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Too Costly to Work? The Childcare Burden on Household Earnings

Brittany Birken
Director and principal adviser
Community and Economic Development
Federal Reserve Bank of Atlanta

John Rees
Senior adviser
Community and Economic Development
Federal Reserve Bank of Atlanta

Jacob Walker
Senior research analyst
Community and Economic Development
Federal Reserve Bank of Atlanta

Primary Issue:
Two southeastern states, Florida and Georgia, have several of the country's fastest growing metro areas. Adequate labor supply is going to be critical to support that growth. This is especially true for essential and foundational occupations that are in high demand and important for community development and employment objectives. High childcare costs have the potential to be an impediment to labor supply if families with young children cannot access affordable childcare. This research examines the magnitude of the childcare burdens in high-demand jobs for the fast-growing areas in Florida and Georgia.

Key Findings:
This research provides comprehensive quantitative evidence of the substantial childcare affordability challenges facing working families in high-growth metropolitan areas of Florida and Georgia. The analysis reveals that childcare costs consume a disproportionate share of household income, particularly for single-earner families and those employed in lower-wage occupations essential to community functioning. Childcare affordability varies dramatically by occupation and family structure. Regional variations in costs and wages create differential impacts across metropolitan areas.

Takeaways for Practice:
Employers, workforce intermediaries, and other community social service organizations can use this analysis to better understand the potential financial constraints for workers with young children and consider strategies that might help attract and retain employees by addressing childcare affordability challenges. Community and state leaders focused on economic development, economic mobility, and strategies for meeting the talent needs of employers can use this analysis to better understand and address the potential childcare affordability constraints that can affect labor force participation.

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Too Costly to Work? The Childcare Burden on Household Earnings

Abstract:

This paper explores the cost of childcare for working families with young children by calculating the household percentage of income that families would likely expend on childcare in select high-demand occupations in six high-growth counties in Florida and Georgia. Twelve occupations, including essential and foundational occupations that are important to community development and employment objectives, were examined in each selected geography. Using the median price of childcare and different family compositions, the authors demonstrate substantial childcare affordability challenges for most scenarios included in the analysis. For high-growth metropolitan areas, inadequate childcare affordability may become a constraint on continued economic expansion. If families cannot afford to participate in the workforce because of high childcare costs, or if essential workers relocate to more affordable areas, regional economic growth may be limited by labor supply constraints rather than labor demand. This analysis helps define the level of potential financial burden for working families with young children and can inform strategies that address affordability for working families.

JEL classification: J13, J23, J24, J31

Key words: childcare, human capital, labor force, workforce development

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About the Authors:

Brittany Birken is a director and principal adviser in Community and Economic Development at the Federal Reserve Bank of Atlanta

John Rees is a senior adviser in Community and Economic Development at the Federal Reserve Bank of Atlanta

Jacob Walker is a senior research analyst in Community and Economic Development at the Federal Reserve Bank of Atlanta

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Comments to the corresponding author are welcome at brittany.birken@atl.frb.org.

Section 1: Introduction

The escalating cost of childcare has emerged as a critical concern for working families and employers alike, particularly in high-growth metropolitan areas where labor demand remains a challenge for many employers. Recent data from Child Care Aware of America (2024) reveals that the average annual price of childcare in the United States reached $13,128 in 2024, with costs continuing to rise faster than overall inflation—a 29 percent increase in childcare prices from 2020 to 2024 compared to a 22 percent rise in overall prices. This burden represents 10 percent of the median household income for a married couple and 32 percent of the median household income for a single parent, far exceeding the seven percent benchmark recommended by the US Department of Health and Human Services for parent contributions toward the cost of subsidized childcare.[1] The financial strain is particularly acute for families with infants, as childcare costs exceed annual in-state university tuition in 39 states, as well as the District of Columbia.[2]

The relationship between childcare affordability and maternal labor force participation has been well-established in the economic literature and remains particularly relevant in the current economic climate. Maternal employment rates continue to lag significantly behind fathers' employment rates (68.3 percent versus 94.9 percent).[3] Recent analyses by KPMG indicate that American workers' access to employer-provided childcare remains limited, with only 13 percent of full-time and six percent of part-time private industry workers having access to such benefits as of March 2023.[4] Additionally, higher earners are three times more likely to have access to these benefits than lower earners. For these reasons, some families with young children must decide between making a considerable investment in childcare costs or having parents, especially mothers, leave the workforce entirely,

[1] Child Care Aware of America, "Child Care at a Standstill: Price and Landscape Analysis 2023," https://www.childcareaware.org/thechildcarestandstill/, accessed October 16, 2025.

[2] Ibid.

[3] US Bureau of Labor Statistics, "Employment Characteristics of Families Summary" (US Department of Labor, 2025), https://www.bls.gov/news.release/famee.nr0.htm.

[4] KPMG, "Crisis in Childcare and The State of Work in America" (2024), https://kpmg.com/us/en/articles/2024/may-2024-childcare-crisis-state-work-america.html.

which would cut down household income in the near term and possibly hamper future wages and economic mobility.[5]

Unaffordable childcare payments can limit the number of hours parents can work, cause them to leave the workforce entirely, or lead families to piece together informal, unregulated care that may be less expensive but often less reliable and does not provide their children with proper early childhood development.[6] CCDF subsidized childcare is a tool that helps alleviate the cost burden. However, it currently serves approximately 16 percent of all eligible families, leaving many low- and moderate-income families still struggling to fund care.[7] The lack of affordable childcare options on all fronts can cause significant financial pressure, forcing parents to consider reducing their working hours or leaving their jobs, depleting their savings, and living on tight budgets. This economic strain can impact parents, children, employers, and the economy.

1.1 Demand Side Challenges: High Costs and Limited Access

The national average cost of childcare is more than $13,000. The average masks the reality that childcare expenditures are even higher for a great many families: 53 percent spend more than $18,000 and 20 percent of parents spend more than $36,000 annually.[8] Childcare costs are often comparable to other staple living expenses and regularly even exceed other household budget items. For example, the cost of childcare for some families is almost six times the average used car payment, which is $6,396.[9]

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[5] Michael Madowitz, Alex Rowell, and Katie Hamm, "Calculating the Hidden Cost of Interrupting a Career for Child Care" (Center for American Progress, 2016), https://www.americanprogress.org/wp-content/uploads/sites/2/2016/06/ChildCareCalculator-methodology.pdf.

[6] Federal Register, "Improving Child Care Access, Affordability, and Stability in the Child Care and Development Fund (CCDF)" (March 1, 2024), https://www.federalregister.gov/documents/2024/03/01/2024-04139/improving-child-care-access-affordability-and-stability-in-the-child-care-and-development-fund-ccdf.

[7] US Government Accountability Office, "Child Care: Subsidy Eligibility and Use in Fiscal Year 2019 and State Program Changes During the Pandemic," *GAO Highlights* GAO-23-106-73 (2023), https://www.gao.gov/assets/gao-23-106073.pdf.

[8] Sheri Reed, "2025 Cost of Care Report: The True Financial and Emotional Toll on Families" (Care.com, 2025), https://www.care.com/c/cost-of-care-report/.

[9] Jane Fillion, "IN CONTEXT: Child Care Costs Surpass Other Major Family Expenses," (*First Five Years Fund*, 2024), https://www.ffyf.org/resources/2024/01/in-context-child-care-costs-surpass-other-major-family-expenses/.

Childcare costs do not pose the same level of burden to all family budgets. Families in the lowest income quintile are spending approximately 35 percent or more of their income on childcare, while middle-income families are spending around 14 percent.[10] For this reason, low-income working families are less likely to use formal childcare facilities than families with higher incomes, and this gap has only widened since the pandemic.[11]

1.2 Supply Side Challenges: Workforce Instability and Low Wages

The childcare industry has been described as highly fragmented, consisting of many small, single-establishment non-profit and for-profit firms that struggle to subsist.[12] Firms are challenged with keeping their costs low because their potential revenue is constrained; however, low costs can result in low pay and high turnover among the childcare workforce. The Center for the Study of Child Care Employment collects wage information for over one million formal and informal childcare providers nationwide. At just $24,240, the average annual salary is extremely low compared to other occupations. More than 15 percent of all childcare workers are below the poverty line in 41 states. Almost half of workers use public assistance programs such as the Children's Health Insurance Program (CHIP), Supplemental Nutrition Assistance Program (SNAP), and Temporary Assistance for Needy Families (TANF).[13]

Inadequate pay significantly contributes to industry vacancies and the lack of affordable and accessible childcare options. A significant concern families face with childcare is the cost and the lack of available slots.

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[10] Malik Rasheed, "Working Families Are Spending Big Money on Child Care" (Center for American Progress, June 20, 2019), https://www.americanprogress.org/article/working-families-spending-big-money-child-care/.

[11] See Mayol Garcia Eggleston and Gracia Trejo Meyers, "Most Parents Don't Have Any Formal Child Care Arrangements" (US Census Bureau, 2023), https://www.census.gov/library/stories/2023/11/child-care.html and T. W. Morrissey, "Child Care and Parent Labor Force Participation: A Review of the Research Literature," *Review of Economics of the Household* 15, no. 1 (2017): 1-24, DOI: 10.1007/s11150-016-9331-3.

[12] US Department of the Treasury, *The Economics of Child Care Supply in the United States* (US Department of the Treasury, 2021), https://home.treasury.gov/system/files/136/The-Economics-of-Childcare-Supply-09-14-final.pdf.

[13] Ibid.

1.3 Implications for Labor Force and Economic Development

For families with young children, childcare is a crucial consideration in balancing work and career advancement. Since 2017, millennials have comprised the largest section of the active labor force in the United States, with 17 million of them women with children. According to a survey conducted by the Center for American Progress, mothers reported that if they had access to more affordable and reliable childcare, they would increase their earnings and career progression, find higher-paying jobs, apply for promotions, and seek additional working hours.[14] Higher labor force participation enabled by access to childcare is associated with lower poverty rates and increased median household incomes. States with higher educational attainment also have the highest levels of personal income per capita, and these same states tend to have a higher share of children in formal childcare, reinforcing the link between childcare accessibility and economic prosperity.[15] The high cost of childcare, particularly for infants and toddlers, has been documented to result in as much as $122 billion in foregone wages, reduced productivity, and lower tax revenue.[16]

The literature highlights the challenges faced by childcare providers and working families, as well as the implications for employers and the economy. For these reasons, childcare is an issue on the radar of employers and policymakers, but without tangible information on the potential budget constraints that household earnings may impose on a significant portion of the workforce. The goal of this research is to shed light on the realities of household budget needs for working families and the implications for the recruitment and retention of workers. This analysis can help inform community and economic development efforts, workforce development considerations, and employer practices.

Section 2: Methodology and Data

Our analysis addresses two primary research questions. First, we examine the typical childcare costs that working families with young children face in high-growth communities

[14] Leila Schochet, "The Child Care Crisis Is Keeping Women Out of the Workforce" (Center for American Progress, 2019), https://www.americanprogress.org/article/child-care-crisis-keeping-women-workforce/.

[15] Committee for Economic Development, "Child Care in State Economies—2024" (The Conference Board, 2024), https://ced-microsite.files.svdcdn.com/production/documents/241002_CCSE_Ex_Summ3_Final.pdf?dm=1733774372.

[16] Maureen Coffey, "Providing Affordable, Accessible, and High-Quality Child Care" (Center for American Progress, 2024), https://www.americanprogress.org/article/playbook-for-the-advancement-of-women-in-the-economy/providing-affordable-accessible-and-high-quality-child-care/.

characterized by significant current and anticipated labor demands. This focus on high-growth areas is particularly salient given recent research showing that 31.7 percent of US children under age five are unable to access a childcare slot due to limited availability.[17] Second, we assess the proportion of household income that families would need to allocate to childcare services when household earners work in select high-demand occupations at median-level wages. The analysis includes jobs that are foundational to community and business development, as well as essential occupations for health, education, and safety.

This research fills a critical knowledge gap by providing concrete data on the household budget constraints imposed by median wages on a substantial segment of the workforce. While childcare accessibility has gained attention among employers and policymakers, quantitative evidence regarding the financial burden on working families remains limited, particularly at the sub-state level.[18] Our findings offer essential insights for community and economic development initiatives, workforce development strategies, and employer recruitment and retention practices. As noted by Warner and Liu, understanding local childcare markets is crucial for effective economic development planning, as inadequate or unaffordable childcare can hinder regional economic growth by limiting labor force participation.[19]

2.1 Theoretical Framework

Our analytical approach draws upon several theoretical perspectives from labor economics and family economics. The household production model, articulated by Becker and refined by Gronau, provides the foundation for understanding how families make decisions about market work, home production, and purchased services, such as

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[17] Chris Kolmar, "30+ Essential US Childcare Statistics [2023]: Availability, Costs, and Trends" (Zippia, 2023), https://www.zippia.com/advice/us-child-care-availability-statistics/.

[18] N. Forry, et al., "Child Care Decision-Making Literature Review," *OPRE Brief 2013-45* (Office of Planning, Research and Evaluation, Administration for Children and Families, US Department of Health and Human Services, 2013), https://acf.gov/sites/default/files/documents/opre/child_care_decision_making_literature_review_pdf_version_v2.pdf.

[19] Mildred Warner and Zhilin Liu, "The Importance of Child Care in Economic Development: A Comparative Analysis of Regional Economic Linkages," *Economic Development Quarterly* 20, no. 1 (2006): 97-103, https://doi.org/10.1177/0891242405282892.

childcare.[20] Within this framework, childcare represents both a direct cost of employment and a substitute for parental time in household production. The model predicts that as childcare costs rise relative to wages, the net return to market work decreases, potentially leading some parents—typically mothers—to exit the labor force.

Building on this foundation, Ribar's structural model of childcare demand and maternal employment demonstrates that childcare affordability affects not only the extensive margin (whether to work) but also the intensive margin (how many hours to work).[21] This distinction is particularly relevant for our analysis of in-demand occupations, many of which require full-time commitment and may offer limited flexibility for reducing hours in response to high childcare costs.

2.2 County Selection Process

The analysis incorporates childcare cost data and occupational wage data at the county level. Counties were selected as the level of analysis due to the availability of data. County-level analysis also allows for a degree of geographic granularity that exceeds traditional state-level or metropolitan-level analyses.

Counties were selected for the following characteristics:

a. **Location within Georgia and Florida**: The analysis is limited to counties in Florida and Georgia. These states were selected based on the availability of reliable data on childcare costs. Only counties located within metropolitan areas were considered for inclusion.
b. **High-Growth Communities**: Only communities that experienced employment growth of 20 percent or more between 2014 and 2024 were considered for analysis. During this period, total US employment growth averaged approximately 14 percent. Employment growth information was obtained from Lightcast using the 2024.4–QCEW Employees dataset.
c. **Majority Resident-Worker Composition**: In many communities, relatively few jobs are occupied by residents. To ensure a significant degree of overlap between jobs

[20] See G. S. Becker, "A Theory of the Allocation of Time," *The Economic Journal* 75, no. 299 (1965): 493-517, https://doi.org/10.2307/2228949 and R. Gronau, "Leisure, Home Production, and Work—The Theory of the Allocation of Time Revisited," *Journal of Political Economy* 85, no. 6 (1977): 1099-1123, https://www.jstor.org/stable/1837419.

[21] D. C. Ribar, "A Structural Model of Child Care and the Labor Supply of Married Women," *Journal of Labor Economics* 13, no. 3 (1995): 558-597, https://www.jstor.org/stable/2535155.

and individuals, only counties where at least half of all residents are employed within their home county were considered for inclusion. Commuting data were obtained via the US Census Bureau's Longitudinal Employer-Household Dynamics application and are based on 2021 Primary Jobs data.

d. **Labor Force Participation**: To elevate communities where residents are more likely to be part of the labor force, only counties with a labor force participation rate of at least 60 percent were examined. Data were obtained from the US Census Bureau's American Community Survey using one-year 2023 data. In 2023, the United States labor force participation rate was 63.8 percent.

The following six counties align with all the preceding conditions: Chatham County, Georgia (Savannah metropolitan area); Duval County, Florida (Jacksonville metropolitan area); Fulton County, Georgia (Atlanta metropolitan area); Hillsborough County, Florida (Tampa metropolitan area); Miami-Dade County, Florida (Miami metropolitan area); and Orange County (Orlando metropolitan area).

2.3 Data Sources and Market Rate Survey Methodology

Our analysis utilizes market rate survey data collected in Florida and Georgia to estimate childcare costs for families with at least one member employed in an in-demand occupation. Market rate surveys represent comprehensive collections and analyses of prices and fees charged by childcare providers in the private market.

The Child Care and Development Block Grant Act of 2014 established specific requirements for conducting market rate surveys, mandating that surveys be conducted at least every three years and meet rigorous methodological standards.[22] These surveys must demonstrate statistical validity and reliability while capturing variations in childcare service costs across geographic areas, provider types, and children's ages. The legislation also requires that survey methodologies account for the full diversity of provider types, including center-based care and family childcare homes.

2.3.1 Georgia Market Rate Survey

The Georgia Department of Early Care and Learning conducted its 2023-2024 Market Rate Survey through a comprehensive statewide data collection. Georgia employed a census

[22] H. Matthews, K. Schulman, J. Vogtman, C. Johnson-Staub, H. Blank, "Implementing the Child Care and Development Block Grant Reauthorization: A Guide for States" (Center for Law and Social Policy and National Women's Law Center, 2015), ccdbg-guide-for-states-final.pdf.

approach rather than sampling, attempting to collect data from all licensed providers in the state.

The survey achieved a robust 78 percent statewide response rate, encompassing 3,435 center-based and home-based childcare providers. This response rate exceeds the 65 percent threshold recommended by the Office of Child Care for ensuring representative market rate data.[23] Response rates in our target counties exceeded state averages: Fulton County achieved an 82.3 percent response rate with 429 respondents from 521 invited providers, while Chatham County recorded a 77.5 percent response rate with 196 respondents from 253 invited providers. These high response rates minimize concerns about non-response bias, which Weber et al. identified as a significant threat to the validity of market rate surveys.[24]

2.3.2 Florida Market Rate Survey

Florida's 2023-2024 Market Rate Survey leverages the state's Single Statewide Information System (SSIS) to collect comprehensive provider price data. The SSIS, implemented in response to federal requirements by the Administration of Children and Families for integrated data systems, maintains provider profiles that include location data, age-based pricing structures, and capacity information for childcare providers operating in the state, independent of their participation in the Child Care Development Fund subsidy program.[25]

The Division of Early Learning requested profile updates from providers with established profiles in the system. The survey achieved a 99.6 percent response rate, with 8,751 providers updating their profiles for inclusion in the analysis. This near-universal

[23] Office of Child Care, "Ensuring a Statistically Valid and Reliable Market Rate Survey: A Checklist" (Administration for Children and Families, US Department of Health and Human Services, 2025), https://childcareta.acf.hhs.gov/sites/default/files/new-occ/resource/files/Ensuring-a-Statistically-Valid-and-Reliable-MRS.pdf.

