providers as a condition of receiving CCCAP, the subsidies help tremendously.

As one parent explained, "If I didn't have CCCAP, I couldn't afford to have a job."

The Cliff Effect

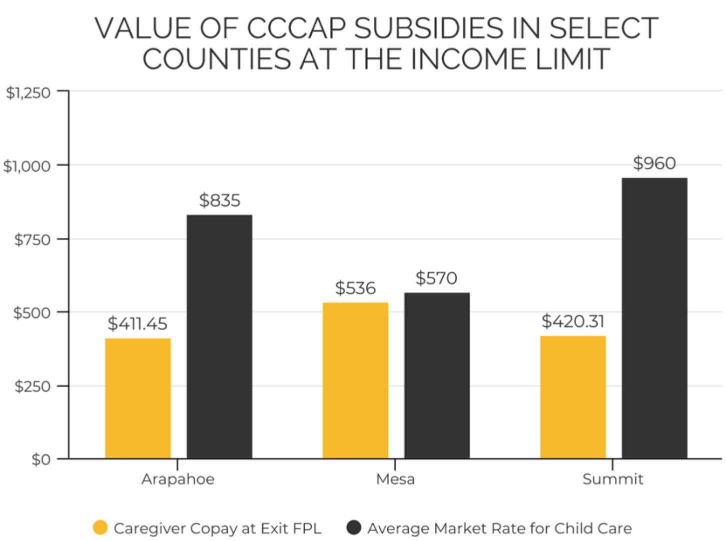
Only families at or below a certain income threshold are eligible to receive a CCCAP subsidy. CCCAP and other work support programs are designed so as families gain skills and work experience and earn higher incomes, the amount of work supports they receive declines. Theoretically, when families reach self-sufficiency, they no longer receive such supports.

Thus, under CCCAP, when low-income families' incomes rise above the eligibility limit, even incrementally, they face a total loss of benefits. This problem is especially acute in Colorado, which ranks among the least affordable states for child care costs.[vii]

Frequently, the additional income that made these families ineligible for CCCAP is not enough to cover child care costs. This is referred to as the "cliff effect," as the sudden change "can be like falling off a cliff."[viii]

To illustrate the value of CCCAP subsidies when families hit the cliff, we calculated information for three Colorado counties: Arapahoe, Mesa, and Summit.

The graphic below shows the caregiver copay for one preschooler based on each county's income limit for three-person household, found in rule 9 CCR 2503-9, compared with the average cost of care at the market rate for each county.



To approximate a county's market rate, we used 2015 market rate survey data (which is the most recent data available online) and averaged the median monthly market rate between child care centers and family child care homes for a 3- to 5-year-old child. Costs for infant and toddler care are generally higher.

The abrupt loss of child care assistance can be detrimental to a child's well-being, especially as parents look to subpar alternatives. A 2012 study shows parents who received a subsidy accessed better care for their children than those who didn't,[ix] and the benefits carry over to Colorado's workforce.

As highlighted in the Bell's Guide to Economic Mobility, if parents have affordable early care and education options, measurable benefits can accrue to workers and employers in the form of higher levels of employment, reduced absenteeism, improved job retention and productivity, and greater participation in job training and education for parents.[x]

The cliff effect and its repercussions inhibit economic mobility, because it creates a perverse incentive to stay income eligible for the subsidy. Prior research from the Bell, the University of Denver (DU), and the Women's Foundation of Colorado demonstrate many families strategize to retain CCCAP benefits.

This means many parents opt out of accepting raises, promotions, new jobs, or work less hours to remain eligible for the subsidy. DU's study shows 1 out of 3 families took actions such as these to remain on CCCAP.[xi]

In focus groups held in 2011, CCCAP families told the Bell they were concerned about losing their benefits, which prompted worries about their ability to provide care for their children. Many were also unsure about the amount of additional income they could earn and remain eligible for CCCAP benefits.[xii]

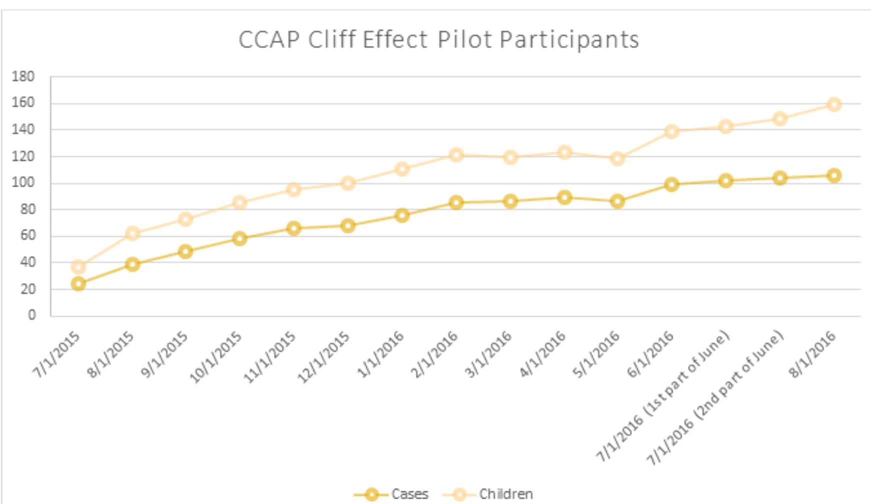
While families may be making rational short-term economic choices because of these concerns, this stunts their long-term growth toward self-sufficiency.

Colorado's CEPP was created in 2012 to turn the "cliff" into more of a "slope." Under CEPP, counties can experiment with different approaches to gradually withdraw child care benefits as incomes increase.

The legislature appropriated funds to CEPP in 2014 and 10 counties agreed to participate. Counties could apply to become a CEPP county by agreeing to implement the program for at least two years.

Just as counties have the authority to establish their own CCCAP eligibility limits, they can establish their own income guidelines for CEPP. In 2016, the CEPP expanded to all counties.

Counties began enrolling families in CEPP in 2014 and new family enrollment ended in June 2017. Our study examined enrolled family data from July 2015 to August 2016, when 10 counties had implemented CEPP. The number of CEPP participants (cases and children served) during this time is shown below.



The Research

The Office of Early Childhood is charged with analyzing CEPP data, including the number of families who participate, the duration of participation, and why families leave CEPP.

The Bell sought to offer supplemental analysis and better understand the extent to which CCCAP and CEPP succeeded at helping families feel more economically secure. Specifically, we aimed to learn:

- How CEPP was implemented by assessing design variations and innovations in each county's program.
- If CEPP is associated with economic behavioral changes (e.g., accepting a new higher paying job or raise).
- More generally, how CEPP caregivers perceive the program.

To explore program implementation, we studied county memorandums of understanding and other documents outlining elements of each county's program design.

We interviewed administrators from 14 of 15 CEPP counties and talked with them about aspects of the design, such as how they made choices about when to increase parent copays and by how much, as well as the amount of outreach and information parents received about the program and when they received it.

