NATIONAL WOMEN'S LAW CENTER
Justice for Her. Justice for All.

SHARING THEIR STORIES: Women Talk about How the Cost of Living Impact Them and Their Families

Photos Provided By NWLC Staff

Rising cost of living and inadequate income forces many women and families to make tough decisions to provide for themselves and their families. Below, members of NWLC's Sparking Change initiative share their personal experiences on how the affordability crisis impacts them and their families.

Photo Provided By LJ Clements of Living Out Loud Productions

Stephanie

We are a working-class family that lives a lowkey life. The rising cost of living has impacted our family in ways that are still hard to put into words. Increasing food prices have been one of the biggest impacts. We are a family who makes too much money to qualify for SNAP and WIC benefits but not enough money to afford wholesome foods on a consistent basis. I take the lead on grocery shopping, and I have stopped purchasing beef all together because it's so expensive. More recently, I have started getting our fresh produce from church. I am also preparing to begin trying to grow some of our own vegetables. As a mother, there's guilt attached to not being able to have blueberries and strawberries every day when I know they are the foods my picky toddlers will eat. But with strawberries and blueberries being closer to $6.00, even at the lower cost grocery stores, these things are becoming a treat. There's another level of mom guilt knowing the kids end up eating more imbalanced meals when I need to buy food that lasts longer.

The increase of living costs has a ripple effect. We are paying more in food costs, which takes away from extracurricular activities and forces me to really weigh the costs when it comes to medical care. I found myself avoiding the emergency room in November to avoid the high cost of a co-pay. I went to the urgent care clinic, and they ended up sending me to the ER anyway. So now we are paying the cost of the urgent care visit plus the emergency room. The cost is so high that I am on a payment plan for one year to pay off the cost of one visit. This is just me; it does not include the additional cost of healthcare and dental care for our four children.

Another ripple effect has been the increase in cost of utilities. Electricity, water, and trash services have significantly increased, putting a strain on our pockets. We work really hard to keep our older kids from knowing that there is a financial strain on our family right now. It feels impossible to save for a hard day, and the temptation to use "pay in 4 apps" is a real thing.

Our reality is that if the cost of living continues to increase while resources decrease, my family may experience food insecurity. It is a reality that one medical crisis could be detrimental to our financial stability. This is just my story, but I am certain there are many other families experiencing similar struggles, stresses, and mom guilt.

Photo Provided By LJ Clements of Living Out Loud Productions

Kailah

The rising cost of living has impacted my family in a fundamental way. I worked as a K-12 teacher before the birth of our son, but childcare costs for a newborn in our area were between $900 and $1,200 a month. Not to mention, there were limited spots, long waitlists, and unreasonable commutes. We agreed that I would stay home for a year, then try to find childcare again. The main sacrifice was my husband taking a travel position in another state with his same company. His income increased, but he also transitioned to working 60 hours a week. This was the only way to quickly increase our family's wages to cover the cost of living, including housing, healthcare, groceries, transportation, and debt.

When our son turned 2.5 years old, he was diagnosed with nonverbal Autism Level 2. We applied for Medicaid to help pay for his medical expenses for treatments like speech therapy, occupational therapy, and applied behavioral analysis therapy. We were denied due to our household size and income. We are a one-income, lower middle-class family of three. We are appealing the denial and again applying for the CCC+ Medicaid Waiver; however, as of now we have to pay for private health insurance and copays out of pocket, totaling nearly $10,000 a year for our son alone. We have had to take on medical debt to make sure he receives the services he needs in a timely manner. We have also depleted my husband's retirement fund to pay off medical debt within the last year.

With our son's disability, we are limited on the childcare options available to us. Most of the childcare centers in our area are not equipped to support a young child with disabilities. There is one special needs childcare center in our city, and the waitlist is currently 18 months long. Our son just turned 5 years old this January and he will be eligible for full-day elementary school in the fall, but childcare is still a concern. If I go back to work as a middle school teacher, I will get off work at 4:15 pm, but the elementary school is released at 2:05pm. There are no pick-up afterschool programs for children with Autism, so we will need to hire a caregiver to pick our son up from school, take him home, and provide care until I arrive from work. This can easily cost $60 dollars a day for 3 hours of care, which equals $300 weekly or $1,200 a month. That would be about one-third of my take home pay as a K12 teacher returning to the classroom. My teacher pay has not increased much overtime and is still below the national average teacher salary.

