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## With child care costing \$25,000 a year, how are Denver parents affording families?

Child care in Colorado not only rivals the cost of mortgage payments, but it's hard to find



Kara Wyers, left, and her partner Cassie Wyers work from their home while caring for their 4-month-old baby in Castle Rock, Colorado, on Wednesday, March 26, 2025. (Photo by Hyoung Chang/The Denver Post)



By **ELIZABETH HERNANDEZ** | [ehernandez@denverpost.com](mailto:ehernandez@denverpost.com) | The Denver Post

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Against all odds — and with an assist from beloved children's program [Ms. Rachel](#) — Christina Galliani doubles as a stay-at-home mom to her toddler and a full-time employee at an information-technology company.

During working hours, Galliani tends to emails and Zoom calls from her house in Parker while wrangling her 2½-year-old boy.

"It feels like I'm doing double the work for one income," she said.

The arrangement was a last resort for Galliani and her husband, who were overcome with sticker shock when they shopped around for child care. The couple estimated they would need to spend \$25,000 to \$35,000 annually to put their baby in day care — a cost that didn't seem feasible on their combined salary of \$160,000 after rent and basic living expenses.

Child care is not only expensive in Colorado but scarce, experts and parents told The Denver Post. The state is ranked among the most expensive in the nation to find someone to watch your child while you're at work. Last year, the U.S. Department of Labor acknowledged that the cost of child care in this country ["an almost prohibitive expense."](#)

And as those high costs lead families to restrict spending and alter their ideas about the number of children they'd like to bring into the world, state lawmakers — notably, a slew of women — have proposed bills to tackle the issue.

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Waitlists at different metro Denver day cares — sometimes years-long — reign, prompting parents to wonder how soon they need to get in line to be considered for care. Before their kid is a glint in their father's eye?

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“I am frazzled and tired,” she said. “I am irritated that it costs the same as rent to send a child to day care, and I don’t understand how other families manage child care financially.”

The U.S. Department of Health and Human Services considers child care affordable when families [spend no more than 7% of their income](#) on it. Yet families in the U.S. currently spend between 8.9% and 16% of their median income on day care for a single child, according to [2024 data from the Department of Labor](#).

The median annual price of infant child care in Denver is nearly \$25,000 with toddler care surpassing \$21,000, according to the most recent [data provided by the Department of Labor](#). Colorado is ranked fifth out of the 50 states and the District of Columbia for most expensive infant care, according to the nonprofit [Economic Policy Institute](#).

Nearly 60 people responded when The Post asked Coloradans to share their experiences finding and affording child care.

Of the 40 respondents who were still paying for day care — some found it more cost-effective for one parent to drop out of the workforce and become a stay-at-home parent — the average annual cost was more than \$26,000. The highest price tag was \$85,000 a year for a private nanny in Thornton, while the lowest was \$3,600 a year with the help of the [Colorado Child Care Assistance Program](#) for low-income families.

**RELATED:** [Soaring costs could force 64% cut in Colorado child care program](#)

Multiple parents said they spent more on child care than their rent or mortgage payments. Some found their family planning to be at the mercy of day care costs, forcing them to abandon dreams of having more kids.

All but one content stay-at-home mom respondent wondered how a system like this was sustainable.

Experts pointed to myriad reasons for the high costs, creating a perfect storm of inaccessibility. [Colorado’s housing crisis](#) has driven up the [state’s cost of living](#). A [shortage of caregivers](#) and the [inability to retain them due to low pay](#) is another factor, they said.

And state legislators pointed to [private equity firms buying up child care centers](#) as another factor driving prices up.

“It breaks your brain how hard it is to find affordable, high-quality and reliable care,” said Alison Friedman Phillips, child care expert and director of programs, policy and advocacy at the [Women’s Foundation of Colorado](#). “The child care infrastructure in our state is a vital part of our economy and community. Unfortunately, it has not been sustained or supported or valued in the way that’s really needed.”