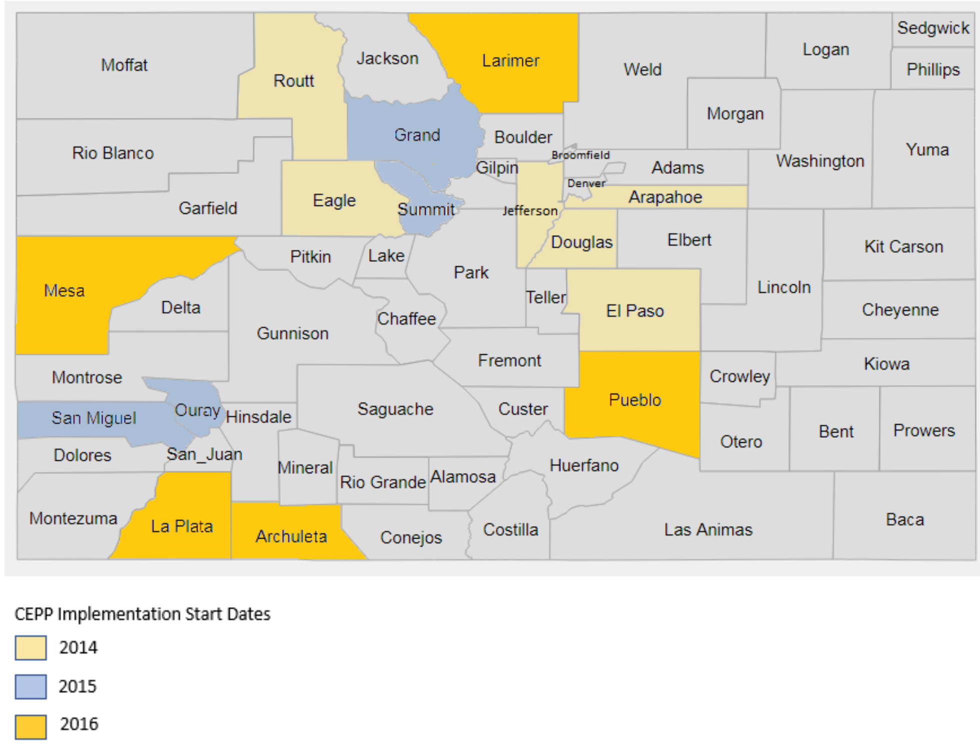
Our study relied on quantitative and qualitative data to analyze parent perceptions and behaviors.

We collaborated with the Office of Early Childhood to survey parents electronically. We conducted phone interviews and two focus groups with families to learn from their experiences.

Program Implementation: County Insights

The implementation of Colorado's CEPP ramped up in stages between 2014 and 2017 as state legislation allocated funding and expanded CEPP to include more counties. The timing of county implementation is shown in the map to the right.

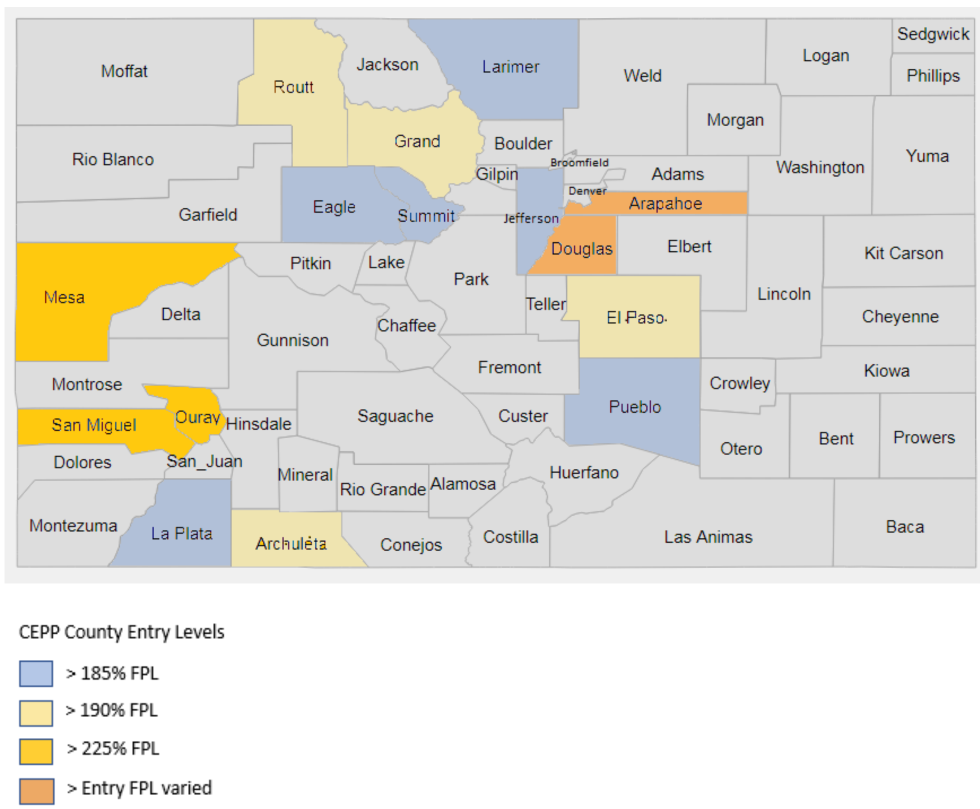
Three counties — Archuleta, Ouray, and Pueblo — reported no CEPP participants during the time of our interviews. Though counties had discretion in how they structured their programs, implementation variables fall into a few main categories: setting eligibility, conditions for participation, and communication.



Setting Eligibility

In about half of the counties, families could enroll in CEPP if their income was around 185 percent FPL — which is $3,148 per month for a family of three. The other counties had higher limits, as shown to the right. Two counties — Arapahoe and Douglas — started the program with higher thresholds, lowered them in mid-2016 after changes in the broader CCCAP caseload occurred, and raised them again in 2017.

Counties opted to re-determine a family's income every 6 months or 12 months, the latter of which is also the timeline in the low-income version of CCCAP. In general, CEPP begins for families 90 days after families exceed a county's CCCAP eligibility limit. (State law requires counties to provide CCCAP to families for 90 days after their income exceeds the limit.)



Conditions on Participation

CEPP families can opt in or out of the program, depending on the county. Behavioral economics research has shown people are more likely to remain in a program if they are automatically enrolled into it, as evidenced by the Center for Retirement Research's analysis on retirement saving, which shows auto-enrollment improves worker participation in retirement plans.[xiii] Most of the initial CEPP counties selected an opt-out approach for families. Most of the last-to-join counties all used an opt-in approach.

Counties use many different approaches to calculate how frequently a household copay is adjusted and by how much. For example, Arapahoe County used a calculation, developed in partnership with the Bell, that increased copays depending on the increase in parent's income. Mesa County increased parent copays by 5 percent every six months whether a parent's income increased or not.

Ouray and San Miguel counties, which have the same CCCAP program administrator, designed copayments to rise initially upon entry into the program, depending on a parent's income increase. After six months, the copays rise by 20 percent, and then rise by the dollar amount of that 20 percent increase each six-month period thereafter, even if incomes were static.