[24] R. Weber, D. Grobe, and E. E. Davis, "Does Policy Matter? The Effect of Increasing Generosity of Child Care Subsidy Policy on Program Outcomes," *Children and Youth Services Review* 29, no. 1 (2014): 135-144.

[25] Child Care State Capacity Building Center, "Data Systems Modernization for CCDF Lead Agencies: A Practical Guide to Get Started," (US Health and Human Services, Administration for Children and Families), https://childcareta.acf.hhs.gov/sites/default/files/new-occ/resource/files/508_HHS_OCC%20Consumer%20Education%20Data%20Systems_Getting%20Started_New%20Template_1.11.23_with%20URLs_lm%20edits.pdf. Accessed October 20, 2025.

participation rate is particularly noteworthy, given the challenges many states face in achieving representative samples for market-rate surveys.[26]

County-level response rates demonstrated near-universal participation: Duval County recorded 99.8 percent participation (639 of 640 invited providers), Hillsborough County achieved 99.8 percent (1,051 of 1,053 providers), Miami-Dade County reached 99.8 percent (1,274 of 1,277 providers), and Orange County achieved 100 percent participation with all 485 invited providers responding. These exceptional response rates ensure that our analysis captures the full range of childcare options available to families in these communities, addressing concerns raised by Meyers and Jordan about the potential for market rate surveys to underrepresent certain provider types or price points.[27]

2.4 Analytical Approach

2.4.1 Estimating Childcare Costs

We estimate typical childcare enrollment costs using weighted median prices for infant and three-year-old enrollment within each target county. The selection of these age groups is grounded in both theoretical considerations and empirical evidence about childcare markets. Infant care represents the most expensive form of childcare due to lower child-to-staff ratios mandated by state licensing regulations.[28] In contrast, care for three-year-olds typically costs less, primarily due to higher allowable ratios and the developmental readiness of preschool-age children for group activities.[29]

The median provides a more accurate representation of the typical price that families face in the market. Furthermore, we weighted childcare service prices by the capacity of all providers in each county to serve infants and three-year-olds to accurately represent the

[26] M. Whitebook, et al., *Early Childhood Workforce Index 2018* (Center for the Study of Child Care Employment, University of California, Berkeley, 2018), https://cscce.berkeley.edu/wp-content/uploads/2022/04/Early-Childhood-Workforce-Index-2018.pdf.

[27] M. K. Meyers and L. P. Jordan, "Choice and Accommodation in Parental Child Care Decisions," *Community Development* 37, no. 2 (2006): 53-70, DOI:10.1080/15575330609490207.

[28] S. W. Helburn and C. Howes, "Child Care Cost and Quality," *The Future of Children* 6, no. 2 (1996): 62-82, https://pubmed.ncbi.nlm.nih.gov/8972128/.

[29] D. M. Blau, *The Child Care Problem: An Economic Analysis* (Russell Sage Foundation, 2001), https://www.jstor.org/stable/10.7758/9781610440592.

price distribution within each county, accounting for the fact that larger providers serve more families and therefore have greater market influence. This weighting approach, recommended by the Office of Child Care, ensures that our estimates reflect the prices available to the typical family rather than the typical provider.[30]

To capture the full range of potential financial burdens, our analysis includes the median values, as well as examples using the minimum and maximum childcare prices to reflect the range of potential costs. This approach, advocated by Forry et al., illustrates the variation in household income share that families might allocate to childcare services depending on their selected provider and the specific occupation and household composition.[31] The inclusion of price ranges is critical, given research by Davis and Connelly, which shows that low-income families often face constrained choices in childcare markets, potentially limiting them to lower-quality or less convenient options.[32]

2.4.2 Essential, Foundational and Locally Identified Occupation Identification

Twelve occupations in each selected geography were examined as part of this analysis. Occupations are classified into one of three categories: Essential, Foundational, and Locally Identified. Collectively, these 12 occupations represent at least nine percent of the total employment in 2024 in the counties in our study.

2.4.3 Essential Occupations

While formal definitions of essential workers vary widely, in 2021, the US Department of Homeland Security's Cybersecurity and Infrastructure Security Agency (CISA) published a comprehensive list of 18 industries vital to the nation's critical infrastructure.[33] The list was developed in consultation with federal agencies, industry experts, and state and local officials.

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[30] Office of Child Care, "Ensuring a Statistically Valid and Reliable Market Rate Survey: A Checklist."

[31] Forry et al., "Child Care Decision-Making Literature Review."

[32] E. E. Davis and R. Connelly, "The Influence of Local Price and Availability on Parents' Choice of Child Care," *Popul Res Policy Rev* 24, 301–334 (2005), https://doi.org/10.1007/s11113-005-8515-y.

[33] US Department of Homeland Security Cybersecurity and Infrastructure Security Agency, "Advisory Memorandum on Ensuring Essential Critical Infrastructure Workers' Ability to Work from Home During the COVID-19 Response" (Jen Easterly. Washington, DC, 2021), https://www.cisa.gov/sites/default/files/publications/essential_critical_infrastructure_workforce-guidance_v4.1_508.pdf. Accessed October 22, 2025.

For our analysis, we have focused on three industries cited by CISA that are associated with specific and aligned occupations—Healthcare and Public Health, Law Enforcement and Public Safety, and Education. For each of the three selected industries, we identified and included two occupations (see table 1 below).

2.4.4 Foundational Occupations

Initially, the team identified the 20 occupations projected to experience the greatest future demand in each of the six identified counties. To calculate demand, we utilized four-digit Standard Occupational Classification (SOC) employment data from Lightcast on the projected combined number of jobs that would need to be filled due to both job openings and job growth between 2024 and 2034 in each selected county. We then limited the analysis to occupations that ranked among the top 20 in all six counties and removed any Essential occupations already identified as being included in the study. Additionally, Miscellaneous occupational groups were excluded from examination due to their heterogeneous nature. We also eliminated occupational groups in which most or all supporting individual occupations do not typically require a high school diploma. Such positions are typically among the lowest paying in a community, and we intended to provide analysis that would explore relative costs among a variety of wage levels. Due to its size, an exception was made for the Laborers and Material Movers (SOC 53-7060) occupational group. Finally, the concepts of occupations and industries are often blurred in the minds of the public. As such, we limited the analysis to those occupations in which at least a quarter of jobs support a single industry.

Three occupational groups satisfy all the preceding foundational criteria: Customer Service Representatives, Driver/Sales Workers and Truck Drivers, and Stockers and Order Fillers. While this number may be limited, it collectively represents a significant proportion of all anticipated job openings and employment gains projected for the next decade in each of the six counties included in this analysis.

2.4.5 Locally Identified Occupations

The authors hosted two local roundtables with individuals and organizations interested in childcare issues. One such meeting took place in April 2025 in Miami, Florida. Another took place in May 2025 in Atlanta, Georgia. During these sessions, the authors solicited feedback on identified Essential and Foundational occupations. In general, stakeholders broadly supported the selected occupations with a few additions. In Miami, local representatives requested the inclusion of hospitality-related occupations. In response,

three occupations were added to the analysis: Waiters and Waitresses; Hotel, Motel, and Resort Desk Clerks; and Building Cleaning Workers.

In the Atlanta meeting, participants requested an expansion of one Essential occupation selected initially for analysis, Stockers and Order Fillers. This narrow classification was replaced by the broader Laborers and Material Movers occupation.

Table 1. Selected Occupation SOC Codes and Descriptions

Type	Occupational Code	Occupation Title
Essential - Healthcare & Public Health	31-1120	Home Health and Personal Care Aides
Essential - Healthcare & Public Health	29-1140	Registered Nurses
Essential - Law Enforcement & Public Safety	33-2010	Police and Sheriff's Patrol Officers
Essential - Law Enforcement & Public Safety	33-3050	Firefighters
Essential - Education	25-2000	Preschool, Elementary, Middle, Secondary, and Special Education Teachers
Essential - Education	39-9010	Childcare Workers
Foundational	43-4050	Customer Service Representatives
Foundational	53-3030	Driver/Sales Workers and Truck Drivers
Foundational	53-7060	Laborers and Material Movers
Locally Identified	43-4080	Hotel, Motel, and Resort Desk Clerks
Locally Identified	35-3030	Waiters and Waitresses
Locally Identified	37-2010	Building Cleaning Workers

2.5 Calculating Household Percentage of Income

2.5.1 Household Income Estimates

Our analysis examines childcare costs for families with single earners and dual earners. For single-earner households, the estimated income is the county-level annual median salary for the selected occupation, as provided by the Lightcast data. In the case of a dual-earner household, the single earner estimates are added to those for a second earner. The second earner estimates are derived from the 2023 American Community Survey one-year estimates. For these estimates, the sample is restricted to individuals residing in Florida or Georgia, and to households with two adults who are both earners and have children under the age of five. The second earner's income is approximated by taking the median personal income of these individuals, resulting in state-level estimates of second earner income for

Florida ($50,975.90) and Georgia ($61,711.08). State-level estimates were chosen over county-level estimates due to the limited sample size at the county level.

2.5.2 Household Type Framework

Our analysis examines six household types. This framework enables us to examine how childcare affordability varies not only by occupation and wage level but also by family structure and the number and ages of children requiring care. The inclusion of both infant and preschool-age children in our models reflects the reality that many working families must secure care for multiple children of different ages, often at substantially different price points.

For single-earner households, we model three scenarios: families with one infant in care, families with one three-year-old in care, and families with both an infant and a three-year-old requiring childcare services. The inclusion of single-earner households is critical, given recent demographic data showing that approximately 7.3 million single mothers head families in the United States in 2023.[34] The increase of single parents has outpaced national growth. The total population in 2023 is 2.2 times the population in 1950 and according to the US Census Bureau, there were 9.8 million one-parent households in 2023 (7.3 million mother-only and 2.5 million father-only), compared to just 1.5 million in 1950.[35] These families face particularly severe childcare affordability challenges, as single mothers working full-time have a typical annual income of $40,000, making the average childcare cost of $13,128 consume nearly 33 percent of their income.[36]

We replicate these three childcare configurations for dual-income households, where both adults contribute to household earnings. The inclusion of dual-earner households in our analysis acknowledges that even families with two incomes can face significant financial and logistical challenges in affording and securing childcare, particularly when both adults work in lower-wage occupations.

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[34] Isabela Salas-Betsch, "The Economic Status of Single Mothers" (Center for American Progress, 2024), https://www.americanprogress.org/article/the-economic-status-of-single-mothers/.

[35] US Census Bureau, "Census Bureau Releases New Estimates on Families and Living Arrangements" (Press Release, May 30, 2024), https://www.census.gov/newsroom/press-releases/2024/families-living-arrangements.html.

[36] Salas-Betsch, "The Economic Status of Single Mothers."

2.5.3 Household Proportion of Income for Childcare Cost

The household proportion of income (HPI) is a measure used to estimate the share of income that families might pay to secure childcare services. HPI is calculated for each of the six family types using an estimated annual childcare cost, the county-level median childcare rate for each child combination, and an estimated annual household income for single-earner and dual-earner households.

We employ HPI as our primary metric to illustrate the proportion of income that families allocate to secure childcare services. This standardized measure, widely used in childcare affordability research, enables meaningful comparisons across different occupation types, wage levels, and household compositions while accounting for the total resources available to each family unit.[37]

The HPI calculation involves dividing the weighted median price for childcare by the total household income for each occupation-household type combination. For single-earner households, we use the annual income from the target occupation as the basis for our calculations. For dual-earner households, we combine the incomes of both adults. Using the following formula, six different estimates of HPI are obtained for each of the selected occupations and each family composition, resulting in a total of 72 distinct HPIs:

$$HPI = \frac{Annual\ childcare\ cost}{Annual\ household\ income.}$$

This approach follows methodologies, established by Herbst and Tekin and refined by Morrissey, emphasizing consideration of total household resources when assessing childcare affordability.[38] Our calculations assume full-time, year-round employment at the

[37] Lynda Laughlin, "Who's Minding the Kids? Child Care Arrangements: Spring 2011," *Current Population Reports, P70-135* (US Census Bureau, 2013), https://www.census.gov/library/publications/2013/demo/p70-135.html and Rasheed Malik and Katie Hamm, "Mapping America's Child Care Deserts" (Center for American Progress, 2017), https://www.americanprogress.org/article/mapping-americas-child-care-deserts/.

[38] C. M. Herbst and E. Tekin, "Child Care Subsidies and Child Development," *Economics of Education Review* 29, no. 4 (2010): 618-638, https://www.sciencedirect.com/science/article/pii/S027277571000004X?via%3Dihub and T. W. Morrissey, "Child Care and Parent Labor Force Participation: A Review of the Research Literature."

median wage for each occupation, consistent with standard assumptions in the childcare affordability literature.[39]

2.5.4 Limitations and Considerations

Several limitations of our analytical approach warrant consideration. First, our use of market rate survey data captures only the listed prices of formal childcare arrangements and does not account for informal care provided by relatives, friends, or neighbors. Nearly 30 percent of infants and toddlers attend home-based childcare as their primary arrangement and approximately 7 million children under the age of five receive care in home-based settings.[40] Our estimates may therefore overstate the childcare costs faced by families with access to informal care networks.

Second, our analysis focuses on median wages for high-demand occupations, which may overestimate initial earnings and underestimate the potential for higher earnings and growth over time. The dynamic nature of both wages and childcare needs becomes particularly relevant considering recent trends, which indicate that 20 percent of mothers who do not currently work would seek employment if they had better access to quality childcare.[41] Furthermore, research indicates that childcare issues are 40 percent more likely to negatively impact mothers' careers compared to fathers' careers (Schochet, 2019.[42] Relatedly, the income estimates for dual earner households may be skewed given the methodology for estimating the second earner's income is using state median personal income for a second adult in the house with a child younger than five. This means the only variable in the analysis related to earnings is for the select occupations when income from a second earner could vary substantially. The median household income for each county is lower than most of the combined earnings for the 12 occupations and second earner

[39] Forry et al., "Child Care Decision-Making Literature Review."

[40] Katherine Paschall, "Nearly Thirty Percent of Infants and Toddlers Attend Home Based Child Care as their Primary Arrangement," *Child Trends* (2019), https://www.childtrends.org/publications/nearly-30-percent-of-infants-and-toddlers-attend-home-based-child-care-as-their-primary-arrangement and Grand View Research, "US Child Care Market Size & Share | Industry Report, 2030" (2024), https://www.grandviewresearch.com/industry-analysis/us-child-care-market.

[41] Chris Kolmar, "30+ Essential US Childcare Statistics [2023]: Availability, Costs, and Trends."

[42] Leila Schochet, "The Child Care Crisis is Keeping Women out of the Workforce."

income, indicating that the analysis could underestimate the cost burden of childcare for some occupations.

Third, we do not account for childcare subsidies, tax credits, or employer-provided childcare benefits that may reduce the net cost of care for some families. Recent survey

data indicate that while 56 percent of employers plan to prioritize childcare benefits in 2024, job postings mentioning childcare benefits remain at only two percent overall.[43] Additionally, recent state-level policy changes have created substantial variation in support availability. As of January 2024, only 13 states and Washington, DC, offer paid parental leave, leaving 37 states without such provisions.[44] Future research could extend our analysis by incorporating these cost-offsetting mechanisms and examining the impact of recent policy initiatives such as the American Rescue Plan Act's State and Local Fiscal Recovery Funds, which some localities have used to support childcare access.

Section 3: Summary of Findings

The appendix includes the analysis, by county, of HPI for each occupation and household type, the percentage of income all occupations spend on childcare, and the range of HPI by occupation. It also includes charts putting childcare in the context of other household budget items for each county. This summary of findings provides context for better understanding childcare costs across regions, occupations and family types with highlighted examples to illustrate variations.

3.1 Household Proportion of Income on Childcare

A total of 432 individual scenarios were examined as part of the analysis—six household types across 12 different occupations in six communities. Figure 3.1 below provides a

[43] Care.com, "2024 The Future of Benefits," https://318630.fs1.hubspotusercontent-na1.net/hubfs/318630/Content/eBooks%20and%20Whitepapers/CFB%20-%20eBooks%20and%20Reports/Future%20of%20Benefits%202024/2024%20Future%20of%20Benefits%20Report_FINAL_1MBv2.pdf.

[44] KPMG, "Crisis in Childcare and The State of Work in America" (2024), https://kpmg.com/us/en/articles/2024/may-2024-childcare-crisis-state-work-america.html.

general overview and summary of the HPI across all occupations, counties, and family types included in the analysis.

Figure 3.1
Household Proportion of Income Spent on Childcare: Number of Examined Scenarios by Cost Category

Sources: Childcare Market Rate Survey, Lightcast, and 2023 ACS one-year estimates

An examination of HPI calculations among both single-earner and dual-earner scenarios reveals that childcare expenses represent more than 10 percent of income in the vast majority of examined scenarios (384 of 432 scenarios). In nearly half of all examined scenarios (200 of 432 scenarios), HPI exceeds 40 percent. The exact financial burden varies by a variety of factors, including the number of children in care, the number of earners within a home, and the occupations of examined workers.

Single workers face an especially challenging financial situation. There is just one single-earner scenario in which childcare costs represent less than 10 percent of income—a nurse in Duval County with a three-year-old in care paying the median rate would spend an estimated 9.9 percent of their income on childcare costs. In contrast, there are 84 examined scenarios for which the HPI for a single-earner household would exceed 40 percent of household income. For households comprised of one-earner with an infant and three-year-old, childcare spending represents at least 60 percent of income in most scenarios.