## Child care

Rose Schuchat

They bought  
each parent

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two kids,

"You would think that would be plenty, but we're pretty much paycheck-to-paycheck between mortgage and day care and we're not extravagant spenders," Schuchat said.

The couple moved to Denver from Chicago in 2022 with two young kids in tow. They heard how tricky it was nabbing day care spots, so Schuchat started the search before they even moved to Colorado. She was confronted with years-long waitlists requiring non-refundable fees to secure a place.

"So I have to get on a waitlist before I conceive?" Schuchat said.



Toys are ready for children to play with at Lil People Learning Center, a child care center in Green Valley Ranch, in Denver on Nov. 18, 2024. (Photo by RJ Sangosti/The Denver Post)

While the family waited out the waitlists, they hired a nanny for their kids, now 2 and 5.

The eldest secured a day care spot first, increasing her sibling's chance of coming off the waitlist sooner. After a few months, the Schuchat family managed to get both into day care.

Now they're paying about \$35,000 annually for their youngest's day care while the older child has graduated into Denver Public Schools kindergarten.

"Our oldest is the baby of her grade, and it was interesting because there wasn't even an option financially to consider if she was ready for kindergarten or not," Schuchat said. "I do think she was ready, but what if she hadn't been? It should be about their development, not about whether you can afford to hold them back or not."

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The state offers a website called [Colorado Shines](#) to help families find a child care program. Users can search for options near their work or home, filter the results by the place's rating and view complaints.

Sarah Dawson, division director for the [Colorado Department of Early Childhood's Child Care Assistance Program](#), said the Colorado Shines search tool was "a lifesaver" as she navigated finding care for her now-1-year-old.

**RELATED:** [How to choose a child care program in Colorado](#)

She admitted waitlists are long — the ones she got on while pregnant exceeded nine months — but advised signing up as early as possible.

"Don't get discouraged," Dawson said. "Continue to look at the providers that you're interested in even if they have a waitlist longer than you think you need."

As kids get older, the state does provide more opportunities for free child care. All Colorado children [can register for up to 15 hours of free preschool](#) in their year before kindergarten through the state's [Universal Preschool Colorado](#) program, although it has [navigated a rocky rollout](#) as demand exceeded expectations.

Colorado has 231,993 children under age 6 with all parents in the workforce, but the state only has enough capacity to put 156,691 kids in licensed child care facilities, according to a [2023 report from the Denver-based Bell Policy Center](#). That means 75,302 children did not have an available seat with a licensed child care provider.

That gap has decreased over the last few years because of a drop in the number of children and an increase in child care spots, the Bell Policy Center report said.

The state does not regulate or track child care facility waitlists or the average duration of time that families may be on a waitlist. It also does not have information on the average child care prices across Colorado.

What is known? The future of child care in Colorado — particularly for low-income families — is uncertain.

Recent state and federal changes coupled with waning stimulus money and a \$1 billion state budget deficit have [endangered the future](#) of the Colorado Child Care Assistance Program, which helps low-income families pay for child care so parents can work or go to school.

State officials project about 64% fewer families will be able to access the program without a sudden injection of cash. About 29,000 children receive day care through the program annually.

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When Kara Wyers was pregnant, she had ideas about the child care setup that would work best for their family.

She and her partner both work from home for the most part, but on days her partner leaves for work, Wyers envisioned hiring someone to come to their Castle Rock home part-time to help out. Maybe the person would be bilingual. They would, hopefully, have experience in early childhood development. They'd have great references and be comfortable with dogs.

Wyers and her partner were in for a rude awakening.

“Now it's to the point of who is qualified that is available,” Wyers said. “It's like the minimum viable option, which is horrible because this is the most important thing in the world.”

Wyers' first daughter was born in November. During her pregnancy, the 32-year-old said she was warned by a friend that the hardest thing after birth would be finding child care. She thought that was surely an exaggeration.

Now, she wholeheartedly agrees.