Most, but not all, counties keep copayments constant for six months before further increases kick in. Many counties mentioned they chose strategies that fit with staff capacity and workload. Counties in rural and mountain areas said because work is more seasonal in their communities, pay varies dramatically depending on the time of year, which affects the ability to afford an increased copay. All 15 county approaches are documented in Appendix A.

Communication

Counties used multiple techniques to create family awareness about the existence of CEPP and alert families about their ability to participate.

Their methods varied with respect to type of communication (in-person, emails, letters, or phone calls), the personnel assigned to communicate, the timing of when a family is told about the program, and the way families reported feedback.

Some counties use a multifaceted approach. Those with larger CCCAP populations, such as Arapahoe or Jefferson, have multiple case managers who work on conveying information to families via written and verbal methods. El Paso County sends written letters to families. Smaller counties, like Ouray, San Miguel, and Grand, said face-to-face interaction can be more effective.

Communication with caregivers about CEPP mostly coincides with income redetermination. Per recent federal and state changes to CCCAP, once families start the program they remain eligible for 12 months. They aren't required to report on their income within that timeframe unless they lose a job, change from part-time to full-time work (or vice versa), or if their income rises above 85 percent state median income (SMI).

This is important, because it naturally results in less periodic communication between families and counties.

County Interview Themes

Our interviews revealed common challenges among some, though not all, CEPP-participating counties. Administrators offered suggestions for improvement as well.

1. County administrators appreciate latitude in designing the program, as it enables them to focus on local needs, but some admitted they would have benefitted from more guidance.

A few administrators expressed a desire to learn from other counties and wished the state could "foster relationships" between the counties. *"Some counties felt very lost,"* commented one interviewee. *"They were in a vacuum designing their pilots and they are not easy to administer."*

Specifically, county staff mentioned difficulties setting the timing and amount of increased copays. In the words of one administrator: *"Coming up with the parent copay was hard… I was scratching my head for days, if not weeks, coming up with something to do."*

Others described how they initially chose to take one approach, but later adjusted when it became clear it wasn't working well. The Bell provided some of this feedback to state and county CCCAP officials in an October 2016 presentation about the cliff effect. The Office of Early Childhood provided the last five counties to join CEPP with a template to help administrators work through different options, which provided more uniformity in CEPP design.

The Bell's study didn't analyze the correlation of family participation in CEPP with the frequency and amount of copayment adjustments, nor did we analyze effectiveness of an opt-out versus an opt-in approach to CEPP enrollment. The state's 2019 analysis may provide additional insights on which combinations lead to the best rates of participation.

2. CEPP is not well publicized.

County administrators report low levels of familiarity about CEPP. This lack of awareness affects CCCAP families in general, those who participate in CEPP, and the greater community. One administrator said families are singularly focused on the thought of losing their child care subsidies and don't distinguish between programs. *"Are they going to lose their CCCAP? That's their only thought,"* she mentioned.

Most county administrators reported families learn about CEPP during their income redetermination period and believe families do not have much information about it prior to that point. A few specified they give families information before redetermination.

For example, in Routt County, families are given information about CEPP when they apply for CCCAP and are encouraged to earn more income, but administrators report they are "overwhelmed" with general CCCAP information at that point in time.

CCCAP coordinators in Archuleta County used an alert that occurred approximately 50 days before the new redetermination month, triggering communication with families about CEPP. Larimer County's administrator mentioned under its rule, the county must provide at least a 15-day notice of a change, but "*if I'm a working family, that is not enough time.*"

Grand County also referenced the 15-day timeframe. *"Families who are close to the limit probably don't know they are close to the limit... Because the majority of the families don't know about the transition period, they don't take action… they don't think like that."* Eagle County said it doesn't conduct outreach prior to families reaching the cliff due to a lack of resources.

Other interviewees said families often find out about CCCAP from child care providers, but lack of provider knowledge about CEPP might impact awareness. Another official observed low awareness within other human services-focused organizations:

"I've been in meetings and no one knows the pilot exists. We need to get it out there more so families know it's an option."

Conversely, some county officials shared they didn't receive much feedback or communication from CEPP parents.

3. Families value CEPP, but low wages and high costs of living keep them from getting ahead, even with extra assistance.

According to county staff, parents appreciate the opportunity to retain CCCAP benefits, but the wage increases families receive aren't on par with the ramped-up child care payments. One official noted families aren't seeing better opportunities because higher paying jobs are not available in her community.

"They aren't being offered the better pay that would move them off the cliff… Those jobs don't exist here."

Because increased copays can seem insurmountable, county officials said some families don't participate in CEPP. Additionally, families are squeezed by other rising costs, like housing. Often mentioned as a source of worry for families, prior research by the Bell finds housing concerns are well founded.

Ideally, the gradual decrease in the amount of CCCAP support would be proportional to a family's income increase. Realistically, it's difficult to make this work because the market cost of child care is expensive and the average income — not to mention the below-average income — of CCCAP families cannot keep up.

Between 2008 and 2015, the cost of infant care rose by 19 percent, and the cost of care for a 4-year-old went up by almost 10 percent. Median family incomes, on the other hand, have risen only 9 percent.

In addition, the legislation authorizing CEPP doesn't require copays to increase with income — it only specifies they rise periodically during a two-year timeframe. As one official observed: *"They feel like they are being punished for doing well because losing child care is so stressful… We try to provide good customer service and help them see the changes as positive."*

4. The CCCAP program is evolving, and these changes impact the implementation of CEPP.

The push-pull between limited funds, increased payments to incentivize quality, and high demand has ripple effects on CEPP implementation. In the summer of 2016, counties began implementing a "tiered reimbursement" strategy and other changes to CCCAP, authorized by HB14-1317.

Tiered reimbursement rates are intended to incentivize quality child care providers to accept children receiving a CCCAP subsidy, and to encourage child care providers to improve care.[xiv] Additional funding was appropriated by the state to help implement these changes, but it wasn't enough to meet the program's high demand. In December 2016, Colorado Joint Budget Committee staff predicted many counties "will either need to establish waiting lists or over-expend CCCAP allocations."[xv]

County administrators voiced concerns about a lack of CCCAP resources and the domino effects thereof, such as waitlists. Some counties did implement waitlists during this period. One metro county expressed concern that if neighboring counties began waitlists, their county would see a spillover of CCCAP families.

Another official described the challenge of designing CEPP while applying waiting lists for CCCAP: *"We were right in the middle of implementing the tiered reimbursements and starting our waiting list. The pilot was at the bottom of the [priority list]. We didn't know what we were doing and how to help these families."*

Other counties used different levers to cope with the confluence of changes, such as lowering the CCCAP income eligibility limit. When this happened, fewer families became eligible for low-income CCCAP, but more families became eligible for CEPP. Counties with already-established programs needed funding for these parents just as new CEPP counties ramped up implementation, meaning less CEPP funding was available for newer counties. Administrators in the last-to-implement counties expressed frustration about this tension: *"Our program started in August 2016, and it's ending in November (2017),"* one interviewee said. *"I just wish it wasn't going away… These families were expecting a two-year commitment."* Counties received instructions from the state to freeze CEPP enrollment in June 2017, so no new families were added to CEPP after that date.