Even households with two earners, however, can face significant cost burdens associated with childcare. This is especially true of households with two children in care. HPI exceeds

25 percent of income in most scenarios involving an infant or an infant and a three-year-old.[45]

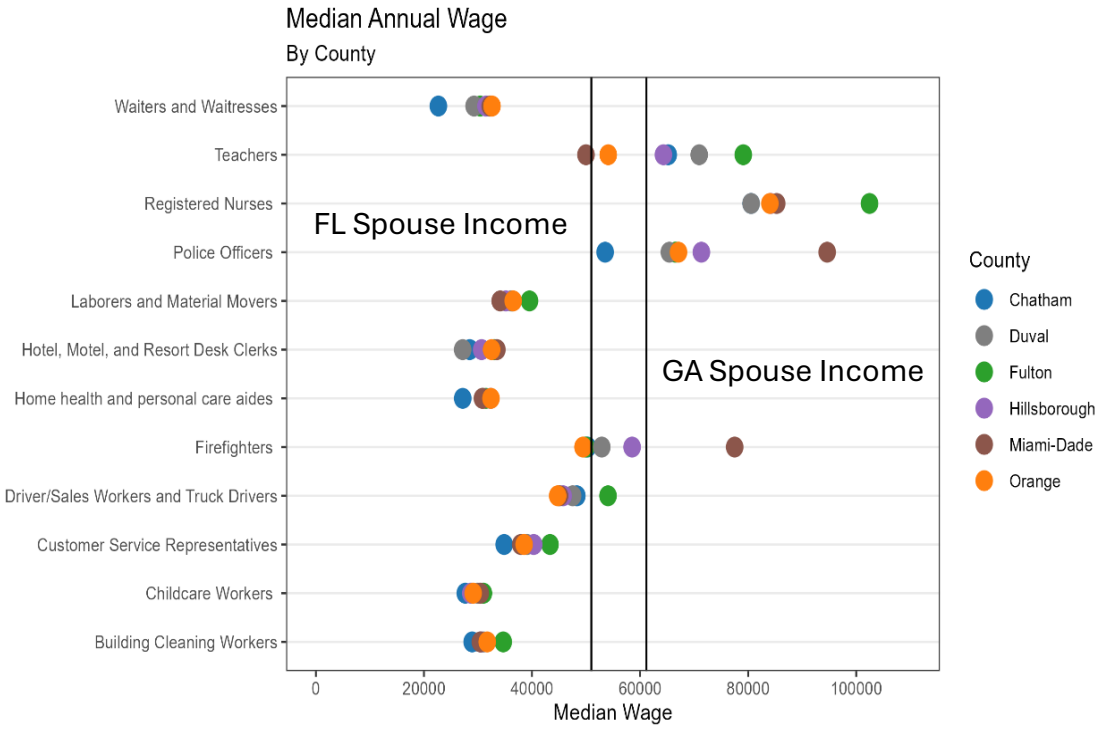
3.2 Regional Variation in HPI Components

Due to local differences in occupational wages and childcare costs, regional variation in HPI can be substantial. As reflected in figure 3.2.1 below, while median wages for many occupations cluster closely across counties, there are notable exceptions for teachers, nurses, police officers, and firefighters.[46] Median wages for Police Officers in Miami-Dade County, for example, approach $95,000 annually. In Chatham County, median wages for Police Offers are less than $55,000. Despite regional differences in the median wages of individual occupations, Registered Nurses typically earn the highest wages in most communities (Miami-Dade County, where the median wages of Police Officers exceed those of registered nurses, is an exception). Conversely, Childcare Workers consistently earn among the lowest wages in all examined counties. In addition to wage differences among identical occupations across various localities, there are also modest regional variations among the estimated earnings of second-earner households. In Florida, the estimated wage of the second earner is $50,975. In Georgia, it is $61,171.

[45] County specific HPI summaries by occupation are provided in the appendix.

[46] Median wage data for in each county is utilized throughout the analysis as a representative level of earnings for each occupation. The use of other wage levels would push HPIs lower or higher, depending on the wage level selected. In general, wages in the 25th percentile are approximately 10 percent to 25 percent less than the median wage for each occupation in every county. Conversely, wages in the 75th percentile are approximately 10 percent to 25 percent higher for each occupation in every county.

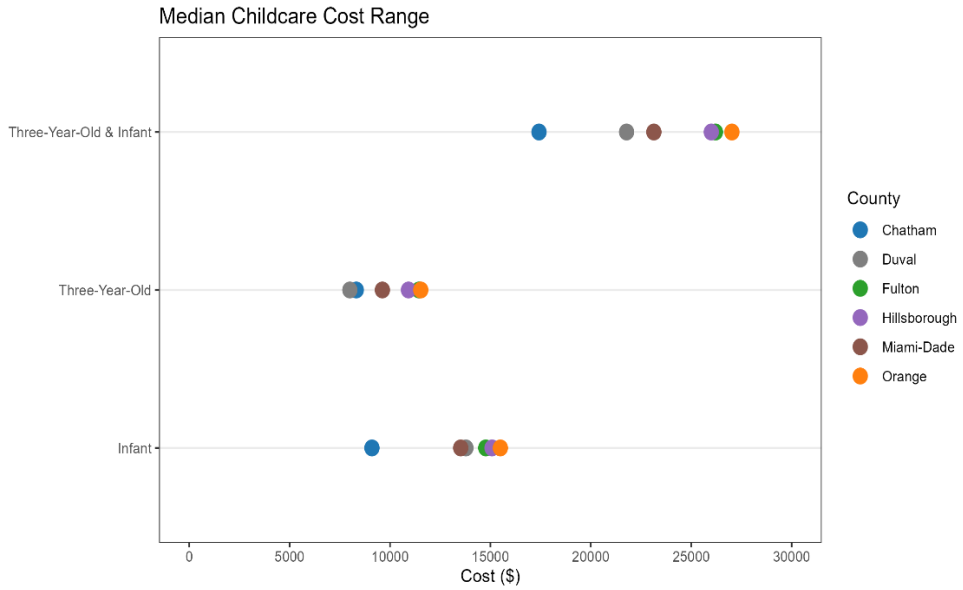
Figure 3.2.1
Median Wage by Occupation by County



Sources: Lightcast and ACS 2023 1-year estimates

Regional price differences in childcare costs can be significant (see figure 3.2.2 below, which depicts the variation in childcare costs by county). This is especially true of infant care costs. The median annual cost of childcare for an infant in Chatham County, Georgia, for example, is less than $10,000. In Orange County, Florida, however, this figure exceeds $15,000 annually. Though less prononuced, regional price differences also exist in the median cost of care for three-year olds. In Fulton County, Georgia, median childcare cost for a three-year old is nearly $11,500 annually. In contrast, the median for such care is $8,000 in Duval County, Florida. For families with both an infant and three-year-old in care, the culmulative impact of regional differences is striking. The combined median annual cost for an infant and three-year-old in care in Orange County Florida, for example, is $9,600 greater than in Chatham County, Georgia.

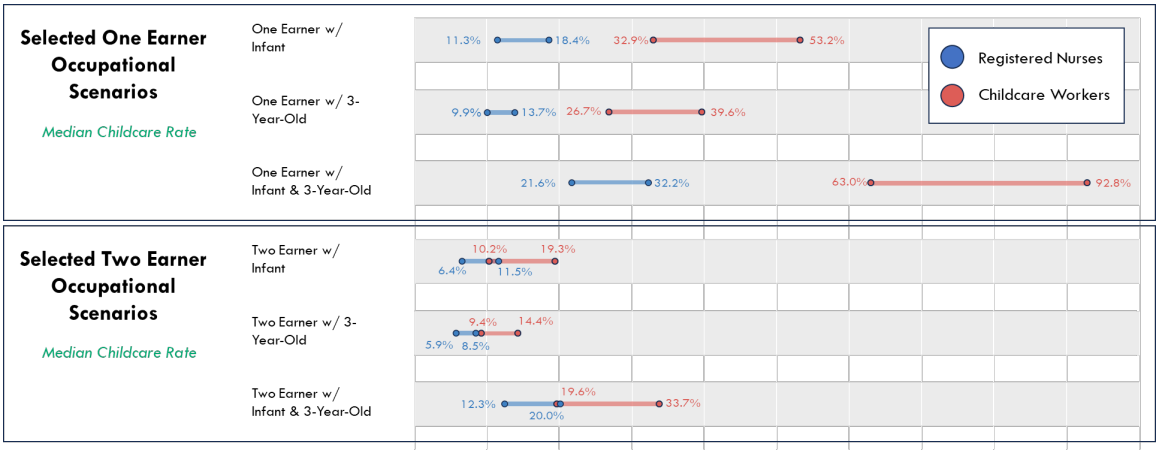
Figure 3.2.2
Median Childcare Cost Range by Type of Care and County



Sources: Childcare Market Rate Survey and authors' calculations

The combined impact of occupational wage differences with regional childcare price variation can contribute to significant differences in HPI households with otherwise similar care requirements (see figure 3.2.3 below). Among scenarios involving a higher wage occupation such as a Registered Nurse, HPI can vary by more than ten percentage points for similar care requirements due to regional variations in wages and childcare costs. While the variations can be large for one-earner scenarios involving comparatively low-paying occupations such as Childcare Workers, childcare expenditures represent a sizable share of income in all scenarios examined. For example, a Childcare Worker in a single earner household with an infant and three-year-old paying the median childcare rate could spend between 63.0 percent and 92.8 percent of their income care. At the same time, however, there is no scenario involving a single-earner Childcare Worker with a child in care paying the median rate in any examined community in which HPI doesn't exceed 25 percent. While the affordability challenge of childcare may be less acute for higher income thresholds, such expenditures could remain sizable. For example, for single earner households with Registered Nurses and two children, childcare costs range from nearly 22 percent to 32 percent of income.

Figure 3.2.3
Range of Household Proportion of Income Dedicated to Childcare (Median Rate) Among Examined Counties



Sources: Childcare Market Rate Survey, Lightcast, and 2023 ACS one-year estimates

While differences in HPI for two-earner scenarios are more muted, there remain situations where childcare costs represent notable burdens for dual-earner families across all occupation and location combinations. Additionally, the disparity between the highest and lowest HPI among identical occupations in different geographies remains striking. A two-earner household involving a Childcare Worker and an infant and three-year-old in care, for example, paying the median rate could spend between 19.6 percent and 33.7 percent of their income on childcare costs depending on where they are located. Similarly, the HPI for a two-earner household with a Registered Nurse and an infant and three-year-old in care paying the median rate could range between 12.3 percent and 20.0 percent depending on their location.

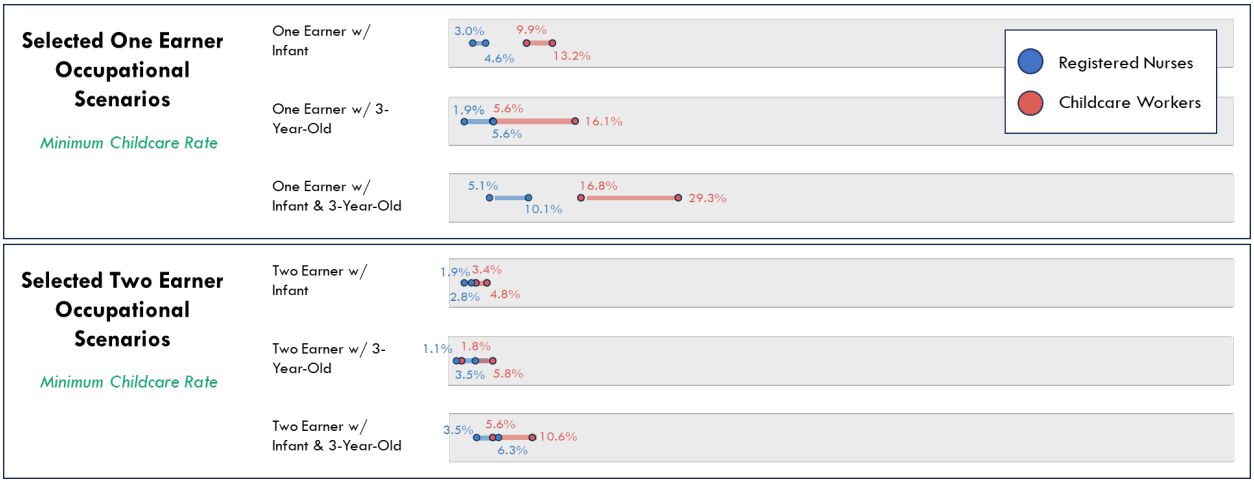
3.3 Minimum and Maximum Childcare Rates

HPI with the minimum and maximum childcare rates have been included to reflect the range of childcare costs in communities and demonstrate the potential variation in HPI. Again, the analysis highlights HPI for a Childcare Worker, representative of one of the lower wage occupations in the analysis, and a Registered Nurse, representing one of the higher wage occupations. A chart that includes the minimum, median, and maximum cost of childcare by county is included in the appendix (figure G.1).

Examinations of the minimum and maximum rates show similar trends as median childcare rates. In general, however, the ranges of HPIs involving the minimum childcare rate are less pronounced than in scenarios involving the median or maximum care rate (see

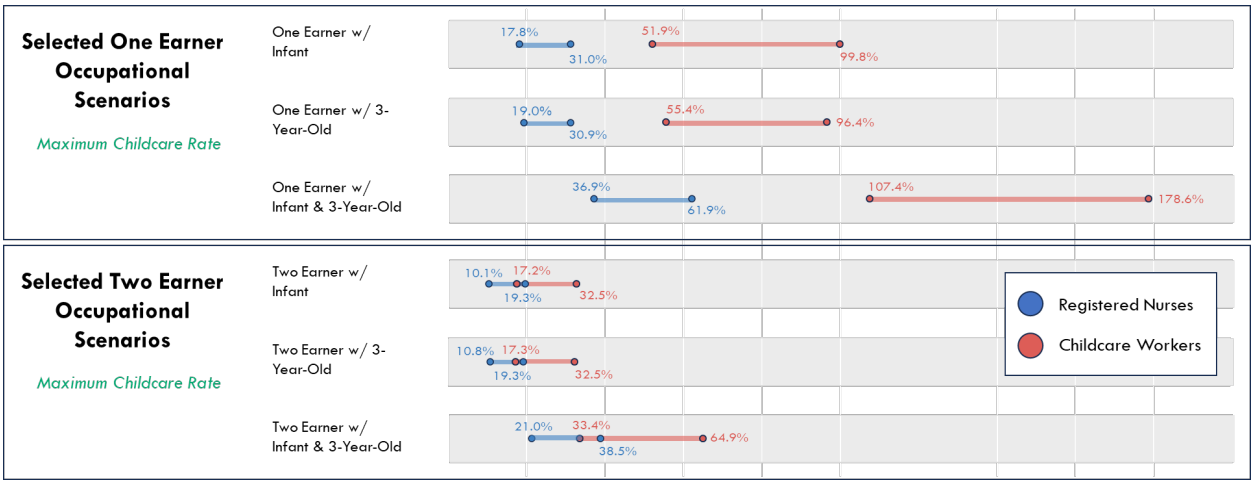
figures 3.3.1 and 3.3.2 below). For two-earner households paying the minimum care rate, for example, there is no scenario involving Registered Nurses or Childcare Workers in which HPI exceeds 11 percent. For single-earner scenarios, there is a starker differentiation between the HPI of Registered Nurses in comparison to Childcare Workers. In minimum rate scenarios involving single-earner households with a Registered Nurse, HPI never exceeds 11 percent. For single-earner households with a Childcare Worker, the minimum rate HPIs range from less than six percent to nearly 30 percent illustrating that even accessing care at the minimum care cost could require a substantial HPI in some communities.

Figure 3.3.1
Range of Household Proportion of Income Dedicated to Child Care (Minimum Rate) Among Examined Counties



Sources: Childcare Market Rate Survey, Lightcast, and 2023 ACS one-year estimates

Figure 3.3.2
Range of Household Proportion of Income Dedicated to Childcare (Maximum Rate) Among Examined Counties



Sources: Childcare Market Rate Survey, Lightcast, and 2023 ACS one-year estimates

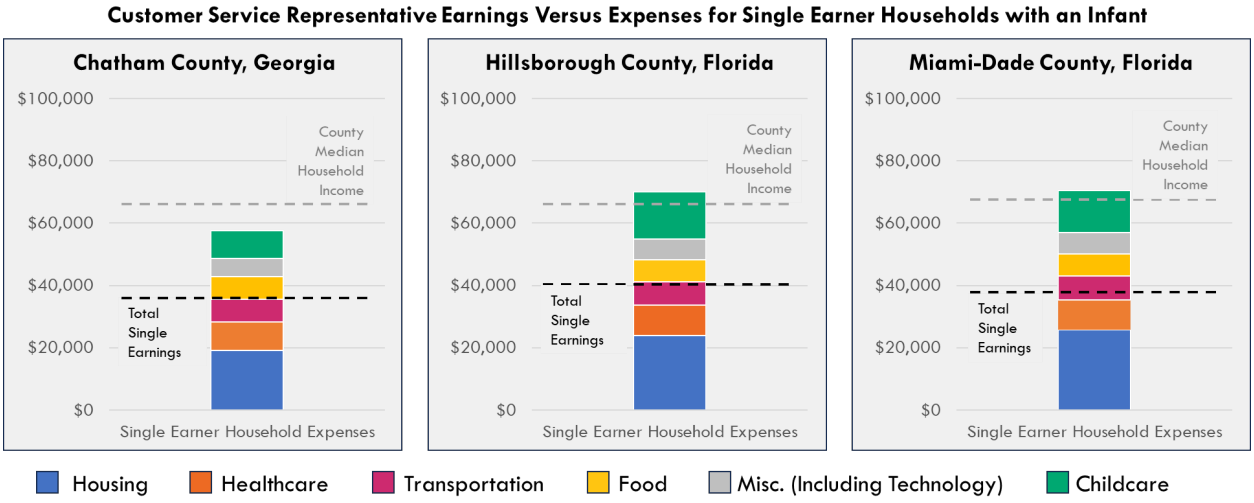
In comparison to scenarios involving minimum and median childcare rates, the HPIs for maximum childcare rate scenarios are both greater and involve more extended ranges. In all maximum rate scenarios, the HPI for all single earner and two earner households is at least 10 percent. For two earner households, the maximum HPI ranges from less than 20 percent of income (a Registered Nurse with another adult earner and a child) to more than 64 percent of income (a Childcare Worker with another adult earner, an infant, and a three-year-old child). For households with a single earner, there is a wide range of HPIs, with the maximum share of household income devoted to childcare ranging from less than 62 percent (a Registered Nurse with an infant and three-year old) to more than 175 percent (a Childcare Worker with an infant, and a three-year-old child).

3.4 Childcare Expenses and the Household Budget

Childcare is just one of many costs involved in supporting a family. To help place the cost of childcare in the context of other household expenses, we utilized the ALICE Survival Budget framework, substituting our own childcare cost data in place of their estimates. To illustrate the range of potential childcare expenses, the charts below show a typical family with a median wage occupation (Customer Service Representatives) in counties with the lowest (Chatham), median (Hillsborough), and highest (Miami-Dade) survival budgets. In all three scenarios, childcare is either the second- or third-largest expense, trailing only healthcare and housing costs.

Notably, in all three communities, the earnings of single-earner households fall far short of the estimated survival budget (see figure 3.4.1 below). In Chatham County, the median wage for Customer Service Representatives represents barely 60 percent of anticipated resource needs ($34,846 earnings versus $57,702 adjusted ALICE Survival Budget). At 53.7 percent and 54.1 percent respectively, the gap between earnings and the survival budget for Hillsborough and Miami-Dade Counties are even larger.

