

A woman with her hair in a bun is sitting on the floor in a library, holding a crying baby. She is wearing a blue tank top and green leggings. In the background, a young child in a pink shirt and red pants is standing near a bookshelf. The scene is dimly lit, with the bookshelves filled with books.

2025 Cost of Care Report

***A toolkit for***  
**parents & families**

**care.com**

# Why we made **this toolkit**

The world of care is complex. For parents, caregivers, and families everywhere, the emotional and financial strain can feel insurmountable. But it doesn't have to.

That's why we created this toolkit—to help families navigate the challenges of caregiving with clarity, confidence, and hope. In the [2025 Cost of Care Report](#), we surveyed thousands of parents to better understand the impact of care on their lives.

## Caregiving **Stress on Parents**

Due solely to the stress of finding, managing, and paying for care



**90%**  
of parents have  
lost sleep



**80%**  
of parents  
have cried



**29%**  
of parents have  
considered self-harm

These aren't just "statistics." They're a wake-up call—especially in light of the US Surgeon General's 2024 [public health advisory](#) on the worsening mental health of parents.

### Parents are overwhelmed by the demands of care:

- 5** loved ones to support on average
- 34** life moments missed a year on average
- 40%** of household income spent on average
- 48%** say they don't have enough help

### **At Care.com, this is personal.**

It's why we champion care—not just as a service, but as a way of life. With this toolkit, we aim to help you **lighten your mental load**, build a stronger caregiving network, and restore time for what matters most. Because **when care is there, life works.**

# Lighten the **mental load**

The average parent cares for five loved ones—children, aging parents, pets, and partners—all with different needs and arrangements. 48% say they don't have enough help, while 73% say a stronger care network would help.



Children



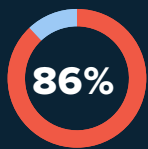
Aging parents



Pets

**The good news? Building that village is possible.**

**Simplify your search:**



**of parents agree**—one platform for all your care needs would be helpful.

Parents shouldn't have to juggle three apps to find the care they need. Consider caregivers who can cover more than one type of care need, or platforms that allow you to access multiple types of caregivers all in on place.

### Did you know?

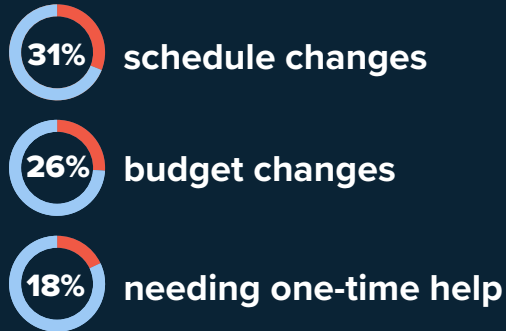


- With [Care.com](https://www.care.com), you can find child care, senior care, adult care, pet care and housekeeping—all in one place.
- 100% of caregivers you can hire on Care.com are background-checked for peace of mind.
- You have options beyond in-home—Care.com can help you find [daycares](#), [activities & camps](#), and [senior living communities](#) too.



## Plan for the unexpected:

Finding care isn't a one-and-done affair. Parents say common disruptions to their care arrangements include:



It's clear life doesn't wait, and neither should you. Consider options that can help you stay ready to find additional help, when you need it.

### Did you know?

You can get a Care.com membership for under \$1/day, giving you ongoing access to multiple types of care for your household.

## Better support and guidance:

Sometimes the biggest challenge isn't just finding the right caregiver or care center—it's about how to get started in the first place. It's ok to reach out to get help even in these early stages.

### Did you know?

Care.com is now gradually rolling out a Senior Care Advisor service—pairing you with a masters-level social worker for tailored guidance and care planning.

**When your family's care needs are met, you can breathe easier. And easy breathing isn't just a goal, it's what we deserve.**



# Find financial relief

Caregiving isn't just a logistical challenge—it's a financial one. The following tools, links, and resources can help you wrap your mind around the best financial path forward for your family.

Use our [Cost of Care calculator](#) to get a clear picture of expenses and plan accordingly.

## Tax credits and subsidies to help you save

- [Families can save up to \\$1,200](#) with the child care tax credit.
- Low- to moderate-income earners may qualify for the Earned Income Tax Credit (EITC). [Visit the IRS website](#) to learn more.
- If your employer offers a Dependent Care FSA, you can [set aside up to \\$5,000](#) tax-free for care expenses, and you'll usually save around \$2,000.
- Check out [9 child care subsidies and financial assistance programs](#), including a breakdown by state/territory.

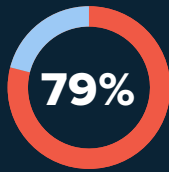


### Did you know?



Tax breaks can offset your payroll tax expenses when you [pay a nanny on the books](#). Plus, this gives them protections and benefits like Social Security, unemployment benefits, and a credit history—qualifying them for things like car loans and mortgages. With Care.com's [HomePay](#) service, we make paying legally seamless—for you and your caregiver.

# Engage your employer



**79%** of parents see a role for employers in providing support through subsidized caregiving benefits.

## Ask about care benefits

Check if your employer offers benefits like free membership to caregiving platforms, subsidized back-up care, and more.

## Advocate for benefits

Don't have benefits yet? Take [this advice](#) from a senior HR pro on how to make a push within your organization.

## Use Care.com's Data & Reports

[Our reports](#) are packed with helpful information for your employer on the ROI tied to helping employees with care benefits.



## Did you know?

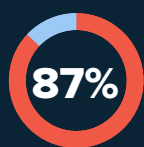


Through [Care for Business](#), Care.com enables employers to provide caregiving support through subsidized Backup Care, Care Spending Accounts, free premium membership to Care.com, and more.

Employers can also help their employees access [LifeMart](#), our members-only discount platform, to find daycare discounts.

# How we advocate for families and caregivers

Care is a universal need, but right now, it's out of reach for too many. Families struggle with affordability and stress, while caregivers—those we trust with our most precious loved ones—face financial instability.



**of parents said** expanded tax credits for care expenses would be helpful in solving the challenges of finding and managing care.

This is why Care.com is more than a platform. We're advocates for systemic change, working at every level of government to create a future where care is accessible, affordable, and equitable for all.

- We fight for expanded tax credits to ease the financial burden on families.
- We support policies that ensure caregivers are paid fairly and treated with dignity.
- We champion solutions that benefit both families and the professionals who care for them.





## Child Care Availability and Affordability Act

Amidst a seemingly divided political landscape, **child care stands out as a shared priority that transcends party lines.** Care.com has supported the work of Senators Katie Britt (R-Ala.) and Tim Kaine (D-Va.) on the proposed Child Care Availability and Affordability Act and Child Care Workforce Act. Bills like these not only support families, but also professionals working in caregiving careers and include:

1. Expanded tax credits for low- and middle-income working families
2. Increasing the amount of pre-tax dollars parents can put into a Dependent Care Flexible Spending Account
3. A grant program for states and localities looking to increase pay for child care workers

Care.com will continue to work to advocate for better conditions for families and professional caregivers. Learn more about our advocacy work [here](#).

Are you interested in getting involved? Stay up to date on [policies in your area](#) and reach out to [your representatives](#) to advocate for greater child care support.

**Care isn't just a transaction—it's connection, community, and the foundation of a life we all deserve.**

**That's why Care.com champions a world of greater care—for every family and caregiver.**