5. Child care support is hugely important, but often families also need other supports.

Administrators discussed family needs that go beyond child care assistance. The general sentiment expressed wasn't that families needed more financial assistance; rather they may benefit from improved case management or classes to help families budget and prepare for a time when they won't need CCCAP.

Economic Behavior & Perceptions of the Program: Parent Insights

In this study, we set out to not only document the various implementation approaches at the county level, but also to examine attitudes and changes in behavior at the parent level.

We hypothesized CEPP caregivers, knowing they have the program's support, would more strongly endorse actions that would improve their economic situation (e.g., accept a higher paying job) and less strongly endorse actions that would impede economic advancement (e.g., turning down a $2/hour raise) than would non-CEPP caregivers.

In other words, we wanted to test if CEPP helped caregivers take a new career opportunity or earn more money because they knew they wouldn't lose all CCCAP subsidies at once if their incomes increased.

Lastly, we wanted to hear about CEPP families' personal perspectives. We sought feedback from parents in a variety of ways over a 15-month period. We held a focus group in Arapahoe County, talked with parents participating in the JeffCo Prosperity Project, conducted an online survey with the help of the Office of Early Childhood, and interviewed parents.

Survey Methodology

On the Bell's behalf, the Colorado Office of Early Childhood sent out an email survey to families in the 15 counties where CEPP is operational. The survey was sent to families who were on CEPP and families with incomes within 10 percent of CEPP eligibility income threshold in their respective counties, so we could compare CEPP caregivers to caregivers close to the cliff.

The survey was sent to over 1,000 email addresses; nearly 200 surveys were fully completed and 42 were partially completed. The Office of Early Childhood oversaw the collection of data and provided linked demographic information relevant to the participants who took part in this study.

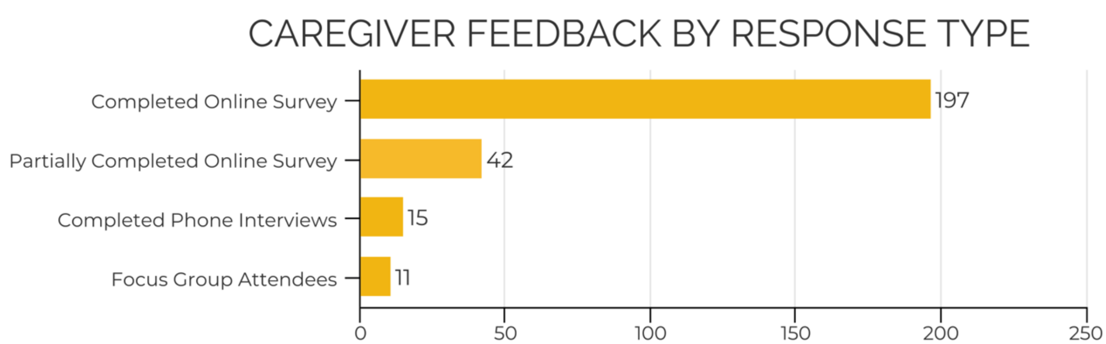
The survey included several questions related to perceptions of the program and economic behaviors, labeled as positive and negative actions.

We defined ***positive actions*** as the extent to which participants agreed they would accept a new job that pays at least $2 more an hour than they currently make, take on an additional job, actively try to make more money, or work additional hours or overtime.

Scores from the four items related to positive actions formed a reliable scale and were averaged together to create one overall score used in our analyses.

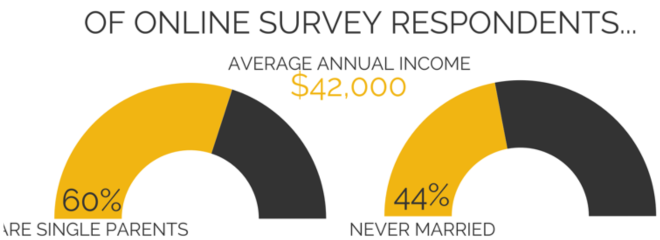
We defined ***negative actions*** as the extent to which participants agreed they would not seek extra hours or overtime, would not take on more work, would refuse a raise, or worry about their income.

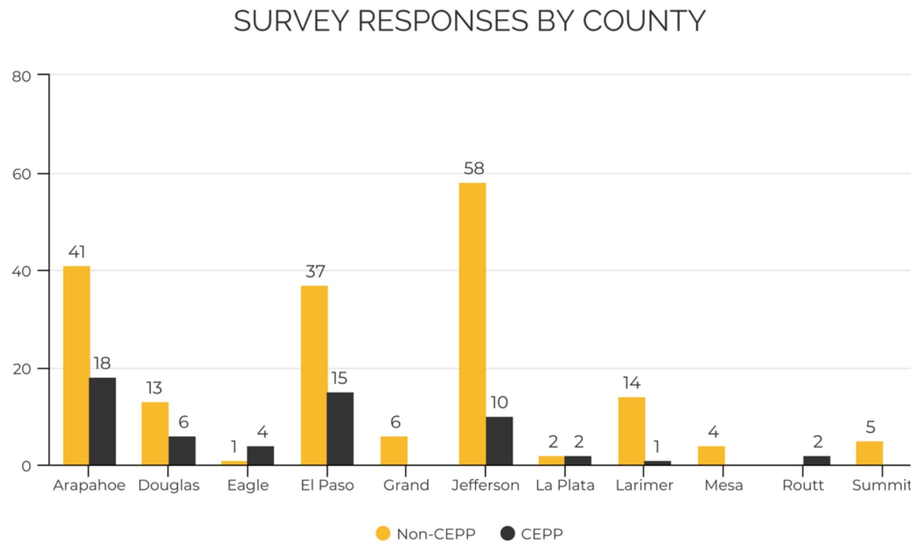
The four items related to negative actions formed a reliable scale and were averaged together to create one overall score used in our analyses.



Sample

Most of the caregivers who participated in the survey and subsequent interviews were single parents and never married. Our sample included 58 CEPP caregivers and 181 non-CEPP caregivers from 11 CEPP counties, shown to the right. (For more detail about the sample refer to Tables 1-3.)





Results

We couldn't randomly assign caregivers to CEPP or non-CEPP groups. Without random assignment, it's difficult to say whether any differences in economic behaviors are the result of CEPP and not unrelated to the program. To support our decision to assess variances between CEPP and non-CEPP groups without random assignment, we included eight variables related to economic behaviors and tested for significant differences between the groups.