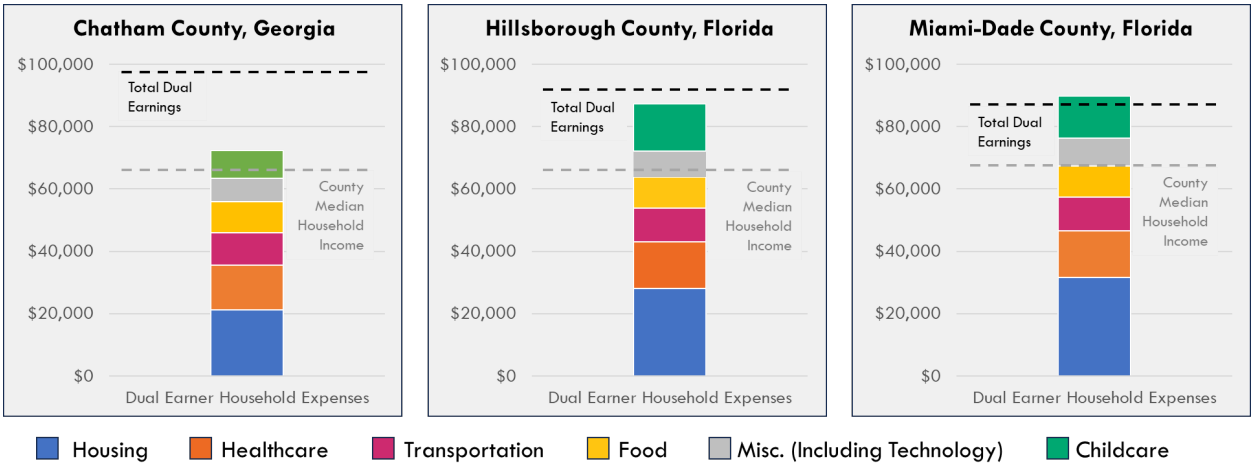
Figure 3.4.1
Customer Service Representative Earnings Versus Expenses for Single Earner Households with an Infant



Sources: ALICE, ACS one-year estimates, and authors' calculations

In dual earner scenarios, earnings typically—though not always—exceed the survival budget (see figure 3.4.2 below). In Miami-Dade County, for example, the total estimated expenses for dual earner households exceed estimated dual household income by nearly $900. It is important to note that due to the limitations of the estimates for the second earner in a household, the incomes of dual-earner households may be skewed higher. The median household income for each county may serve as an alternative proxy for the income of dual-earner households; in this case, all counties show expenses exceeding the median household income. Additionally, these scenarios below only involve a single child. In household scenarios with multiple children income is less likely to exceed expenses given the increased cost of childcare.

Figure 3.4.2
Customer Service Representative Earnings Versus Expenses for Dual Earner Households with an Infant



Sources: ALICE, ACS one-year estimates, and authors' calculations

3.5 Community Specific Analysis

While the analysis above provides a sense of HPI variation across counties, examination of HPI within a community demonstrates the wide range of HPI that often exist within a single community while also underscoring the fact that childcare remains a considerable expense for most examined scenarios. Hillsborough County is an especially representative example, as the region has the median cost of living across the six counties included in the analysis. A total of 72 scenarios were examined in Hillsborough County—12 occupations multiplied by 6 household types (see figure 3.5.1 below). In half of all scenarios (36 out of 72), regardless of how many earners, households spend at least a quarter of their income on childcare expenses. Among these same households, approximately one in five (seven out of 36), childcare costs represent more than 60 percent of household income. Charts for all six counties reflecting HPI by occupation and household type can be found in the appendix.

Figure 3.5.1
Hillsborough County, Florida Household Proportion of Income Dedicated to Child Care by Occupation and Household Type

Selected One Earner Occupational Scenarios
(Household Proportion of Income Dedicated to Child Care)

	One Earner w/ Infant	One Earner w/ 3-Year-Old	One Earner w/ Infant and 3-Year-Old
Childcare Workers	52.6%	38.1%	90.7%
Building Cleaning Workers	49.4%	35.8%	85.1%
Hotel, Motel, and Resort Desk Clerks	49.2%	35.6%	84.8%
Waiters and Waitresses	47.9%	34.7%	82.6%
Home health and personal care aides	46.6%	33.8%	80.4%
Laborers and Material Movers	42.9%	31.1%	74.0%
Customer Service Representatives	37.4%	27.1%	64.5%
Driver/Sales Workers + Truck Drivers	33.0%	23.9%	56.8%
Firefighters	25.8%	18.7%	44.4%
Teachers	23.4%	17.0%	40.4%
Police Officers	21.1%	15.3%	36.4%
Registered Nurses	17.9%	13.0%	30.9%

Selected Two Earner Occupational Scenarios
(Household Proportion of Income Dedicated to Child Care)

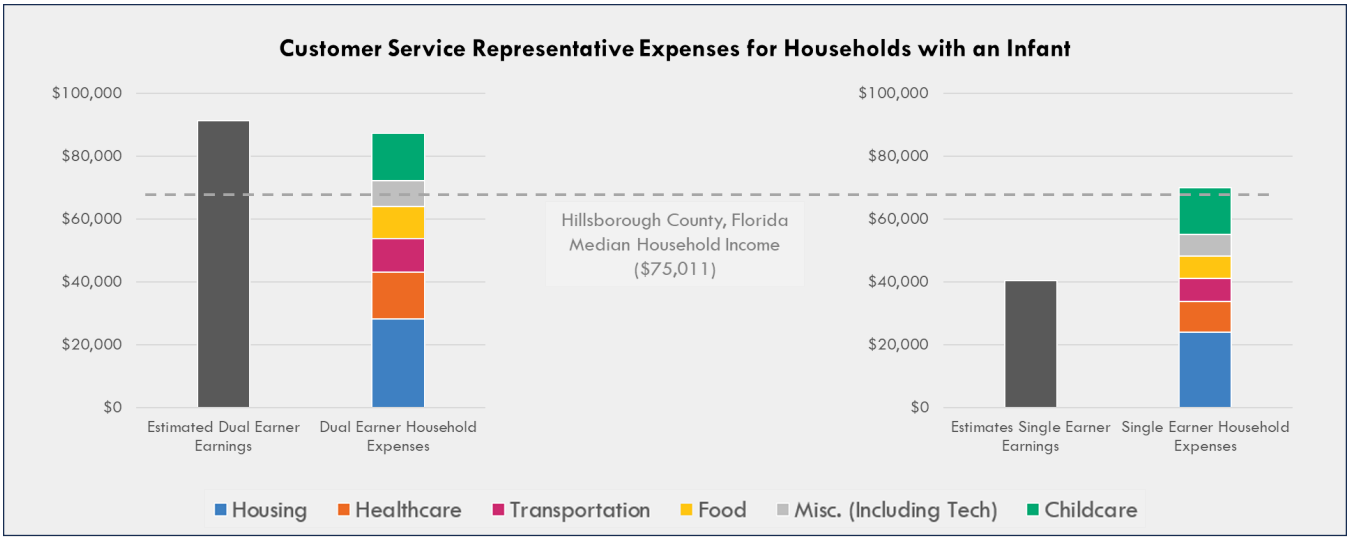
	One Earner w/ Infant	One Earner w/ 3-Year-Old	One Earner w/ Infant and 3-Year-Old
Childcare Workers	18.9%	13.7%	32.6%
Building Cleaning Workers	18.5%	13.4%	31.9%
Hotel, Motel, and Resort Desk Clerks	18.5%	13.4%	31.8%
Waiters and Waitresses	18.3%	13.2%	31.5%
Home health and personal care aides	18.1%	13.1%	31.2%
Laborers and Material Movers	17.5%	12.7%	30.2%
Customer Service Representatives	16.5%	12.0%	28.5%
Driver/Sales Workers + Truck Drivers	15.6%	11.3%	26.9%
Firefighters	13.8%	10.0%	23.7%
Teachers	13.1%	9.5%	22.5%
Police Officers	12.3%	8.9%	21.3%
Registered Nurses	11.2%	8.1%	19.2%

■ <10% of Income ■ 10% to 25% of Income ■ 25% to 40% of Income ■ 40% to 60% of Income ■ 60%+ of Income

Sources: Childcare Market Rate Survey, Lightcast, and 2023 ACS one-year estimates

To place the costs of childcare within a broader context of a household budget, it is again helpful to show overall household expenses of a typical family in Hillsborough County with a median wage occupation (Customer Service Representatives; see figure 3.5.2). We estimate that a household with dual earners, including one working as a Customer Service Representative, would collectively earn more than $91,000 annually. The total estimated expenses for this household utilizing the ALICE Survival Budget incorporating our childcare data would exceed $87,000. While the household would have sufficient resources to pay all estimate expenses in such a scenario, the gap remains very narrow. If the family were to have a second child or if they were paying a higher rate for childcare, their earnings would be insufficient to cover all estimated household costs.

Figure 3.5.2 Hillsborough County, Florida Customer Service Representative Earnings Versus Expenses for Single and Dual Earner Households with an Infant



Source: Author's calculations

Sources: ALICE, ACS one-year estimates, and authors' calculations

For a single-earning household with one adult employed as a Customer Service Representatives and an infant in care, the financial burden is far greater. In Hillsborough County, the median wage for a Customer Service Representative is approximately $40,000 annually. Household expenses for this household, however, exceed $70,000. Median annual childcare costs for an infant in Hillsborough County alone tops $15,000 annually. This represents more than 37 percent of the median salary for a locally employed Customer Service Representative.

Section 4: Discussion

Overall, for the occupations included in this study, the analysis reveals considerable financial burdens for most household scenarios. Regardless of community or occupation, childcare affordability may be a significant challenge for workers with young children.

The variation of HPI within and across counties demonstrates the unevenness of affordability challenges for working families. The median childcare rates included in analysis demonstrate a potentially common financial burden working families will encounter. While analysis with the minimum county childcare rates suggests that working families may be able to access more affordable care options, issues of capacity, for example, can also constrain the ability of families to secure affordable options that allow them to remain engaged in the workforce. Putting childcare costs in the context of the

household budget demonstrates the potential for difficult decisions working families with young children may have to navigate to make household financial ends meet.

4.1 Workforce Development Considerations

Elevated childcare costs in growing metropolitan areas may constrain the labor supply needed to support continued economic expansion. When essential workers, such as teachers, nurses, and police officers, face substantial childcare burdens, communities may find it difficult to attract and retain the workforce needed for public service provision.

The finding that foundational occupations, those with high projected demand, also face significant childcare burdens, suggests that workforce development strategies that don't account for childcare accessibility may be of limited effectiveness. Traditional approaches that focus on skills training and job placement may fail if workers cannot afford to remain employed due to high childcare costs.

4.2 Economic Development Considerations

For high-growth metropolitan areas, inadequate childcare affordability may become a constraint on continued economic expansion. If families cannot afford to have both parents in the workforce, or if essential workers relocate to more affordable areas, regional economic growth may be limited by labor supply constraints rather than labor demand.

The concentration of high HPI burdens among lower-wage occupations indicates that childcare costs can exacerbate economic challenges already faced by low-income working families. Families with higher incomes have greater flexibility to absorb childcare costs, while lower-income families face a choice between workforce participation and affordable childcare.

4.3 Policy Considerations

Our findings demonstrate that childcare affordability constraints may represent a significant barrier to workforce participation, particularly for families employed in occupations that are in high-demand and critical to the growth of their communities.

The variation in HPI across family structures suggests that solutions should consider the needs of different household types. Single-earner families require more support than dual-earner families, but even households with two incomes face significant burdens in higher-

cost metropolitan areas. The variation in HPI across communities indicates that state strategies to address affordability may need to factor the cost and capacity of childcare options across communities to support the needs of working families.

4.4 Take-aways for Practice

The analysis demonstrates that differences in local wages and childcare costs have implications for the affordability of childcare. Communities and states may need to consider a multi-pronged approach to address the affordability of care.

Employers can use this analysis to better understand the potential financial constraints for workers with young children and consider strategies that might help attract and retain employees by addressing childcare affordability challenges. This could include direct supports for accessing childcare, like onsite childcare or tuition stipends, or other family-friendly approaches like paid leave and flexible work schedules.

Workforce intermediaries and other community social service providers that support the training and educational needs of workers and job seekers can use insights from this analysis to think about wrap-around support services to support childcare costs and budget needs of working families seeking career advancement and job placement.

Community and state leaders focused on economic development, economic mobility, and strategies for meeting the talent needs of employers can use this analysis to better understand the potential childcare affordability constraints that can affect labor force participation. Understanding childcare cost burdens can help inform community and state strategies for addressing affordability. This could include public and private partnerships to offset the cost of childcare, tax credits, and other cost share models that can mitigate the cost of care for working families.

Section 5: Conclusions

This research provides comprehensive quantitative evidence of the substantial childcare affordability challenges facing working families in high-growth metropolitan areas of Florida and Georgia. Our analysis reveals that childcare costs consume a significant share of household income in variety of household settings, locations, and occupations. This is

especially true for single-earner families and those employed in lower-wage occupations, many of which remain essential to a well-functioning community.

5.1 Key Findings Summary

Two primary conclusions emerge from our analysis. Perhaps most importantly, childcare costs represent significant expenditures for most examined household types in high-growth counties, regardless of the number of earners in a household, where they reside, or which occupation in which they are employed. In nearly half of more than 400 examined scenarios, for example, HPI for childcare is greater than 40 percent.

Secondly, while childcare expenses may be considerable in most examined scenarios, overall affordability can vary widely depending on specific occupations, family structure, and location. Childcare Workers, the very individuals providing care services, face among the highest childcare burden. The median cost for care for two children in care, for example, can represent more than 90 percent of the median wage of Childcare Workers, creating a dynamic where childcare providers cannot afford the services they provide to others. Family structure also has a significant impact on affordability, with single-earner households facing substantially higher burdens than dual-earner families. However, even two-income households experience substantial challenges, particularly in higher-cost metropolitan areas and when multiple children require care. Finally, regional variations in costs and wages create differential impacts across metropolitan areas. While wage differences exist across counties, variations in childcare costs often drive the primary differences in the affordability burden, suggesting that local childcare market dynamics play a crucial role in workforce accessibility.

5.2 Broader Implications

These findings have significant implications for regional economic development, workforce planning, and family economic stability. High-growth metropolitan areas risk constraining their expansion if essential workers cannot afford to live and work in these communities because of high childcare costs. The childcare affordability constraints represent not just a family issue, but a fundamental economic development challenge.

The research demonstrates that many working families with young children will struggle to afford the cost of childcare, particularly those in essential and foundational occupations that communities depend upon. Without intervention, childcare costs may increasingly

drive workforce decisions, potentially limiting regional economic growth and exacerbating economic mobility.

The childcare affordability dilemma suggests the need for a coordinated response across multiple levels of government and sectors of the economy. While the challenges are substantial, the economic costs of inaction, including constrained workforce participation, reduced regional economic growth, and increased challenges to economic mobility, warrant the identification of comprehensive solutions.

Our analysis provides a foundation for evidence-based policy development; however, the success of implementation will depend on a sustained commitment from policymakers, employers, and communities to address childcare as a fundamental economic infrastructure need, rather than a private family responsibility.

Appendix

The appendix contains six charts for all examined geographies:

- HPI by Occupation and Family Type
- HPI Spent on Childcare for All Occupations
- HPI Dedicated to Child Care by Occupation and Household Type
- Range of HPI by Occupation
- HPI Dedicated to Childcare
- Customer Service Representative Earnings Versus Expenses for Single and Dual Earner Households with an Infant

The appendix also includes childcare cost range by age level for all counties in the analysis. Cost range data includes minimum, median, and maximum rates.

A. Chatham County, Georgia

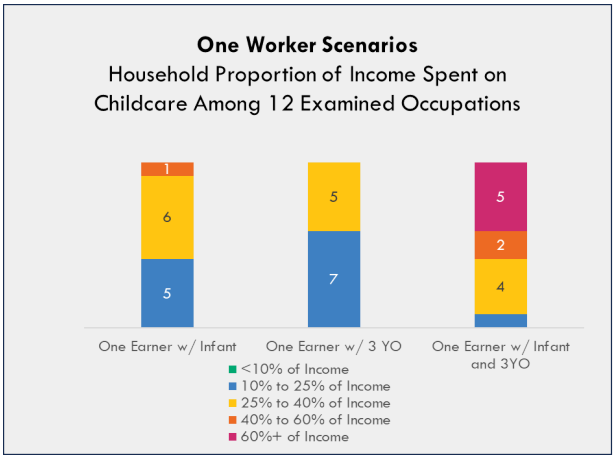
Figure A.1

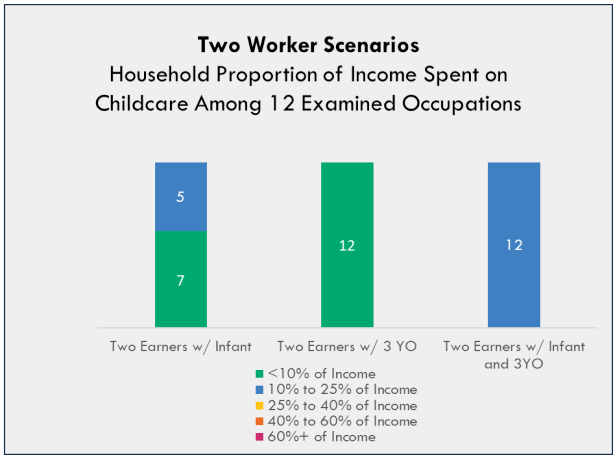
Chatham County HPI by Occupation and Family Type

Occupation	One Earner w/ Infant	One Earner w/ 3 yo	One Earner w/ Infant and 3yo	Two Earner w/ Infant	Two Earner w/ 3 yo	Two Earner w/ Infant and 3yo	Single Earner Income	Dual Earner Income
Childcare Workers	32.9	30.1	63.0	10.2	9.4	19.6	27651.98	88823.06
Customer Service Representatives	26.1	23.9	50.0	9.5	8.7	18.1	34846.45	96017.53
Driver/Sales Workers and Truck Drivers	18.8	17.2	36.1	8.3	7.6	15.9	48299.19	109470.27
Firefighters	18.1	16.5	34.7	8.2	7.5	15.6	50273.01	111444.09
Home Health and Personal Care Aides	33.5	30.6	64.1	10.3	9.4	19.7	27175.31	88346.39
Laborers and Material Movers	25.0	22.9	47.9	9.3	8.5	17.9	36353.01	97524.09
Police Officers	17.0	15.5	32.5	7.9	7.3	15.2	53537.11	114708.19
Teachers	14.0	12.8	26.7	7.2	6.6	13.8	65211.97	126383.05
Registered Nurses	11.3	10.3	21.6	6.4	5.9	12.3	80551.85	141722.93
Waiters and Waitresses	40.1	36.7	76.8	10.9	9.9	20.8	22669.98	83841.06
Hotel, Motel, and Resort Desk Clerks	32.0	29.2	61.2	10.2	9.3	19.4	28465.46	89636.54
Building Cleaning Workers	31.5	28.8	60.2	10.1	9.2	19.3	28925.17	90096.25

Sources: Childcare Market Rate Survey, Lightcast, 2023 ACS one-year estimates, and authors' calculations

Figure A.2
Chatham County HPI Spent on Childcare Among All Occupations





Sources: Childcare Market Rate Survey, Lightcast, 2023 ACS one-year estimates, and authors' calculations

Figure A.3
Chatham County HPI Dedicated to Child Care by Occupation and Household Type

Selected One Earner Occupational Scenarios
(Household Proportion of Income Dedicated to Child Care)