Kara Wyers works from home while caring for her 4-month-old baby in Castle Rock, Colorado, on Wednesday, March 26, 2025. After the boy was born in November, Kara and her partner Cassie Wyers have had a difficult time finding affordable and high-quality child care. (Photo by Hyoung Chang/The Denver Post)

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who wasn't even born yet. Instead, the couple started looking in earnest when the baby was a month old and the clock on parental leave started ticking.

Not only could Wyers not find a part-time nanny she liked, she couldn't even find one within her budget and scheduling needs.

As a saving grace, Wyers discovered a new Denver day care center opening in June and secured a spot. The couple who originally hoped to avoid a day care center now found themselves grateful and relieved.

Until June, Wyers and her partner cobbled together a temporary solution. A neighbor who is a stay-at-home mom is watching the baby for \$20 an hour when Wyers' partner is out working. If they're both working from home, they do their best to juggle the baby and their jobs.

"The cost of child care is so high that we have had to reevaluate our current career trajectories," said Wyers, who works in software sales while her partner works in IT. "Some people look at one person being a stay-at-home parent as more cost-effective. If one of us quit our jobs, that would be a huge financial change for us, even considering the cost of day care. So it's kind of trying to figure out where you draw the line."

Friedman Phillips with the Women's Foundation of Colorado said the bottom line is that the state needs more public investment in child care to best support its citizens and workforce.

That sentiment is shared by some Colorado legislators who proposed bills related to child care this session.

[Senate Bill 4](#), sponsored by four Democratic women, was signed into law by Gov. Jared Polis in March. It mandates child care waitlist, application or deposit fees be refunded if the child is not enrolled within six months of paying the fee. The prospective family must submit a written request to the child care program to receive the refund.

Another bill still under consideration — [House Bill 1011](#), also sponsored by four Democratic women — would require child care centers owned by private equity firms meet certain requirements to receive state funding.

For example, those centers could charge waitlist fees of no more than \$25 and would need to post and update accurate pricing on their website. The centers would also need to be allowed to maintain ownership of their property under the bill.

And if private equity acquired a child care center, the center would need to provide at least a 60-day notice to all employees and families with children enrolled at the center if the new owner intended to lay off employees or change enrollment or eligibility requirements for the child care center.

According to the bill, large for-profit child care centers backed by institutional investors have proliferated in Colorado with a "profit maximization motive."

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## “People 1

Galliani is up at 6:30 a.m. tackling early-morning chores and savoring a moment’s peace.

Come 8 a.m., her toddler wakes and her job in the financial department of an IT firm begins.

Off to the races.

The 34-year-old crams as much work as she can into the time it takes for her toddler to go from sleepy-eyed to fully charged. Then she dedicates a half hour of one-on-one time to him before his breakfast inquiries commence.

Galliani capitalizes on her hungry boy’s high-chair-induced immobility by cleaning up the kitchen and maybe tossing in a load of laundry. A post-breakfast “Ms. Rachel” break buys Galliani another hour of work.

Sometimes her boy plays independently. Sometimes he’s more clingy. Holding the little one during client video calls is out of the question, but sometimes he makes appearances on video meetings with colleagues.

“My boss knows I’m taking care of my child at home,” Galliani said. “He’ll check in asking how it’s going every once in a while.”

During the baby’s lunchtime, Galliani cleans up what she can around the house. The mother uses her one-hour lunch to play with her son, often choosing a walk outside to break up the day.

Naptime is at 3 p.m. Galliani spends the next two hours with her head down, plowing through her work to-do list.

“Thankfully, my kid is pretty chill and reasonable,” Galliani said. “It’s hard, and it’s very busy, but it generally works out. I recognize that most people don’t have this set up, and we’re lucky.”

Like many of the people who responded to The Post’s survey, Galliani said that regardless of how lucky she feels, she still looks around and wonders how anyone else is making this work.

“The financial burden it’s placing on parents who are also expected to buy a house and save money for their kids’ college and have safe cars and keep up with everything else — it’s an unreasonable expectation,” she said. “If this country wants people to keep having kids... people need more assistance for accessible child care.”

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