Independent samples *t* tests showed the two groups were similar in:

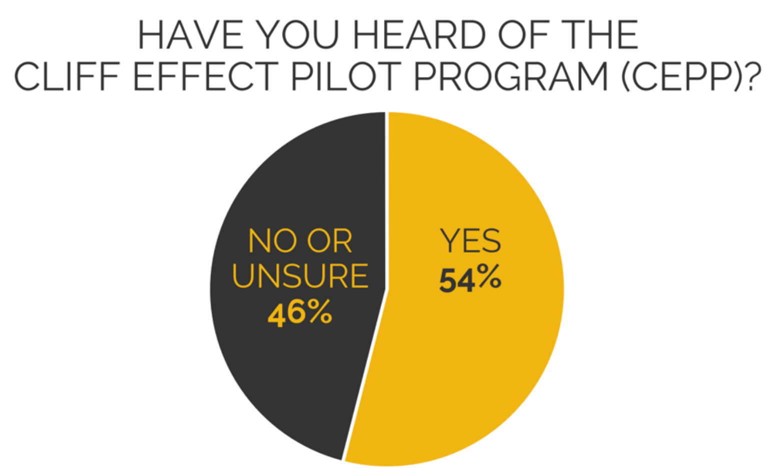
1. Monthly income
2. Number of household members
3. Weekly hours worked
4. Satisfaction with current job
5. Satisfaction with current income
6. Understanding of CCCAP
7. Satisfaction with CCCAP
8. Ability to afford child care without CCCAP

Next, we tested the hypothesis that CEPP caregivers would more strongly endorse actions that would improve their economic situation and less strongly endorse actions would impede economic advancement than would non-CEPP caregivers.

The results indicated no significant differences[xvi] between groups in caregivers' agreeableness to taking positive or negative actions (Table 4).

Our hypothesis was based on the premise that caregivers who knew they were enrolled in CEPP would be more comfortable taking actions that would improve their economic situation further.

The mechanism of change is knowledge of the program. The 58 CEPP caregivers who participated in this study were asked whether they had heard of CEPP.



Based on this finding, we explored whether CEPP caregivers who had heard of CEPP reported being more or less agreeable to taking positive or negative actions than CEPP caregivers who hadn't heard of it.

The reasoning behind this exploration was perhaps caregivers need to know about the program to find differences in positive actions or negative actions.

An independent samples *t* test[xvii] was performed comparing CEPP caregivers who reported having heard of the program to CEPP caregivers who said they hadn't heard (or were unsure) of the program (Table 5). The results indicated there were no significant differences in the way the two groups of CEPP caregivers responded.

However, the small sample sizes being compared limited our statistical power, therefore we also interpreted the effect size of this difference. The mean difference of .44 for negative actions is a moderate effect size[xviii] and this may suggest being aware of CEPP is related to being less likely to take negative actions.

Lastly, we wanted to explore caregivers' perceptions of CEPP: Did they find it helpful; did they understand how it worked; and did it improve their economic situation? Only those who reported being aware of CEPP responded to these questions, a total of 25 parents. Of those, the majority (about 70 percent) understood how CEPP works and said the program has been helpful for them and their families.

Most were neutral or agreed they were satisfied with CEPP (Table 6). There was wide variation as to whether CEPP allowed them to accept a raise, work more hours or overtime, or take a new job (Table 7).

Parent Interview Themes

Online survey participants could volunteer to speak with us about their experiences with CCCAP and CEPP. A total of 23 CEPP and 91 non-CEPP caregivers consented to interviews with the Bell and provided their contact information.

We reached out to approximately 50 caregivers and completed interviews with 15. In addition, we conducted a focus group in Arapahoe County with five CEPP parents and participated in two meetings of the Jefferson County Prosperity Project, a group which included several parents who had experience with the cliff effect (not necessarily CEPP).

We posed many of the same questions to both interviewees and focus group attendees. Among our sample of interviewees, 95 percent were single parents, more than half had one child, and most children were under the age of four. The average length of time for CCCAP involvement was 2.5 years.

The parents in our group conversations were all single mothers, and many had two children. We interviewed parents who were on CEPP, who were not, and who had been on CEPP at one point in time.

1. Parents clearly think the cliff effect is a problem. They worry about affording child care and falling off the cliff, no matter where it is.

Most interviewees (11 out of 15) had heard of the cliff effect, as had focus group participants. Nearly all said it was a significant problem.

They described the stress it creates, specifically the constant balancing act between earning enough to make ends meet, how much they'd need to get ahead, and earning too much to receive help with high child care costs. Parents frequently used terms like "juggling," "calculating," "living paycheck to paycheck," and "feeling stuck."

"The cliff effect is stressful. I don't want to make any less, but if I accept an increase in pay, I'm subjected to more child care costs. A couple dollars increase in pay doesn't give me the $600 extra I need to pay for child care (if I lost the subsidy). It sucks. It's literally holding me back from pursuing better opportunities."

"I'm worried because if I get a raise, or make more money, I can't afford child care."

"I have been getting raises at work, but I don't ever feel it — because every time I get one it goes straight into daycare. I never feel like I am getting ahead."

2. Families' understanding of CEPP varies.

Some parents didn't distinguish between CCCAP and CEPP. Others didn't know which program gave them assistance. Interviewees who knew about CEPP learned about it upon income redetermination, from a case manager, or received information in the mail. No interviewees said they knew about the program before they became eligible for it.

"I wasn't scared when I was on the pilot, but I didn't understand it completely and that goes into why I lost it."

"It would be helpful to be more up front about the income limits… Be transparent about it as we go, so if we know we might get a raise, we know how it will affect us and we can be ready for it."

"I didn't know it was coming… I was surprised at income redetermination… It was my extra holiday hours and pay that put me over. I tried to help out at work and be a good employee, and I screwed myself over. I found out in November my copay (would be increasing) in January."

3. Nearly all parents said they value the support provided by CCCAP and CEPP, but varied in their responses when asked if the programs helped them advance economically.

Nine of 15 interviewees explicitly stated they refused raises or more hours to avoid falling off the cliff or considered doing so. In some cases, these actions happened in the past. A few parents with CEPP experience said they would've turned down more hours or pay if they'd understood how unaffordable their new copays would be.

Ultimately, one parent moved out of state after she separated from her child's father and she went on CEPP. Despite having a college degree, a good-paying job, and the help of CEPP, the high cost of living in her mountain community was too steep. She thought more time on the program would have helped, along with a more gradual copay increase.

"Being from the Midwest, if you could work, you work. You support yourself. I had never applied for benefits until I got to Colorado. When I realized I was being penalized rather than rewarded for working holidays, it was disheartening. I ended up moving to Texas because it's the fastest-growing state in the U.S. Groceries and rent are cheap. Colorado doesn't offer 4-year-old pre-k. In Texas, they do and my son could start school. That immediately saved me $400 per month."

On the other hand, several parents said they weren't going to intentionally earn less money, even though it was difficult to pay more toward child care costs. *"I don't want to move backwards because of my daycare; that's not going to be an option for me."*

"I couldn't go backwards. I would have had to take a huge pay cut at work. And that is just ridiculous."

Nine out of 15 parents interviewed reported having a better or more stable job since they started CCCAP, and several focus group participants said the same.

Some parents said they were promoted or earned raises while on CEPP, and a few thought the extra copay was worth retaining child care assistance.

"That's the biggest thing about the Cliff Effect (Pilot) — it is eliminating parent stress. That's everything. That makes us be more successful."

"The increased copays have been fair and reasonable. It increased quite a bit, but so did my pay… I would like for it to be continued, even if I have to increase my copay."

4. Communication, information, and transparency are important to CCCAP and CEPP families. Some reported dissatisfaction with the communication they received.

A common parent complaint was not knowing where to get information about either program. Others said they felt "kept in the dark" about their eligibility. Parents said information about both CCCAP and CEPP was "inconsistent" and "ineffective," though most didn't elaborate.