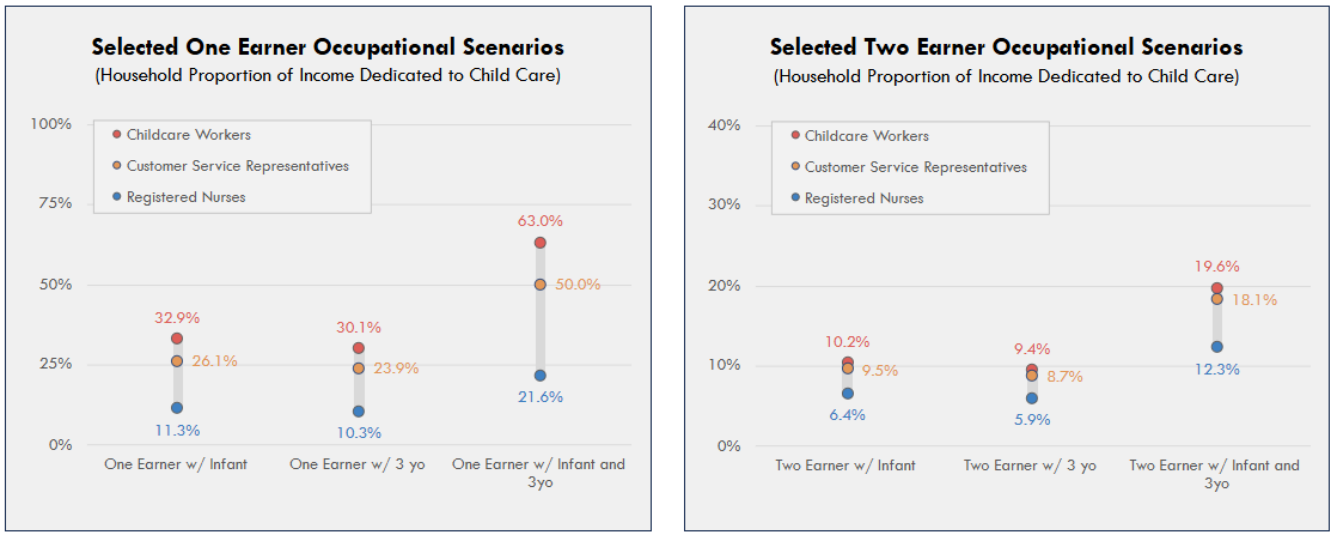
	One Earner w/ Infant	One Earner w/ 3-Year-Old	One Earner w/ Infant and 3-Year-Old
Childcare Workers	40.1%	36.7%	76.8%
Building Cleaning Workers	33.5%	30.6%	64.1%
Home health and personal care aides	32.9%	30.1%	63.0%
Waiters and Waitresses	32.0%	29.2%	61.2%
Hotel, Motel, and Resort Desk Clerks	31.5%	28.8%	60.2%
Laborers and Material Movers	26.1%	23.9%	50.0%
Customer Service Representatives	25.0%	22.9%	47.9%
Driver/Sales Workers + Truck Drivers	18.8%	17.2%	36.1%
Teachers	18.1%	16.5%	34.7%
Firefighters	17.0%	15.5%	32.5%
Registered Nurses	14.0%	12.8%	26.7%
Police Officers	11.3%	10.3%	21.6%

Selected Two Earner Occupational Scenarios
(Household Proportion of Income Dedicated to Child Care)

	Dual Earners w/ Infant	Dual Earners w/ 3-Year-Old	Dual Earners w/ Infant and 3-Year-Old
Childcare Workers	10.9%	9.9%	20.8%
Building Cleaning Workers	10.3%	9.4%	19.7%
Home health and personal care aides	10.2%	9.4%	19.6%
Waiters and Waitresses	10.2%	9.3%	19.4%
Hotel, Motel, and Resort Desk Clerks	10.1%	9.2%	19.3%
Laborers and Material Movers	9.5%	8.7%	18.1%
Customer Service Representatives	9.3%	8.5%	17.9%
Driver/Sales Workers + Truck Drivers	8.3%	7.6%	15.9%
Teachers	8.2%	7.5%	15.6%
Firefighters	7.9%	7.3%	15.2%
Registered Nurses	7.2%	6.6%	13.8%
Police Officers	6.4%	5.9%	12.3%

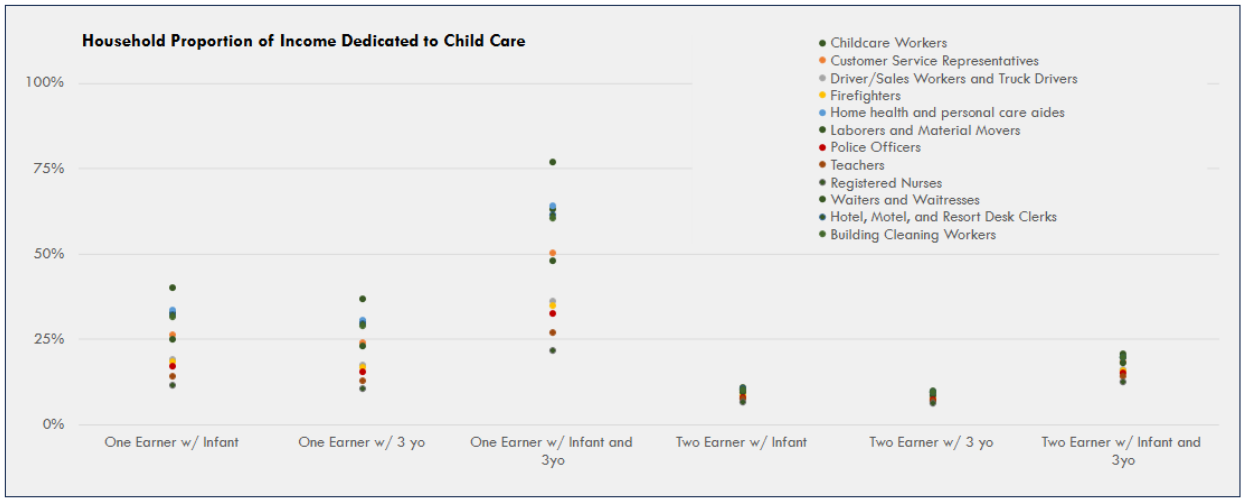
Sources: Childcare Market Rate Survey, Lightcast, 2023 ACS one-year estimates, and authors' calculations

Figure A.4
Chatham County Range of HPI by Occupation



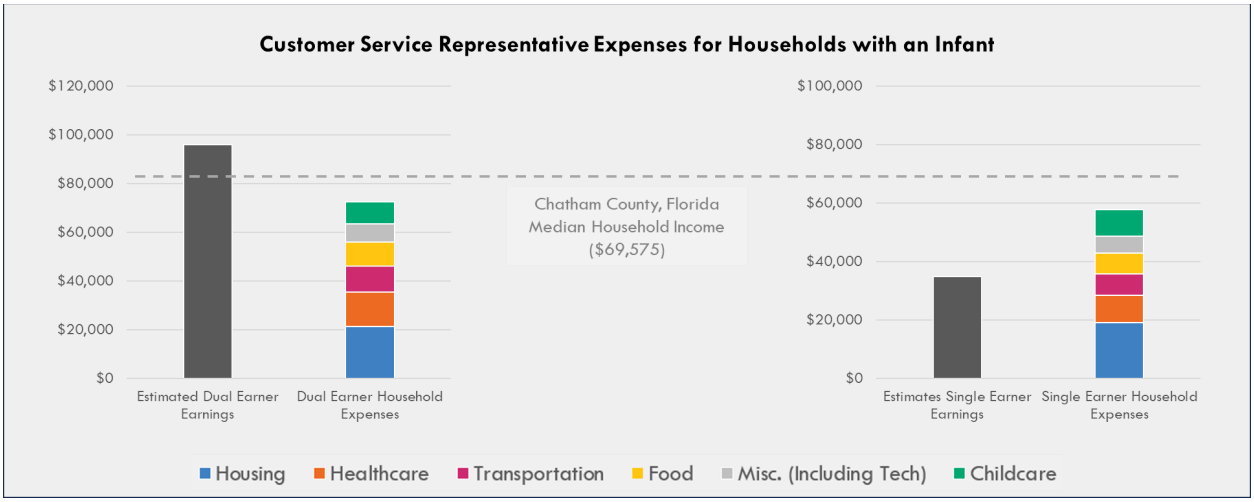
Sources: Childcare Market Rate Survey, Lightcast, 2023 ACS one-year estimates, and authors' calculations

Figure A.5
Chatham County HPI Dedicated to Childcare



Sources: Childcare Market Rate Survey, Lightcast, 2023 ACS one-year estimates, and authors' calculations

Figure A6
Chatham County Customer Service Representative Earnings Versus Expenses for Single and Dual Earner Households with an Infant



Sources: ALICE, Childcare Market Rate Survey, Lightcast, 2023 ACS one-year estimates, and authors' calculations

B. Fulton County, Georgia

Figure B.1

Fulton County HPI by Occupation and Family Type

Occupation	One Earner w/ Infant	One Earner w/ 3 yo	One Earner w/ Infant and 3yo	Two Earner w/ Infant	Two Earner w/ 3 yo	Two Earner w/ Infant and 3yo	Single Earner Income	Dual Earner Income
Childcare Workers	47.6	36.9	84.5	16.0	12.4	28.4	31005.50	92176.58
Customer Service Representatives	34.1	26.4	60.5	14.1	10.9	25.1	43333.33	104504.41
Driver/Sales Workers and Truck Drivers	27.3	21.2	48.5	12.8	9.9	22.7	54068.98	115240.06
Firefighters	29.6	22.9	52.5	13.3	10.3	23.6	49966.22	111137.30
Home Health and Personal Care Aides	46.9	36.3	83.3	15.9	12.3	28.3	31480.81	92651.89
Laborers and Material Movers	37.4	28.9	66.3	14.7	11.4	26.0	39533.76	100704.84
Police Officers	22.2	17.2	39.4	11.6	9.0	20.5	66522.00	127693.08
Teachers	18.7	14.5	33.1	10.5	8.2	18.7	79105.74	140276.82
Registered Nurses	14.4	11.2	25.6	9.0	7.0	16.0	102474.66	163645.74
Waiters and Waitresses	48.6	37.6	86.2	16.1	12.5	28.6	30414.22	91585.30
Hotel, Motel, and Resort Desk Clerks	44.7	34.6	79.3	15.7	12.1	27.8	33036.73	94207.81
Building Cleaning Workers	42.6	33.0	75.6	15.4	11.9	27.3	34672.66	95843.74

Sources: Childcare Market Rate Survey, Lightcast, 2023 ACS one-year estimates, and authors' calculations

Figure B.2
Fulton County HPI Spent on Childcare Among All Occupations

Selected One Earner Occupational Scenarios
(Household Proportion of Income Dedicated to Child Care)

	One Earner w/ Infant	One Earner w/ 3-Year-Old	One Earner w/ Infant and 3-Year-Old
Childcare Workers	48.6%	37.6%	86.2%
Building Cleaning Workers	47.6%	36.9%	84.5%
Home health and personal care aides	46.9%	36.3%	83.3%
Waiters and Waitresses	44.7%	34.6%	79.3%
Hotel, Motel, and Resort Desk Clerks	42.6%	33.0%	75.6%
Laborers and Material Movers	37.4%	28.9%	66.3%
Customer Service Representatives	34.1%	26.4%	60.5%
Driver/Sales Workers + Truck Drivers	29.6%	22.9%	52.5%
Teachers	27.3%	21.2%	48.5%
Firefighters	22.2%	17.2%	39.4%
Registered Nurses	18.7%	14.5%	33.1%
Police Officers	14.4%	11.2%	25.6%

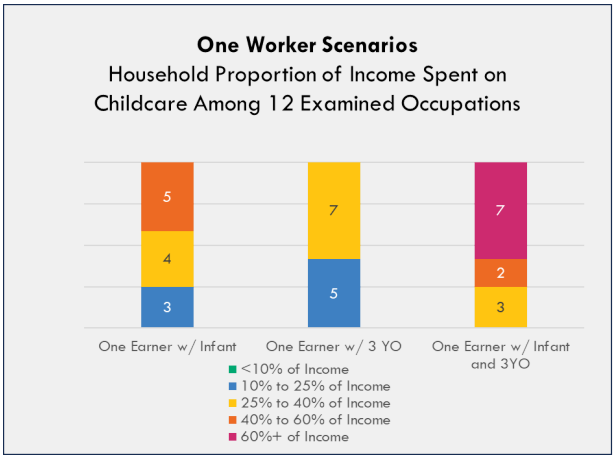
Selected Two Earner Occupational Scenarios
(Household Proportion of Income Dedicated to Child Care)

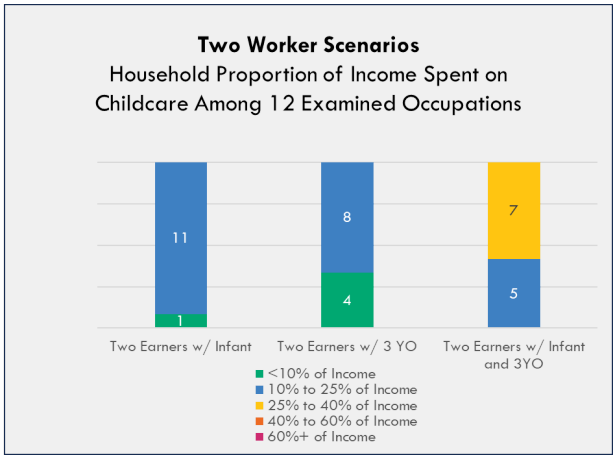
	Dual Earners w/ Infant	Dual Earners w/ 3-Year-Old	Dual Earners w/ Infant and 3-Year-Old
Childcare Workers	16.1%	12.5%	28.6%
Building Cleaning Workers	16.0%	12.4%	28.4%
Home health and personal care aides	15.9%	12.3%	28.3%
Waiters and Waitresses	15.7%	12.1%	27.8%
Hotel, Motel, and Resort Desk Clerks	15.4%	11.9%	27.3%
Laborers and Material Movers	14.7%	11.4%	26.0%
Customer Service Representatives	14.1%	10.9%	25.1%
Driver/Sales Workers + Truck Drivers	13.3%	10.3%	23.6%
Teachers	12.8%	9.9%	22.7%
Firefighters	11.6%	9.0%	20.5%
Registered Nurses	10.5%	8.2%	18.7%
Police Officers	9.0%	7.0%	16.0%

■ <10% of Income ■ 10% to 25% of Income ■ 25% to 40% of Income ■ 40% to 60% of Income ■ 60%+ of Income

Sources: Childcare Market Rate Survey, Lightcast, 2023 ACS one-year estimates, and authors' calculations

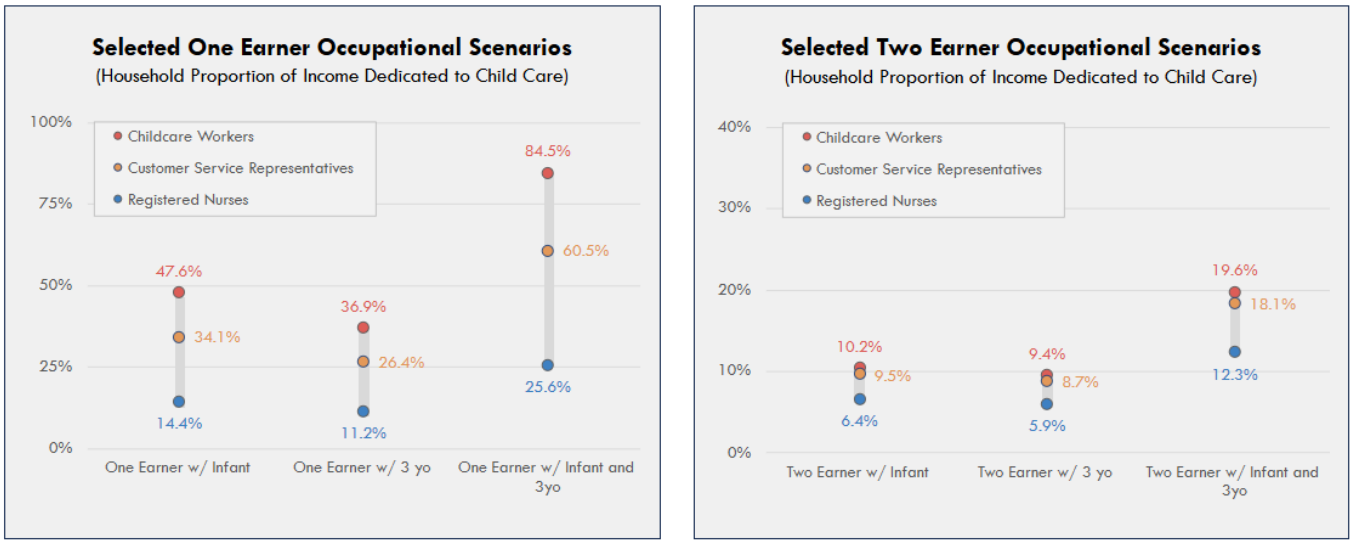
Figure B.3
Fulton County HPI Dedicated to Child Care by Occupation and Household Type





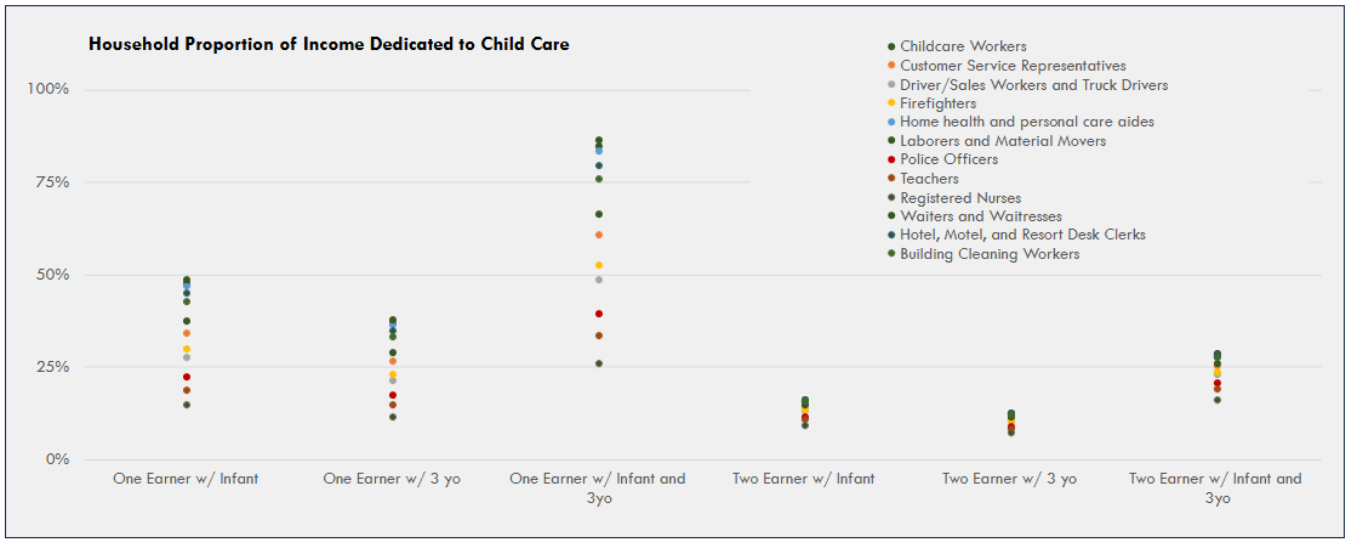
Sources: Childcare Market Rate Survey, Lightcast, 2023 ACS one-year estimates, and authors' calculations