The other dilemma is that our son still needs to attend all of his therapies, and with my husband still working out of town I am the only one available to transport him. If I return to work full-time, we would also have to pay someone to take him to his appointments and stay there with him on certain days of the week, which would be an additional expense. The choice then becomes whether I return to work and spend the majority of my earnings on childcare for our special needs child, or I stay home and miss out on contributing to my own retirement fund and building my own career capital.

Currently, our highest expense is housing as I provide childcare. We prioritize making sure the mortgage, utilities, groceries, and medical copays are paid. Then we focus on transportation, retirement, debt, and savings if there is anything left. We feel blessed to be homeowners, but we were unsuccessful in previously attempting to sell our house because the property taxes, home owner's insurance, and maintenance fees continue to rise. We have a small emergency fund, but it can feel like a merry-go-round with using the funds then needing to replenish them. Our dream is to cashflow my Master's of Social Work so that I can support differently abled individuals and families like ours, a $40,000 tuition. We would also like my husband to be able to return to in-town work, but we would need to have a larger emergency fund as our local wages are lower than those of a travel tradesman. Most importantly, we would love to be able to contribute monthly to an ABLE account to provide financially for our special needs child who will become a disabled adult, and to build both of our retirement funds. The reality is that we are doing our best to make it day by day.

Photo Provided By LJ Clements of Living Out Loud Productions

Heather

Our family became homeless, food insecure, and medically fragile because affordable, accessible childcare was simply unavailable. This isn't just my story—it's the story of millions.

The longstanding childcare crisis leaves providers underpaid and families without affordable, safe options. As the cost of essentials outpace wages, financial instability worsens. At the same time, SNAP and other public benefits rely on outdated cost-of-living standards and is designed without input from those affected, forcing families into impossible choices and perpetuating hardship. The gap between secure and struggling families widens each year.

Women are disproportionately affected, forced to choose between career advancement and caring for family. This limits potential and contributes to declining birth rates as families weigh the financial risks of having children. Meanwhile, childcare providers suffer—many leave the field they love due to unlivable wages. Our current policies fail to support families or the professionals who care for their children.

My family knows these struggles firsthand. Despite being college-educated and earning over $150,000, we were ineligible for childcare assistance—yet still couldn't afford care. Forced to make an impossible choice, one of us left work to care for our children, triggering a downward spiral into instability, homelessness, and food insecurity.

For those facing poverty or homelessness, the path to stability is steep and blocked by systemic barriers. A decade later, our family has made progress, but still rely on SNAP, Medicaid, and housing support. The effects linger: nutrition insecurity, declining health, and the constant threat of homelessness—all rooted in the lack of affordable childcare. I know that children raised in high-stress environments face lifelong trauma risks.

The daily struggle for survival takes a heavy mental toll. Without reliable access to basic needs, my health declined and I went on disability. My children still face health and mental health challenges from the trauma we endured. Homeownership is out of reach, and I worry my children may struggle to escape poverty or homelessness—all triggered by one unaffordable need: childcare – the catalyst!

This is not an isolated issue. When families lack access to essentials like childcare, housing, food, and medical care, our entire economy is weakened. Investing in living wages, affordable childcare, housing, and food programs strengthens our nation and helps children thrive.

Without an effective system and proper support, everyone—regardless of income, education, or career—will be affected. Our economy will suffer. Investing in children and families is investing in our collective future. Today's youth are tomorrow's doctors, teachers, and leaders, yet current policies fail them. We must do better.

The ongoing childcare shortage is projected to lead to a staggering loss of $216–$329 billion in economic productivity over the next decade. Every year, the U.S. economy suffers approximately $172 billion in losses due to reduced productivity and lost tax revenues resulting from inadequate childcare. Nearly 4.2 million children continue to lack access to formal care, impacting not only our finances today but also our long-term economic security—even into retirement.

Acknowledgements

Stephanie, Kailah, and Heather are Sparking Change storytellers from the Viginia cohort who shared their personal accounts for this project. Sparking Change is a storytelling and leadership development initiative that centers the voices and experiences of women and nonbinary people closest to the intersecting issues of income insecurity and child caregiving. For more information, visit https://nwlc.org/sparking-change/.

NATIONAL WOMEN'S LAW CENTER

Justice for Her. Justice for All.

1350 I Street NW, Suite 700
Washington, DC 20005
202.588.5180 | fax 202.588.5185
www.nwlc.org