Just over one-third of interviewees said they heard about CEPP from a case worker, and others said they heard from different sources, including acquaintances. Parents felt limited knowledge combined with a lack of resources made it harder to get help.

"The pilot was not effectively communicated to me by my caseworker, but I do believe it's a great way to help me and others not pass up pay increases or bonuses."

"Communication is poor and information is not presented well."

One parent said she was happy with the level of communication, saying she received "lots of letters." *"I'm sure I read over the agreements and terms, but I had known my case worker for a year and half and I trusted her that she knew my situation."* As a result, she didn't spend much time thinking through what would happen when her income made her ineligible.

5. Affordable housing and non-financial assistance were the most common responses when we asked parents about other supports they would like.

Child care costs are a stressor for families, but expensive housing tops the list as well. Additionally, parents said they would like more information about preschool and kindergarten, and wished Colorado's systems enabled more affordable access to both.

They also said scholarships would be helpful, as would access to learn and develop "life skills," such as parenting, financial planning, budgeting, and saving for home ownership specifically. Improved interaction with case managers was another request.

Study Limitations

The purpose of our interviews was to allow caregivers the chance to share information that would supplement their survey responses. The qualitative interview data was rich in detail and allowed us to better understand caregiver perspectives.

Despite the added value of these interviews, our sample was small and not representative of all CCCAP or CEPP caregivers. Thus, we cannot draw applicable conclusions for the whole CEPP population from the perspective of 20-25 people. It's likely those caregivers who willing spoke with us were more interested in their voice being heard (e.g., had more issues with the program or insights on how it could be improved).

In addition, the information we received from households took place over a period of several months. Caregivers completed our survey in March-April. During this period, several changes to the program occurred. For example, focus groups took place in 2016. We began interviews (July 2017) around the same time enrollment in the program froze (June 2017). As a result, some caregivers were in one situation when they took the survey and a different situation (poised to fall off the cliff) in July-September. Throughout this same period, income eligibility levels had changed in some counties as well.

Our online survey unintentionally precluded some respondents from answering questions about the cliff. Due to the survey's design, respondents were prompted to answer questions about CEPP only if they indicated they were or had been on it. As our findings demonstrated, some respondents were in fact on CEPP, but didn't realize it. This shrunk the number of responses we received.

Finally, we didn't speak with individual child care providers, who are often a source of CCCAP (and potentially CEPP) awareness for parents. Child care providers see caregivers more frequently than county staff, so they can be an important, trusted source of information.

Findings & Recommendations

1. The cliff effect is a phenomenon that continues to affect Colorado families, even those on CEPP. Policymakers should support and refine CEPP, and seek strategies to ameliorate the cliff.

CCCAP provides invaluable assistance to those who receive it. As demonstrated by our data analysis of the low-income version of CCCAP, most families who receive child care assistance make under $34,000 a year.

Our family and county interviews reveal for those families who do manage to raise their incomes and start to make headway toward greater economic security, the cliff is scary. Child care in Colorado is expensive and unaffordable for many, especially low-income families.

Parents and caregivers reported being worried and stressed about the thought of losing support. Our survey data shows reducing family worries can spur openness to making more income. Thus, policies that mitigate the cliff, like CEPP, have the potential to bolster families' ability to get ahead.

2. Families welcome CEPP assistance. Though our study wasn't designed to make robust conclusions about its impact on behavior change, survey and anecdotal evidence from families and county officials demonstrated CEPP enabled some people to achieve greater economic mobility.

The words "relieved" and "grateful" were used many times by parents and caregivers as they discussed their perspectives on CEPP. Many county staff echoed this sentiment, adding in some cases they were surprised about how many families were eligible and wanted to participate. Over half of our caregiver interviewees said they were able to have better or more stable jobs because of CEPP.

Some provided anecdotes of how they advanced in the workplace by taking promotions and earning more income while on the program, though they acknowledged keeping up with copay increases was challenging.

Others discussed how CEPP enabled them to maintain the status quo within their families, be it by keeping child care consistent for their children, enabling them to keep working, or "keeping my family afloat." These were also corroborated by county administrators.

3. Families can't benefit from CEPP if they don't know about it. Information and materials about CEPP and county-specific guidelines should be shared earlier and made more publicly available.

Our research suggests families may feel less worried and more likely to accept opportunities that would improve their economic mobility if they had information about CEPP, understood its goals for families, and received that information early.

Both CEPP and non-CEPP parents within 10 percent of the income eligibility limit for the program indicated they would take similar behaviors (e.g., turning down job offers or raises). Our interviews with parents supplemented these findings by demonstrating close to half of families on CEPP did not know they were on it or hadn't heard of it before.

We conducted this study under the following assumption: If families knew CEPP was in place and they could continue to receive child care assistance even if their incomes increased, they would change their behavior.

However, our results demonstrated CEPP caregivers and non-CEPP caregivers similarly agreed they actively tried to make more money for their families. At the same time, both groups also reported being similarly worried about how changes in income could affect eligibility. Exploratory analyses indicated these two variables — ***worry*** and ***trying to make more money*** — are significantly negatively correlated.

This means caregivers who reported being more worried about losing assistance due to income changes also reported less actively trying to make more money. These results are correlational, however, suggesting one strategy to help parents feel more open to making additional income could be reducing worry regarding changes in income and eligibility.

Families also need to know about CEPP earlier to better understand their options and plan accordingly. Many felt they had no chance to prepare for the cliff. According to information gleaned from our county interviews, this tracks with county communication processes. In general, families were given information about CEPP when the income redetermination process showed they exceeded CCCAP income levels.

A few counties noted providing information to families at an earlier time, such as when they apply for CCCAP or 45 days to 50 days prior to income redetermination. At a minimum, counties shared families must be given a 15-day notice of being over the income threshold. Some caregivers admitted they didn't understand or realize they were on the program, suggesting communication challenges go both ways. Finally, if a family must opt-out rather than opt-in to CEPP, it may impact their awareness of the program.

Although there wasn't one consistent source at fault for the lack of understanding how changes in income affect eligibility, CEPP needs more effective strategies for sharing information.

During our research period, at least one county was thinking through new ways to reach parents, such as using text communication. Other technologies, such as an app or online calculator could help both CCCAP and CEPP families check their eligibility and plan for income increases. In one focus group, attendees supported the idea of a webinar about the programs to increase knowledge and understanding.

4. A slope is better than a cliff. CEPP should link copay increases with household income increases.

The legislation authorizing CEPP and the rules governing its implementation require counties to increase CCCAP copays over a two-year period "to gradually transition" parents off the program, with a requirement for income redetermination a year after being on CEPP. It doesn't require copays to increase as income increases during those two years.

Some families said they weren't receiving raises or the opportunities to earn more income that made the copay increases affordable. Sometimes the change in income pushing a parent over CCCAP eligibility is a child support payment, a temporary increase in hours during the holidays, or a change in family size.

Incomes were rising enough to qualify some families for the program, but not enough to keep up with the periodic copay increases. As a result, paying the new amount was difficult for some families. One mother put it best:

"When a 50 cent raise costs you $2 in benefits, it doesn't work."