Figure B.4
Fulton County Range of HPI by Occupation



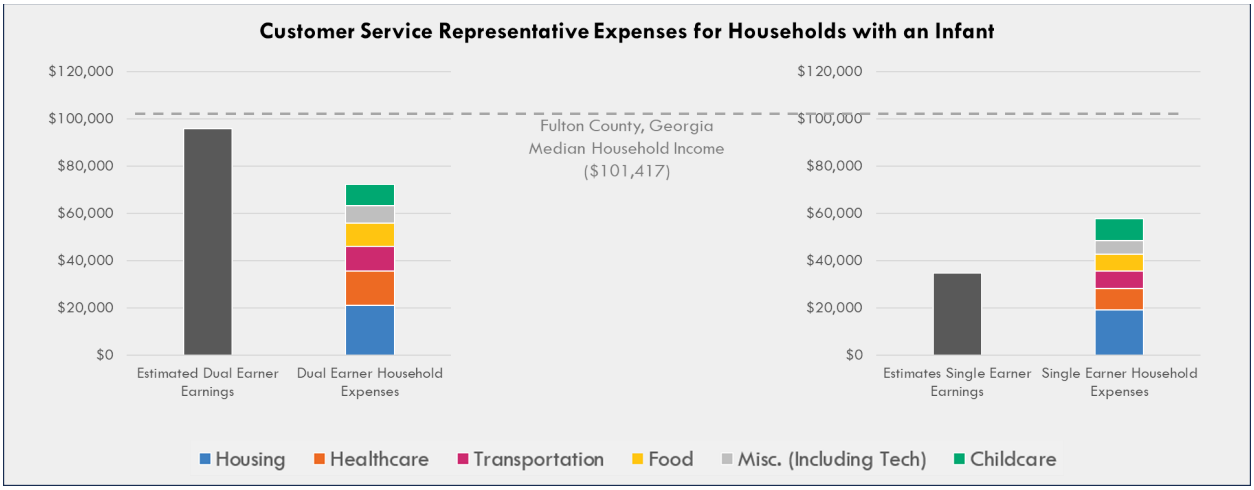
Sources: Childcare Market Rate Survey, Lightcast, 2023 ACS one-year estimates, and authors' calculations

Figure B.5
Fulton County HPI Dedicated to Childcare



Sources: Childcare Market Rate Survey, Lightcast, 2023 ACS one-year estimates, and authors' calculations

Figure B.6
Fulton County Customer Service Representative Earnings Versus Expenses for Single and Dual Earner Households with an Infant



Sources: ALICE, Childcare Market Rate Survey, Lightcast, 2023 ACS one-year estimates, and authors' calculations

C. Duval County, Florida

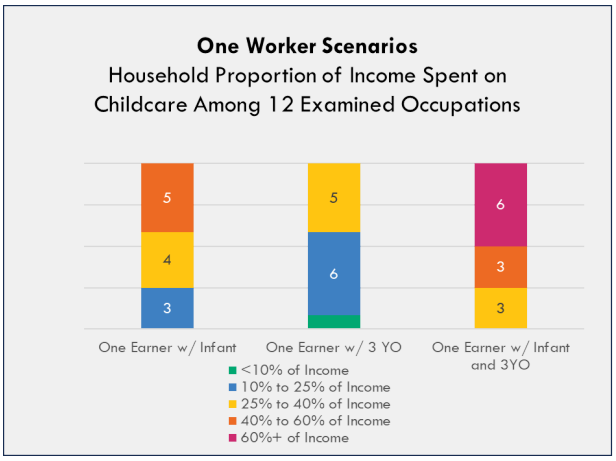
Figure C.1

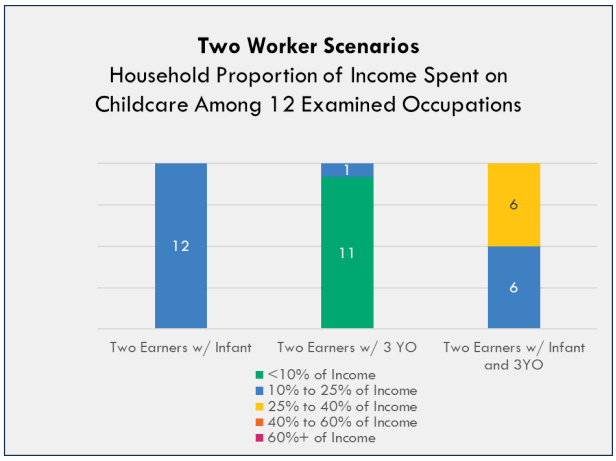
Duval County HPI by Occupation and Family Type

Occupation	One Earner w/ Infant	One Earner w/ 3 yo	One Earner w/ Infant and 3yo	Two Earner w/ Infant	Two Earner w/ 3 yo	Two Earner w/ Infant and 3yo	Single Earner Income	Dual Earner Income
Childcare Workers	46.1	26.7	72.8	17.0	9.9	26.9	29917.25	80893.15
Customer Service Representatives	35.3	20.5	55.7	15.3	8.9	24.2	39090.97	90066.87
Driver/Sales Workers and Truck Drivers	29.0	16.8	45.8	14.0	8.1	22.1	47523.77	98499.67
Firefighters	26.0	15.1	41.2	13.3	7.7	21.0	52910.87	103886.77
Home Health and Personal Care Aides	44.6	25.9	70.5	16.8	9.8	26.6	30899.34	81875.24
Laborers and Material Movers	38.2	22.2	60.3	15.8	9.2	25.0	36106.08	87081.98
Police Officers	21.1	12.2	33.3	11.8	6.9	18.7	65427.40	116403.30
Teachers	19.4	11.3	30.7	11.3	6.6	17.9	70944.82	121920.72
Registered Nurses	17.1	9.9	27.0	10.5	6.1	16.6	80553.18	131529.08
Waiters and Waitresses	47.1	27.3	74.4	17.2	10.0	27.1	29281.82	80257.72
Hotel, Motel, and Resort Desk Clerks	50.7	29.5	80.2	17.6	10.2	27.9	27164.83	78140.73
Building Cleaning Workers	44.4	25.8	70.2	16.8	9.8	26.6	31018.73	81994.63

Sources: Childcare Market Rate Survey, Lightcast, 2023 ACS one-year estimates, and authors' calculations

Figure C.2
Duval County HPI Spent on Childcare Among All Occupations





Sources: Childcare Market Rate Survey, Lightcast, 2023 ACS one-year estimates, and authors' calculations

Figure C.3
Duval County HPI Dedicated to Child Care by Occupation and Household Type

Selected One Earner Occupational Scenarios
(Household Proportion of Income Dedicated to Child Care)

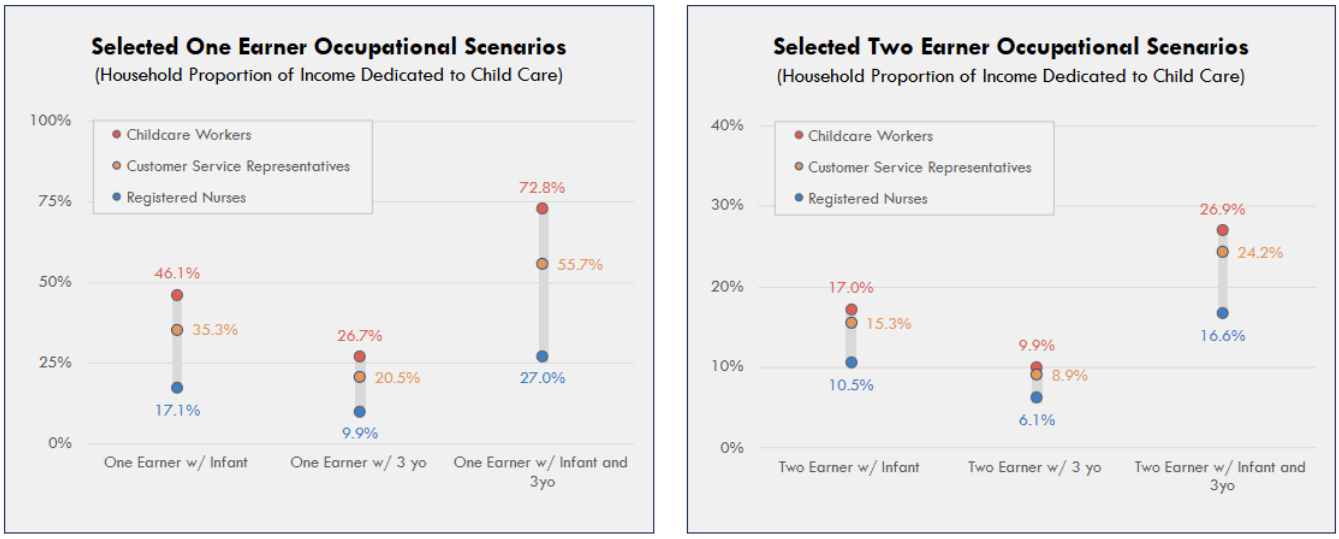
	One Earner w/ Infant	One Earner w/ 3-Year-Old	One Earner w/ Infant and 3-Year-Old
Childcare Workers	50.7%	29.5%	80.2%
Building Cleaning Workers	47.1%	27.3%	74.4%
Home health and personal care aides	46.1%	26.7%	72.8%
Waiters and Waitresses	44.6%	25.9%	70.5%
Hotel, Motel, and Resort Desk Clerks	44.4%	25.8%	70.2%
Laborers and Material Movers	38.2%	22.2%	60.3%
Customer Service Representatives	35.3%	20.5%	55.7%
Driver/Sales Workers + Truck Drivers	29.0%	16.8%	45.8%
Teachers	26.0%	15.1%	41.2%
Firefighters	21.1%	12.2%	33.3%
Registered Nurses	19.4%	11.3%	30.7%
Police Officers	17.1%	9.9%	27.0%

Selected Two Earner Occupational Scenarios
(Household Proportion of Income Dedicated to Child Care)

	Dual Earners w/ Infant	Dual Earners w/ 3-Year-Old	Dual Earners w/ Infant and 3-Year-Old
Childcare Workers	17.6%	10.2%	27.9%
Building Cleaning Workers	17.2%	10.0%	27.1%
Home health and personal care aides	17.0%	9.9%	26.9%
Waiters and Waitresses	16.8%	9.8%	26.6%
Hotel, Motel, and Resort Desk Clerks	16.8%	9.8%	26.6%
Laborers and Material Movers	15.8%	9.2%	25.0%
Customer Service Representatives	15.3%	8.9%	24.2%
Driver/Sales Workers + Truck Drivers	14.0%	8.1%	22.1%
Teachers	13.3%	7.7%	21.0%
Firefighters	11.8%	6.9%	18.7%
Registered Nurses	11.3%	6.6%	17.9%
Police Officers	10.5%	6.1%	16.6%

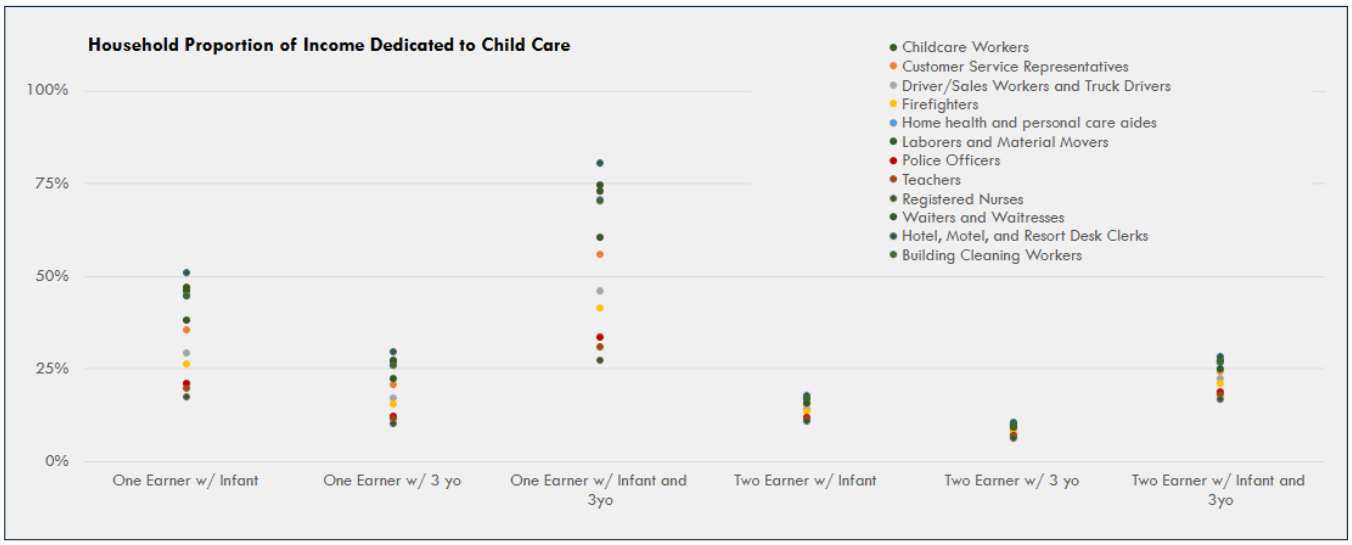
Sources: Childcare Market Rate Survey, Lightcast, 2023 ACS one-year estimates, and authors' calculations

Figure C.4
Duval County Range of HPI by Occupation



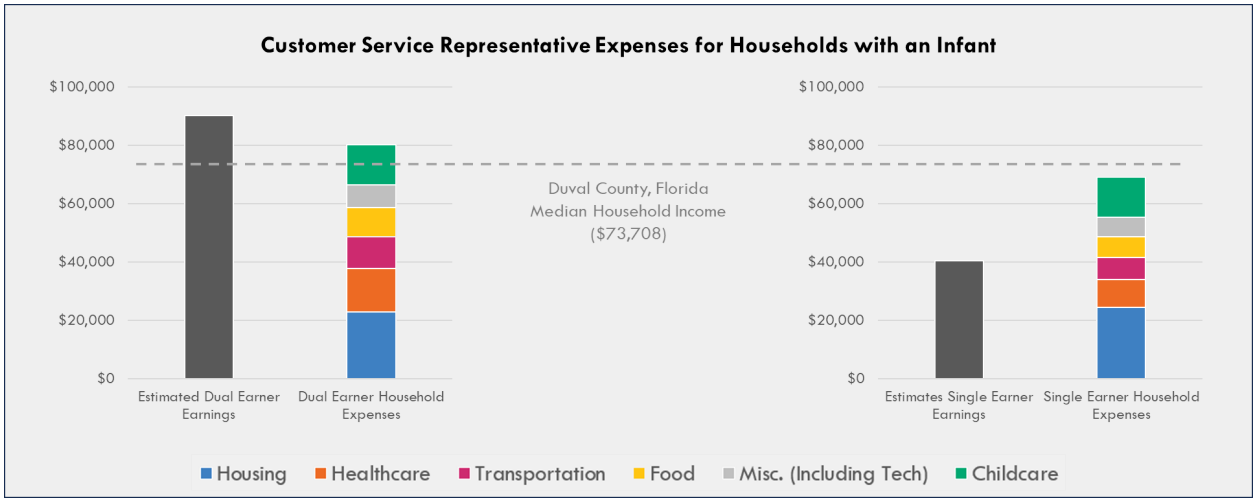
Sources: Childcare Market Rate Survey, Lightcast, 2023 ACS one-year estimates, and authors' calculations

Figure C.5
Duval County HPI Dedicated to Childcare



Sources: Childcare Market Rate Survey, Lightcast, 2023 ACS one-year estimates, and authors' calculations

Figure C.6
Duval County Customer Service Representative Earnings Versus Expenses for Single and Dual Earner Households with an Infant



Sources: ALICE, Childcare Market Rate Survey, Lightcast, 2023 ACS one-year estimates, and authors' calculations

D. Hillsborough County, Florida

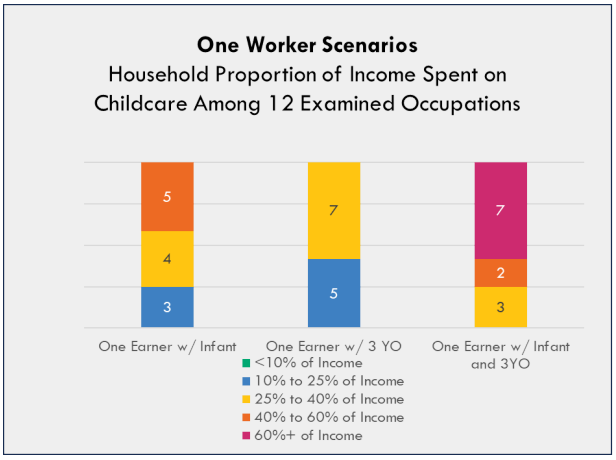
Figure D.1

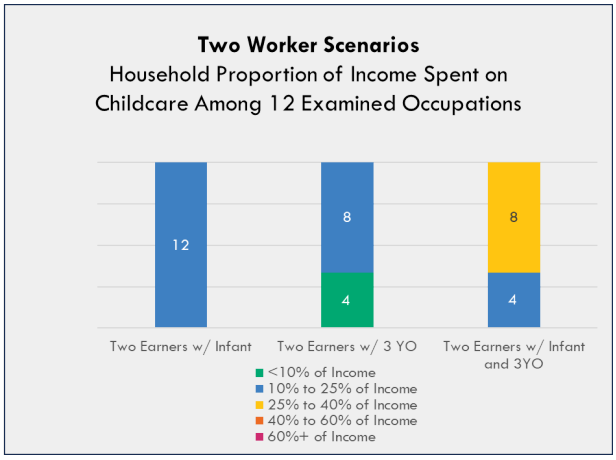
Hillsborough County HPI by Occupation and Family Type