It makes sense to put a time limit on a pilot program, but, CEPP should be modified to require that parent copays only increase when incomes do the same. The Office of Early Childhood's 2019 evaluation should analyze which implementation strategies showed the best retention rates, paying attention to those that chose to ramp up copay amounts more gradually, turning the cliff into a slope.

5. CEPP and CCCAP may benefit from other implementation consistencies and from counties learning from one another. Recommendations made in 2017 to improve CCCAP are applicable to CEPP as well.

As with CCCAP, counties have discretion in implementing the program. Some counties appeared to have a clearer vision for the CEPP than others, particularly around increasing copays.

The Office of Early Childhood provided an implementation template for the last five counties that joined CEPP, which provided guidance and pre-set, optional choices around setting and raising copays and communication. Future research should examine if more focused choice in implementation resulted in better outcomes for families.

The cliff can move depending on county decisions around income eligibility and CCCAP funding. Based on funding needs, a county could lower the CCCAP income eligibility threshold, causing some households to fall off the cliff — not because their income changed, but because eligibility changed.

When this occurs, CCCAP rules require counties extend eligibility to current CCCAP households for a few months to prevent an abrupt loss of benefits. Despite this extra time, this change can be understandably disruptive for families.

It contributes to feelings of worry and stress, impacting willingness to earn more income. It may also influence household confusion about or inability to distinguish between being on CEPP or not. Such changes also impact CEPP funding and the ability to offer the program to more families in other counties.

The Office of Early Childhood convened CCCAP stakeholders several times in 2016 to discuss broad program issues and solicit solutions. One finding from the 2017 report is applicable to CEPP:

"The nature of local control over CCCAP poses a fundamental dilemma: how to meet local needs while providing consistency for parents/caregivers regardless of where they live. County stakeholders appreciate flexibility, but parents and family advocates voiced equal support for ensuring administration minimizes variability in eligibility, payment and benefits… These tensions are not "solved" so much as managed… Conversation needs to continue … to ensure best balance of local control and consistency."[xix]

County administrators suggested they would benefit from learning from each other about implementing CEPP, which could be accomplished with a meeting or webinar. County-to-county meetings were also a recommendation from the 2017 stakeholder report.

Other CCCAP stakeholder recommendations would benefit CEPP, such as creating an online parent portal and increasing public awareness of CCCAP through a public education campaign.

6. Child care is increasingly unaffordable for Coloradans. We must continue to strengthen public investment in child care for working families.

In the Bell's Guide to Economic Mobility in Colorado, we demonstrate how our state's early childhood education system fails to meet the needs of all Colorado families.[xx] Parents are struggling to afford child care, preschool, and even kindergarten.

The increased cost of child care, health care, and housing has far outpaced Coloradans' incomes, who have only seen average weekly wages rise by $33 dollars since 2000 when adjusted for inflation. Child care costs are made more prohibitive because the U.S. has yet to prioritize public investment in early childhood education the same way it has for students in kindergarten and beyond. This contributes to child care, particularly high-quality care, being priced out of reach for many.

In Colorado, investment in preschool and kindergarten also lags demand. Programs like the Colorado Preschool Program, which allocates funding for 3- and 4-year-old children who have increased risk for challenges later in school, lead the way, but don't currently serve all eligible children. Neither preschool or kindergarten are funded at full-day levels. Research shows investing in these programs provides significant return on investment.

Congress appears poised to infuse state coffers with additional Child Care Development Block Grant (CCDBG) funding in 2018, which in Colorado could mean an additional $35 million in CCCAP funding.[xxi] While this increased investment is sorely needed, Colorado policymakers should continue to find ways to bolster and improve the state's early childhood education infrastructure. Working families in Colorado depend on it.

References

Appendix A. CEPP Design Components

County	Opt In/Out	Copay Amounts, Adjustments	Frequency of Income Redetermination	Pilot Start Date
Arapahoe	Opt out	1st month: same as prior to going over 2-24 months: based on household income and graduated copay schedule	6 months	Upon going over limit
Archuleta	Opt in	Copay increased by 1% at redetermination, using CHATS assessed parent fee in the first month following redetermination as a base parent fee to increase.	12 months	County sets 90-day extension with CHATS parents fee and families must opt in to CEP during first 30 days.
Douglas	Opt in	0-6 months: revised CCCAP copay based on income redetermination 6-12 months: 1% increase 12-18 months: 1% increase 18-24 months: 1% increase	12 months	If opt out, can remain on CCCAP for 90 days
Eagle	Opt out	0-6 months: revised CCCAP copay based on income redetermination 6-24 months: total family cost of child care is calculated. Parent copay is subtracted from cost of care resulting in "difference amount." 6-12 month: 20% of difference amount added to parent copay. 12-18: 40% of amount added to copay 18-24: 70% of amount added to copay If income increases, no change to copays; if income decreases, new copays are based on lower income. Changes that reduce cost of care can trigger lower fee.	12 months	Unclear
El Paso	Opt out	0-6 months: revised CCCAP copay based on income redetermination 6-24 months: copay increases by 10% every six months.	6 months	Unclear
Grand	Opt out	0-6 months: revised CCCAP copay based on income redetermination 6-24 months: copay increases by 10% of the parental fee every six months.	6 months	Unclear
Jefferson	Opt in	0-6 months: revised CCCAP copay based on income redetermination 6-24 months: copay increases by 1% of income every six months.	6 months	Pilot starts after 90 days and runs for 24 months
La Plata	Opt in	First 90 days: CCCAP extension copay 3-12 months: copay increases by 1% of income 12-24 months: copay increases by 5%	12 months	If opt out, can remain on program 90 days
Larimer	Opt in	0-12 months: revised CCCAP copay based on income redetermination 12-24 months: if income has risen, copay increases by 3% of income.	12 months	Unclear
Mesa	Opt out	First 30 days after redetermination: CHATS assessed parent fee as base fee to increase, which is 15% of income. 2-6 months: copay increases by 5% 6-12 months: copay increases by 5% 12-18 months: copay increases by 5% 18-24 months: copay increases by 5%	6 months	If opt out, can remain on program 90 days.

Ouray	Opt out	0-6 months: revised CCCAP copay based on income redetermination 6-12 months: parent fee increase by 20% 12-18 months: parent fee increases by initial dollar amount adjustment (the dollar amount corresponding with 20% adjustment) 18-24 months: parent fee again increases by initial dollar amount adjustment.	6 months. Fee increase schedule will not be redetermined based on income. (Originally 12 months but due to seasonal nature of work in the county it was revised.)	90-day and 6 month extensions are rolled into pilot. If families opt out, they do not receive the extensions.
Pueblo	Opt in	Copay increased by 1% at redetermination, using CHATS assessed parent fee in the first month following redetermination as a base parent fee to increase.	12 months	County sets 90-day extension with CHATS parents fee and families must opt in to CEP during first 30 days.
Routt	Opt out	CCCAP copay up to 225% FPL. If income exceeds 225%, copay will increase by 5% of income as detailed in Rule 3.905 B.9, to go no higher than 25% of household income. CHATS calculated 13% for one family and case worker "tried to play around with the numbers…so a household wasn't slammed." Practically speaking it rose about $50 every two months, or 2%. 2 families enrolled at time of interview.	12 months	Unclear
San Miguel	Opt out	0-6 months: revised CCCAP copay based on income redetermination 6-12 months: parent fee increase by 20% 12-18 months: parent fee increases by initial dollar amount adjustment (the dollar amount corresponding with 20% adjustment) 18-24 months: parent fee again increases by initial dollar amount adjustment.	6 months. Fee increase schedule will not be redetermined based on income. (Originally 12 months but due to seasonal nature of work in the county it was revised.)	90 day and 6 month extensions are rolled into pilot. If families opt out, they do not receive the extensions.
Summit	Opt in	Full monthly cost of CCCAP child care is calculated. The currently monthly CCCAP copay is subtracted from this amount. The difference is divided by 24. This amount will be added to parent copay each month until the end of 24 months.	12 months	Enrolled in pilot month after they exceed income limit.

Table 1

	Cliff Effect	Non-Cliff Effect
	N (%)	*N* (%)
Single Mother	37 (64%)	105 (58%)
Single Father	0 (0%)	5 (3%)
Two/Parent Guardians	8 (14%)	28 (15%)
Other Relative (Aunt, Uncle, Grandmother, Grandfather, etc.)	0 (0%)	2 (1%)
Other	1 (2%)	3 (2%)
Prefer not to answer	0 (0%)	3 (2%)
Missing	12 (21%)	35 (20%)
Total	**58**	**181**

Table 2

	Cliff Effect		Non-Cliff Effect	
	N	*M*(SD)	*N*	*M*(SD)
Monthly Income	58	$3529.00(870.02)	181	$3608.49(1229.03)
Household Members	58	2.60(0.82)	181	2.88(1.07)
Hours Worked/Week	44	39.64(5.86)	137	38.15(6.88)
Satisfaction with Job[xxii]	46	3.67(1.09)	153	3.49(1.23)
Understanding of CCCAP[xxiii]	46	3.93(0.83)	153	3.79(0.95)
Ability to Afford Child Care without CCCAP	46	1.47(1.05)	153	1.36(0.82)
Satisfied with Current Income[xxiv]	46	2.17(1.01)	151	2.20(1.08)
Satisfied with CCCAP[xxv]	46	3.35(1.23)	153	3.22(1.37)[xxvi]

Table 3[xxvii]

	Cliff Effect		Non-Cliff Effect	
	Yes	No	Yes	No
Living with Partner/Spouse	13.8%	63.8%	17.7%	61.3%

Table 4. Differences in Economic Behaviors

	Cliff Effect		Non-Cliff Effect		
	N	*M(SD)*	*N*	*M(SD)*	Mean Difference
Positive Actions	45	3.59(0.72)	152	3.44(0.89)	0.15
Negative Actions	46	2.93(0.88)	148	3.01(0.99)	0.08

Table 5. Differences in Economic Behaviors by Awareness

	Cliff Effect-Aware		Cliff Effect-Not Aware		
	N	*M*(*SD*)	*N*	*M*(*SD*)	Mean Difference
Positive Actions	24	3.65(0.77)	21	3.54(0.66)	0.11
Negative Actions	25	2.73(0.89)	21	3.17(0.82)	0.44

Table 6. Caregiver Perceptions of CEPP
("Please indicate how much you agree with the following statements about the Cliff Effect Pilot Program.")

	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
I understand how the Cliff Effect Pilot Works	1	2	4	16	2
Cliff Effect Pilot Program has been helpful for me/my family	2	1	3	8	10
I'm satisfied with the Cliff Effect Pilot Program	2	3	5	10	4
Cliff Effect Pilot Program has NOT substantially impacted me/my family	3	10	7	1	3

Table 7. Impact of CEPP on a Caregiver's Economic Situation
("The CEPP has allowed me to…")

	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Unsure
Accept a raise	3	2	9	5	4	1
Save more money	5	8	4	3	4	0
Take more hours at work or overtime	5	3	9	2	5	0
Take a chance on a new job	2	7	7	1	0	0
Reduce worry about child care	3	4	5	1	3	1

Sources

[i]2018 Family Income Guidelines, CCCAP. Colorado Office of Early Childhood.

[ii]Ibid.

[iii] Smart, R. Department of Human Services (Executive Director's Office, Division of Child Welfare, Office of Early Childhood) 2017-2018 Staff Budget Briefing. Colorado Joint Budget Committee. December 2016.

[iv]Guide to Economic Mobility in Colorado. Bell Policy Center. January 2018.

[v]Ibid.

[vi]Matthews, H. *Democratic Proposal Would Expand Child Care Access to Nearly 230,000 Children.* Center on Law and Social Policy. December 2017.

[vii]Parents and the High Cost of Care 2017. Child Care Aware.

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[ix] Matthews, Hannah and Christina Walker. "Child Care Assistance: Helping Parents Work and Children Succeed." Center for Law and Social Policy. July 24, 2014: 1-3. Print.

[x]"Making Work Pay: Building a Balance with Paid Leave, Dependent Care, and Flexibility," Guide to Economic Mobility in Colorado. Bell Policy Center. January 2018.

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[xii] Insights from Participants: Colorado Child Care Assistance Program (CCCAP), The Bell Policy Center PowerPoint Presentation, August 2013. Focus groups conducted in Denver, Akron, and Colorado Springs.

[xiii]Yanyuan W., Rutledge, M.S. and Penglase, J. Why Don't Lower-Income Individuals Have Pensions? Center for Retirement Research at Boston College. Number 14-8, April 2014.

[xiv]Smart, R. Department of Human Services (Executive Director's Office, Division of Child Welfare, Office of Early Childhood) 2017-2018 Staff Budget Briefing. Colorado Joint Budget Committee. December 2016.

[xv] Ibid

[xvi] Negative actions: $t(192)= -.507$, $p = .613$ and positive actions: $t(195)= 1.07$, $p = .284$

[xvii] Negative actions: $t(44)= 1.72$, $p = .093$ and positive actions: $t(43)= -.509$, $p = .613$ and.

[xviii] Cohen's d = .51

[xix]Fulton, B. and Hardin, J. Colorado Child Care Assistance Program Stakeholder Convening Series Final Report. The Civic Canopy. March 2017.

[xx]The Guide to Economic Mobility in Colorado. Bell Policy Center. January 2018.

[xxi] Schmike, A. "With promise of new federal money, more low income Colorado families could get help with child care." Chalkbeat. February 15, 2018. Accessed March 1, 2018.

[xxii]1= Strongly Dissatisfied; 5= Strongly Satisfied

[xxiii]1= Understand Completely; 5 = Understand Nothing

[xxiv]1= Strongly Dissatisfied; 5= Strongly Satisfied

[xxv] 1= Strongly Dissatisfied; 5= Strongly Satisfied

[xxvi]1= Strongly Disagree, 5 = Strongly Agree

[xxvii]Other participant responses were coded as "missing" or "prefer not to answer"