Occupation	One Earner w/ Infant	One Earner w/ 3 yo	One Earner w/ Infant and 3yo	Two Earner w/ Infant	Two Earner w/ 3 yo	Two Earner w/ Infant and 3yo	Single Earner Income	Dual Earner Income
Childcare Workers	52.6	38.1	90.7	18.9	13.7	32.6	28664.15	79640.05
Customer Service Representatives	37.4	27.1	64.5	16.5	12.0	28.5	40311.66	91287.56
Driver/Sales Workers and Truck Drivers	33.0	23.9	56.8	15.6	11.3	26.9	45764.07	96739.97
Firefighters	25.8	18.7	44.4	13.8	10.0	23.7	58529.52	109505.42
Home Health and Personal Care Aides	46.6	33.8	80.4	18.1	13.1	31.2	32331.97	83307.87
Laborers and Material Movers	42.9	31.1	74.0	17.5	12.7	30.2	35154.91	86130.81
Police Officers	21.1	15.3	36.4	12.3	8.9	21.3	71353.44	122329.34
Teachers	23.4	17.0	40.4	13.1	9.5	22.5	64329.58	115305.48
Registered Nurses	17.9	13.0	30.9	11.2	8.1	19.2	84225.21	135201.11
Waiters and Waitresses	47.9	34.7	82.6	18.3	13.2	31.5	31480.32	82456.22
Hotel, Motel, and Resort Desk Clerks	49.2	35.6	84.8	18.5	13.4	31.8	30670.08	81645.98
Building Cleaning Workers	49.4	35.8	85.1	18.5	13.4	31.9	30535.51	81511.41

Sources: Childcare Market Rate Survey, Lightcast, 2023 ACS one-year estimates, and authors' calculations

Figure D.2
Hillsborough County HPI Spent on Childcare Among All Occupations





Sources: Childcare Market Rate Survey, Lightcast, 2023 ACS one-year estimates, and authors' calculations

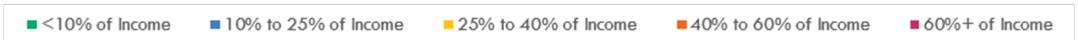
Figure D.3
Hillsborough County HPI Dedicated to Child Care by Occupation and Household Type

Selected One Earner Occupational Scenarios
(Household Proportion of Income Dedicated to Child Care)

	One Earner w/ Infant	One Earner w/ 3-Year-Old	One Earner w/ Infant and 3-Year-Old
Childcare Workers	52.6%	38.1%	90.7%
Building Cleaning Workers	49.4%	35.8%	85.1%
Home health and personal care aides	49.2%	35.6%	84.8%
Waiters and Waitresses	47.9%	34.7%	82.6%
Hotel, Motel, and Resort Desk Clerks	46.6%	33.8%	80.4%
Laborers and Material Movers	42.9%	31.1%	74.0%
Customer Service Representatives	37.4%	27.1%	64.5%
Driver/Sales Workers + Truck Drivers	33.0%	23.9%	56.8%
Teachers	25.8%	18.7%	44.4%
Firefighters	23.4%	17.0%	40.4%
Registered Nurses	21.1%	15.3%	36.4%
Police Officers	17.9%	13.0%	30.9%

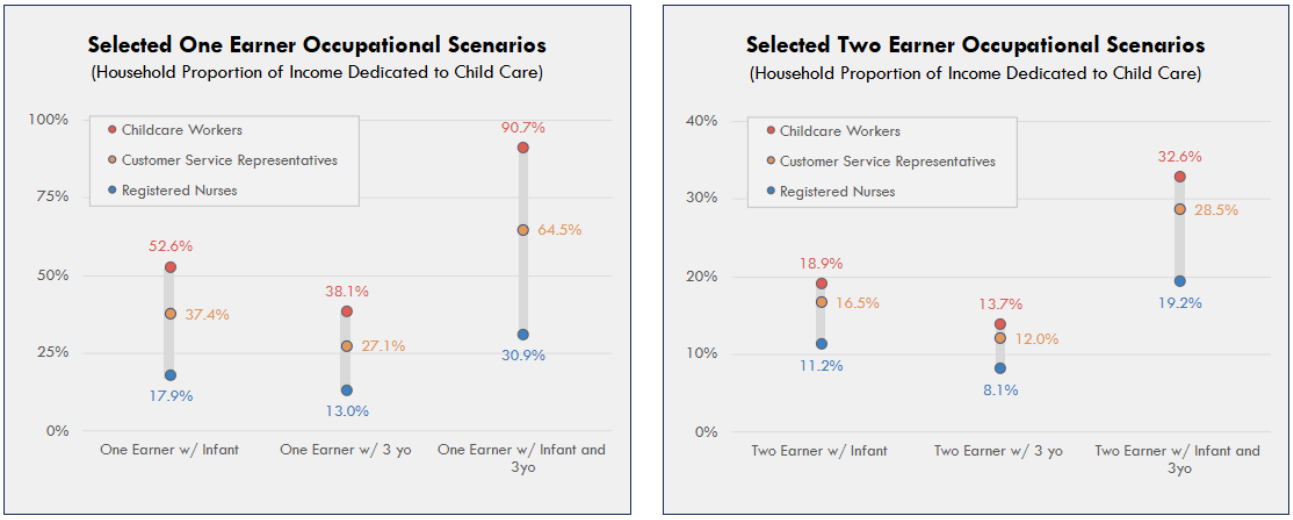
Selected Two Earner Occupational Scenarios
(Household Proportion of Income Dedicated to Child Care)

	Dual Earners w/ Infant	Dual Earners w/ 3-Year-Old	Dual Earners w/ Infant and 3-Year-Old
Childcare Workers	18.9%	13.7%	32.6%
Building Cleaning Workers	18.5%	13.4%	31.9%
Home health and personal care aides	18.5%	13.4%	31.8%
Waiters and Waitresses	18.3%	13.2%	31.5%
Hotel, Motel, and Resort Desk Clerks	18.1%	13.1%	31.2%
Laborers and Material Movers	17.5%	12.7%	30.2%
Customer Service Representatives	16.5%	12.0%	28.5%
Driver/Sales Workers + Truck Drivers	15.6%	11.3%	26.9%
Teachers	13.8%	10.0%	23.7%
Firefighters	13.1%	9.5%	22.5%
Registered Nurses	12.3%	8.9%	21.3%
Police Officers	11.2%	8.1%	19.2%



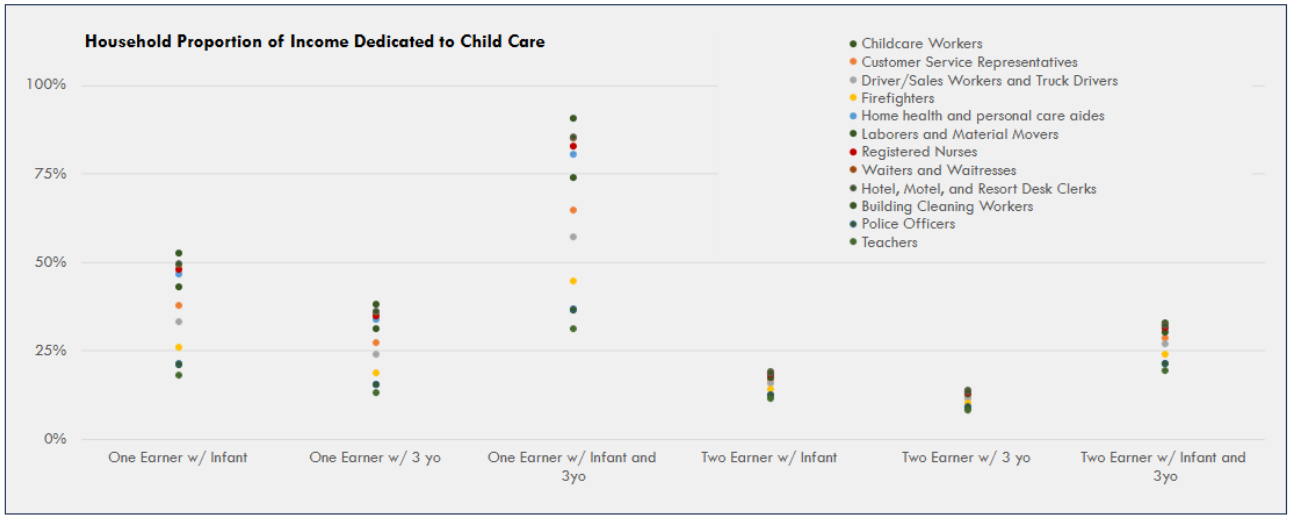
Sources: Childcare Market Rate Survey, Lightcast, 2023 ACS one-year estimates, and authors' calculations

Figure D.4
Hillsborough County Range of HPI by Occupation



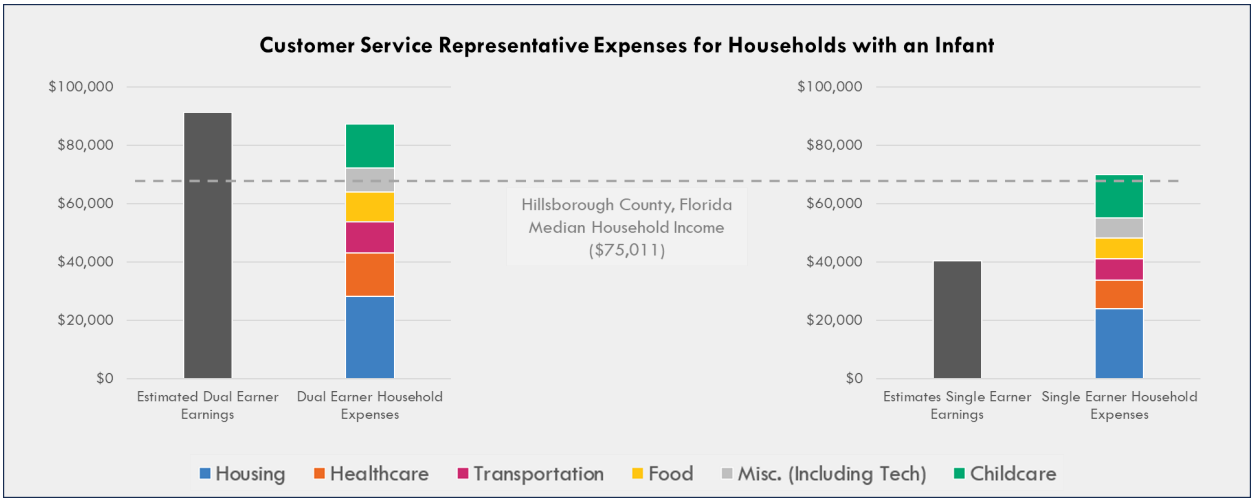
Sources: Childcare Market Rate Survey, Lightcast, 2023 ACS one-year estimates, and authors' calculations

Figure D.5
Hillsborough County HPI Dedicated to Childcare



Sources: Childcare Market Rate Survey, Lightcast, 2023 ACS one-year estimates, and authors' calculations

Figure D.6
Hillsborough County Customer Service Representative Earnings Versus Expenses for Single and Dual Earner Households with an Infant



Sources: ALICE, Childcare Market Rate Survey, Lightcast, 2023 ACS one-year estimates, and authors' calculations

E. Miami-Dade County, Florida

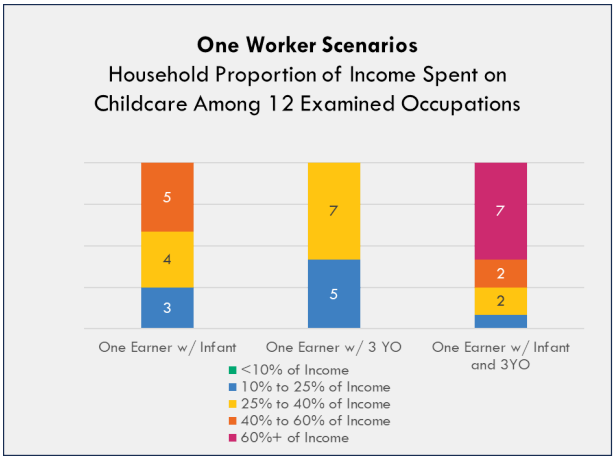
Figure E.1

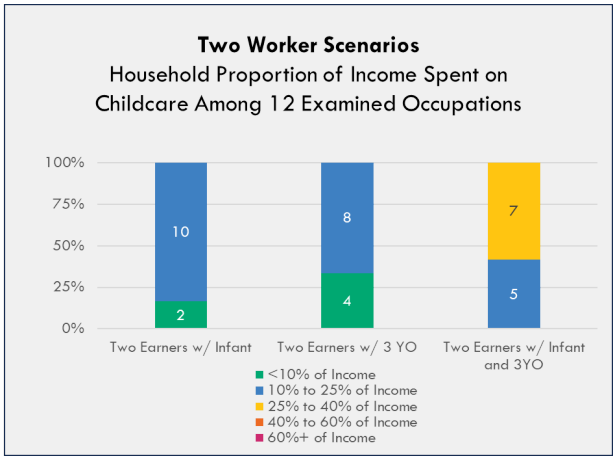
Miami-Dade HPI by Occupation and Family Type

Occupation	One Earner w/ Infant	One Earner w/ 3 yo	One Earner w/ Infant and 3yo	Two Earner w/ Infant	Two Earner w/ 3 yo	Two Earner w/ Infant and 3yo	Single Earner Income	Dual Earner Income
Childcare Workers	44.4	31.6	76.1	16.6	11.8	28.4	30417.73	81393.63
Customer Service Representatives	35.7	25.4	61.0	15.2	10.8	26.0	37917.18	88893.08
Driver/Sales Workers and Truck Drivers	30.0	21.3	51.3	14.1	10.0	24.1	45094.34	96070.24
Firefighters	17.4	12.4	29.9	10.5	7.5	18.0	77510.15	128486.05
Home Health and Personal Care Aides	43.9	31.2	75.1	16.5	11.8	28.3	30823.25	81799.15
Laborers and Material Movers	39.6	28.2	67.8	15.9	11.3	27.2	34113.71	85089.61
Police Officers	14.3	10.2	24.5	9.3	6.6	15.9	94633.67	145609.57
Teachers	27.0	19.2	46.3	13.4	9.5	22.9	49989.66	100965.56
Registered Nurses	15.9	11.3	27.1	9.9	7.1	17.0	85286.14	136262.04
Waiters and Waitresses	41.9	29.8	71.7	16.2	11.6	27.8	32261.83	83237.73
Hotel, Motel, and Resort Desk Clerks	40.4	28.7	69.1	16.0	11.4	27.4	33498.18	84474.08
Building Cleaning Workers	44.4	31.6	76.0	16.6	11.8	28.4	30431.34	81407.24

Sources: Childcare Market Rate Survey, Lightcast, 2023 ACS one-year estimates, and authors' calculations

Figure E.2
Miami-Dade HPI Spent on Childcare Among All Occupations





Sources: Childcare Market Rate Survey, Lightcast, 2023 ACS one-year estimates, and authors' calculations

Figure E.3
Miami-Dade HPI Dedicated to Child Care by Occupation and Household Type

Selected One Earner Occupational Scenarios
(Household Proportion of Income Dedicated to Child Care)

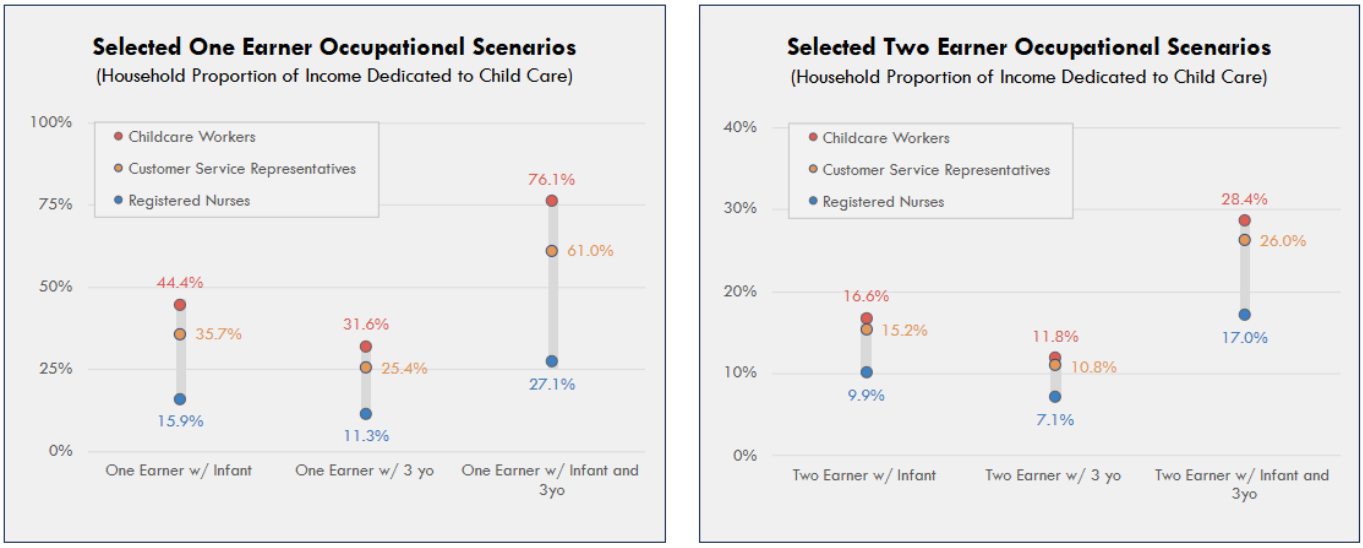
	One Earner w/ Infant	One Earner w/ 3-Year-Old	One Earner w/ Infant and 3-Year-Old
Childcare Workers	44.4%	31.6%	76.1%
Building Cleaning Workers	44.4%	31.6%	76.0%
Home health and personal care aides	43.9%	31.2%	75.1%
Waiters and Waitresses	41.9%	29.8%	71.7%
Hotel, Motel, and Resort Desk Clerks	40.4%	28.7%	69.1%
Laborers and Material Movers	39.6%	28.2%	67.8%
Customer Service Representatives	35.7%	25.4%	61.0%
Driver/Sales Workers + Truck Drivers	30.0%	21.3%	51.3%
Teachers	27.0%	19.2%	46.3%
Firefighters	17.4%	12.4%	29.9%
Registered Nurses	15.9%	11.3%	27.1%
Police Officers	14.3%	10.2%	24.5%

Selected Two Earner Occupational Scenarios
(Household Proportion of Income Dedicated to Child Care)

	Dual Earners w/ Infant	Dual Earners w/ 3-Year-Old	Dual Earners w/ Infant and 3-Year-Old
Childcare Workers	16.6%	11.8%	28.4%
Building Cleaning Workers	16.6%	11.8%	28.4%
Home health and personal care aides	16.5%	11.8%	28.3%
Waiters and Waitresses	16.2%	11.6%	27.8%
Hotel, Motel, and Resort Desk Clerks	16.0%	11.4%	27.4%
Laborers and Material Movers	15.9%	11.3%	27.2%
Customer Service Representatives	15.2%	10.8%	26.0%
Driver/Sales Workers + Truck Drivers	14.1%	10.0%	24.1%
Teachers	13.4%	9.5%	22.9%
Firefighters	10.5%	7.5%	18.0%
Registered Nurses	9.9%	7.1%	17.0%
Police Officers	9.3%	6.6%	15.9%

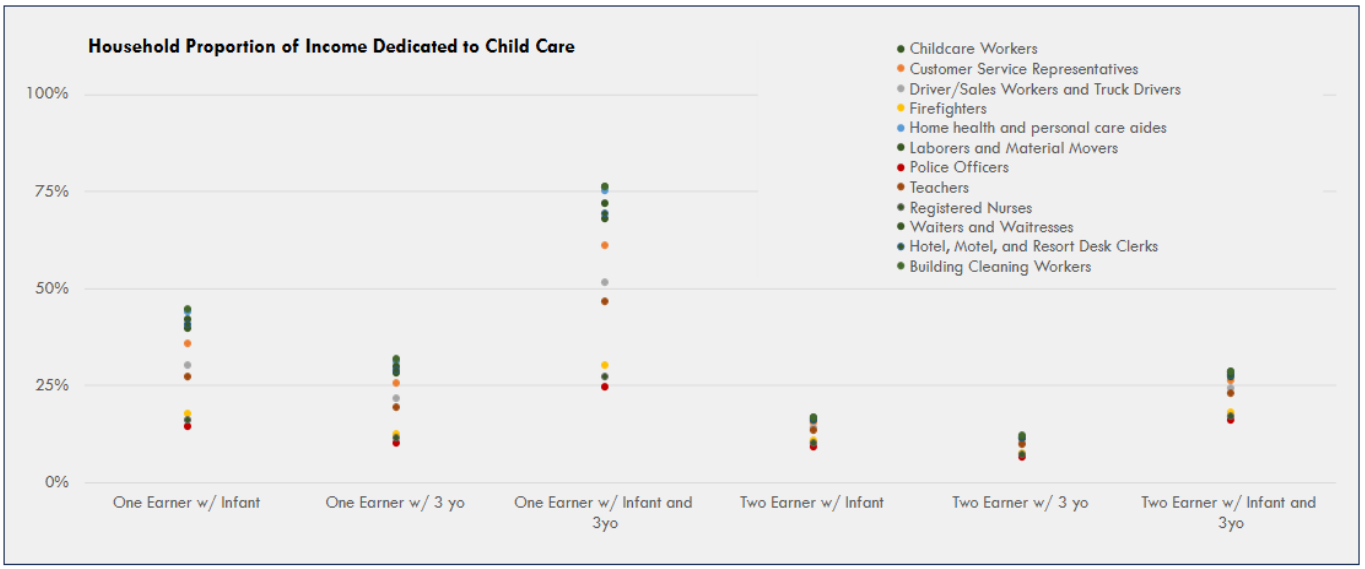
Sources: Childcare Market Rate Survey, Lightcast, 2023 ACS one-year estimates, and authors' calculations

Figure E.4
Miami-Dade Range of HPI by Occupation



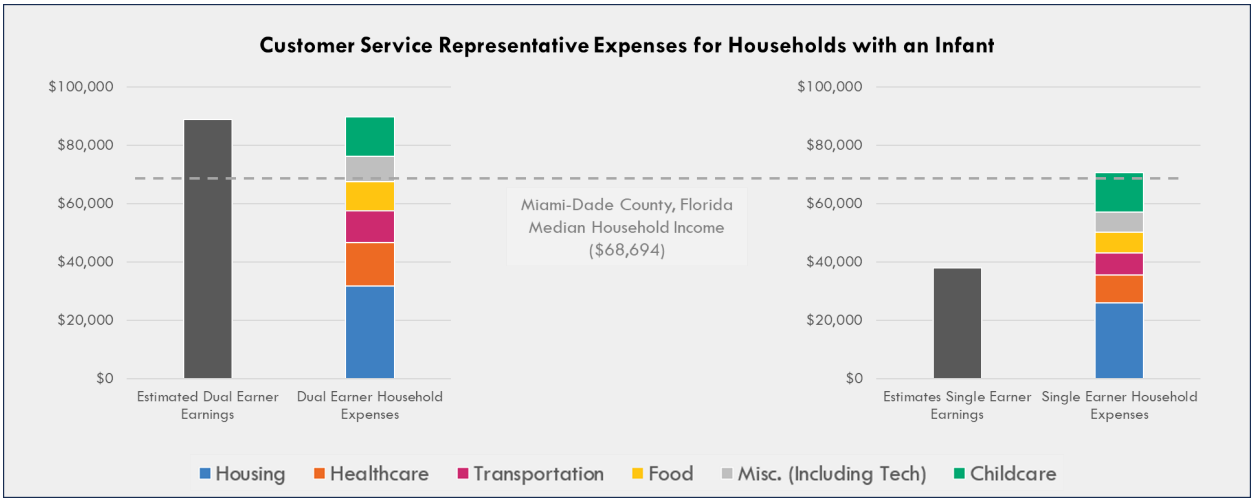
Sources: Childcare Market Rate Survey, Lightcast, 2023 ACS one-year estimates, and authors' calculations

Figure E.5
Miami-Dade HPI dedicated to Childcare



Sources: Childcare Market Rate Survey, Lightcast, 2023 ACS one-year estimates, and authors' calculations

Figure E.6
Miami-Dade Customer Service Representative Earnings Versus Expenses for Single and Dual Earner Households with an Infant



Sources: Childcare Market Rate Survey, Lightcast, 2023 ACS one-year estimates, and authors' calculations

F. Orange County, Florida

Figure F.1

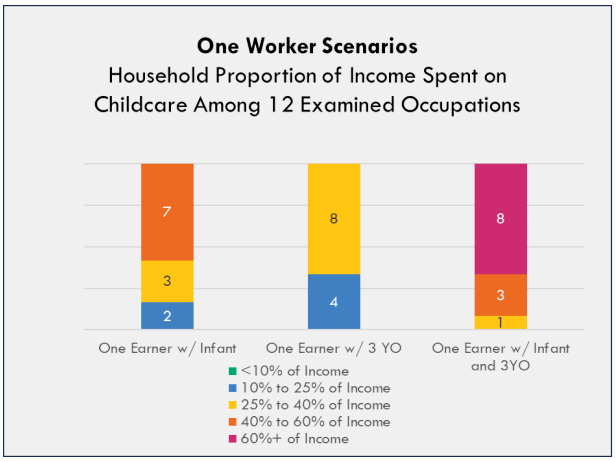
Orange County HPI by Occupation and Family Type

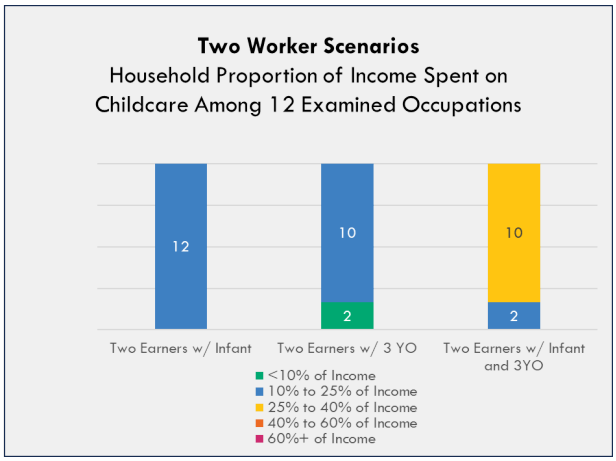
Occupation	One Earner w/ Infant	One Earner w/ 3 yo	One Earner w/ Infant and 3yo	Two Earner w/ Infant	Two Earner w/ 3 yo	Two Earner w/ Infant and 3yo	Single Earner Income	Dual Earner Income
Childcare Workers	53.2	39.6	92.8	19.3	14.4	33.7	29109.80	80085.70
Customer Service Representatives	40.2	29.9	70.1	17.3	12.9	30.2	38536.66	89512.56
Driver/Sales Workers and Truck Drivers	34.6	25.8	60.4	16.2	12.0	28.2	44754.08	95729.98
Firefighters	31.3	23.3	54.7	15.4	11.5	26.9	49440.60	100416.50
Home health and personal care aides	47.8	35.6	83.4	18.6	13.8	32.4	32403.67	83379.57
Laborers and Material Movers	42.4	31.6	74.0	17.7	13.2	30.9	36511.97	87487.87
Police Officers	23.1	17.2	40.3	13.1	9.8	22.9	67115.86	118091.76
Teachers	28.6	21.3	49.9	14.7	11.0	25.7	54115.03	105090.93
Registered Nurses	18.4	13.7	32.2	11.5	8.5	20.0	84032.54	135008.44
Waiters and Waitresses	47.5	35.4	82.9	18.5	13.8	32.3	32599.67	83575.57
Hotel, Motel, and Resort Desk Clerks	47.6	35.5	83.1	18.6	13.8	32.4	32523.01	83498.91
Building Cleaning Workers	48.9	36.4	85.2	18.7	13.9	32.7	31709.43	82685.33

Sources: Childcare Market Rate Survey, Lightcast, 2023 ACS one-year estimates, and authors' calculations

Figure F.2

Orange County HPI Spent on Childcare Among All Occupations





Sources: Childcare Market Rate Survey, Lightcast, 2023 ACS one-year estimates, and authors' calculations

Figure F.3

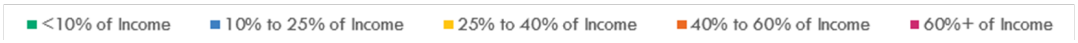
Orange County HPI Dedicated to Child Care by Occupation and Household Type

Selected One Earner Occupational Scenarios
(Household Proportion of Income Dedicated to Child Care)

	One Earner w/ Infant	One Earner w/ 3-Year-Old	One Earner w/ Infant and 3-Year-Old
Childcare Workers	53.2%	39.6%	92.8%
Building Cleaning Workers	48.9%	36.4%	85.2%
Home health and personal care aides	47.8%	35.6%	83.4%
Waiters and Waitresses	47.6%	35.5%	83.1%
Hotel, Motel, and Resort Desk Clerks	47.5%	35.4%	82.9%
Laborers and Material Movers	42.4%	31.6%	74.0%
Customer Service Representatives	40.2%	29.9%	70.1%
Driver/Sales Workers + Truck Drivers	34.6%	25.8%	60.4%
Teachers	31.3%	23.3%	54.7%
Firefighters	28.6%	21.3%	49.9%
Registered Nurses	23.1%	17.2%	40.3%
Police Officers	18.4%	13.7%	32.2%

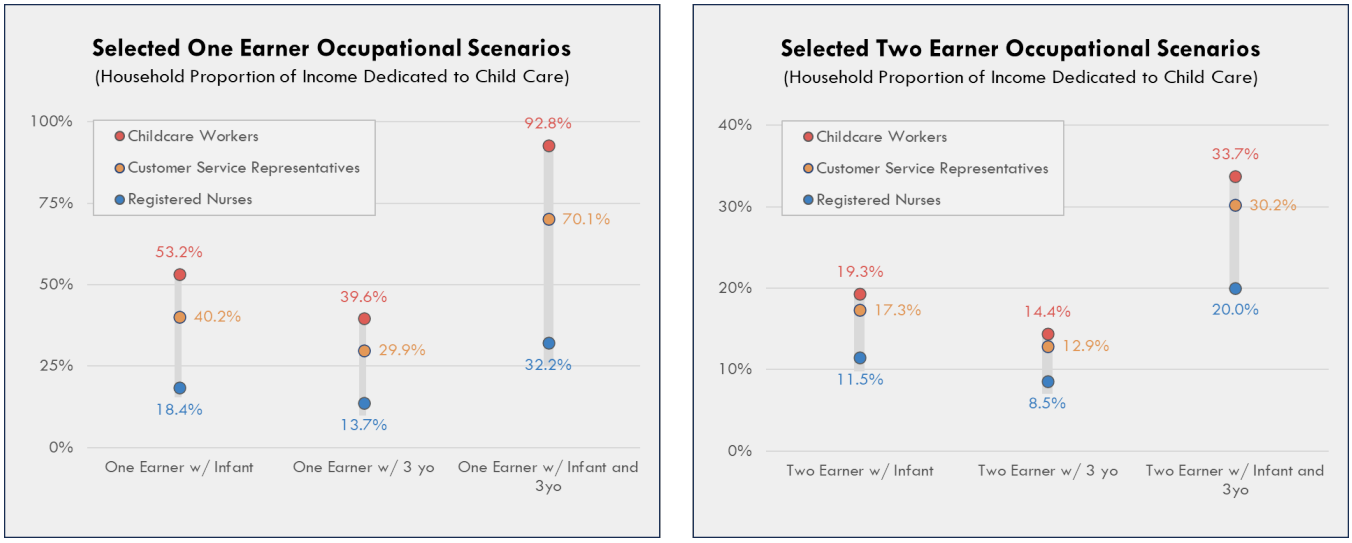
Selected Two Earner Occupational Scenarios
(Household Proportion of Income Dedicated to Child Care)

	Dual Earners w/ Infant	Dual Earners w/ 3-Year-Old	Dual Earners w/ Infant and 3-Year-Old
Childcare Workers	19.3%	14.4%	33.7%
Building Cleaning Workers	18.7%	13.9%	32.7%
Home health and personal care aides	18.6%	13.8%	32.4%
Waiters and Waitresses	18.6%	13.8%	32.4%
Hotel, Motel, and Resort Desk Clerks	18.5%	13.8%	32.3%
Laborers and Material Movers	17.7%	13.2%	30.9%
Customer Service Representatives	17.3%	12.9%	30.2%
Driver/Sales Workers + Truck Drivers	16.2%	12.0%	28.2%
Teachers	15.4%	11.5%	26.9%
Firefighters	14.7%	11.0%	25.7%
Registered Nurses	13.1%	9.8%	22.9%
Police Officers	11.5%	8.5%	20.0%



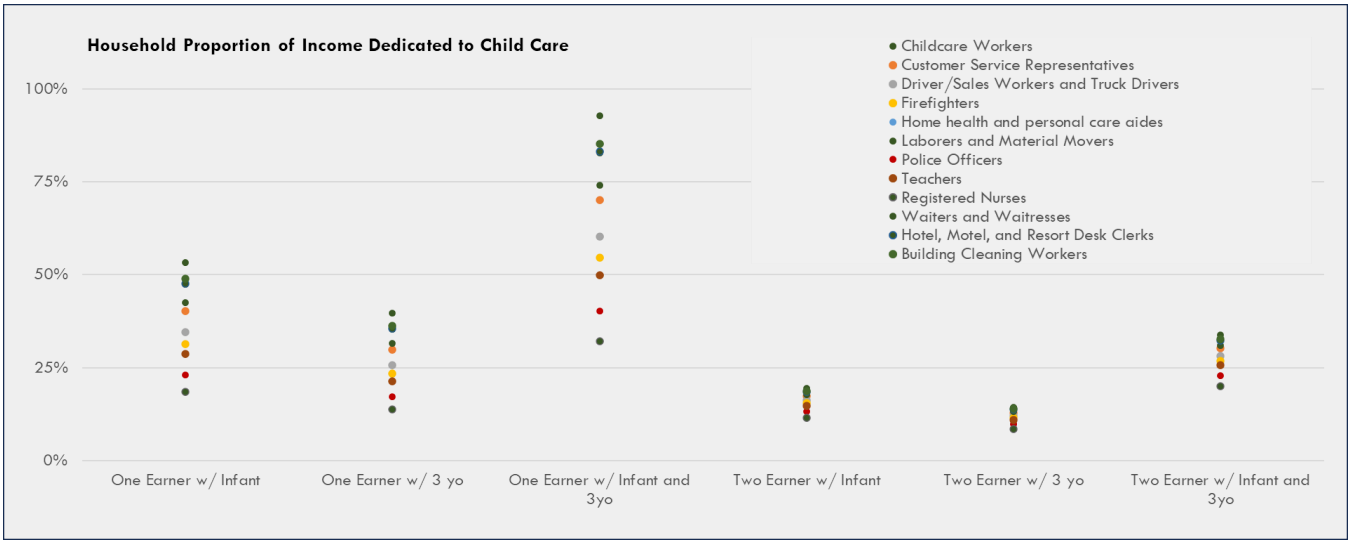
Sources: Childcare Market Rate Survey, Lightcast, 2023 ACS one-year estimates, and authors' calculations

Figure F.4
Orange County Range of HPI by Occupation



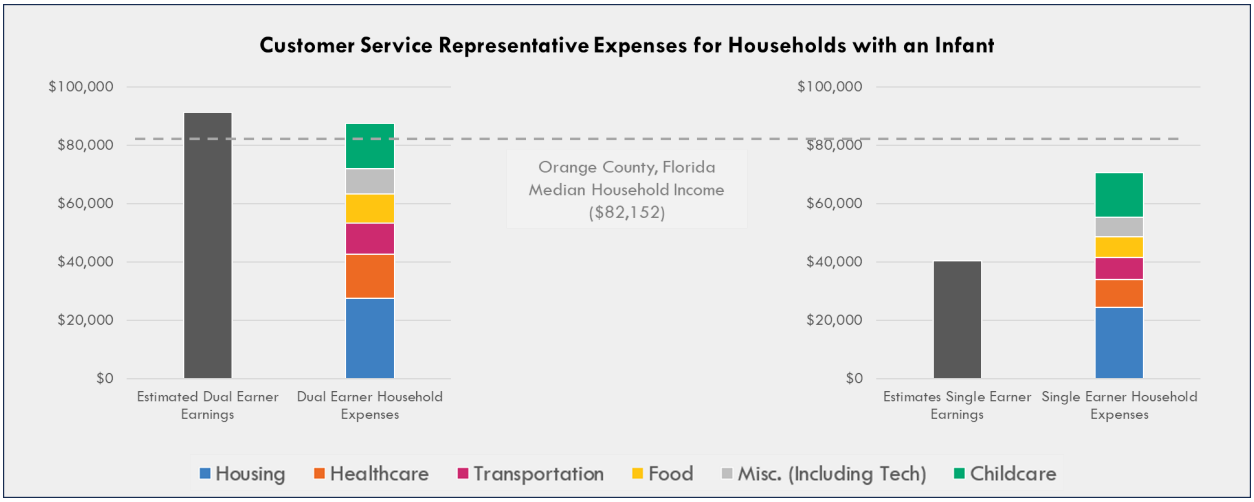
Sources: Childcare Market Rate Survey, Lightcast, 2023 ACS one-year estimates, and authors' calculations

Figure F.5
Orange County HPI dedicated to Childcare



Sources: Childcare Market Rate Survey, Lightcast, and 2023 ACS one-year estimates

Figure F.6
Orange County Customer Service Representative Earnings Versus Expenses for Single and Dual Earner Households with an Infant



Sources: ALICE, Childcare Market Rate Survey, Lightcast, and 2023 ACS one-year estimates

G. The Six Counties of this Study

Chatham County, Georgia (Savannah metropolitan area); Duval County, Florida (Jacksonville metropolitan area); Fulton County, Georgia (Atlanta metropolitan area); Hillsborough County, Florida (Tampa metropolitan area); Miami-Dade County, Florida (Miami metropolitan area); and Orange County (Orlando metropolitan area).

Figure G.1
Six-County Childcare Cost Range by Age Level, Minimum, Median, and Maximum Costs

County	Age Level	Min	Median Price (Weighted)	Max
Chatham, GA	Infant	$65.00	$175.00	$276.00
Chatham, GA	Three-Year-Old	$30.00	$160.00	$295.00
Fulton, GA	Infant	$60.00	$284.00	$595.00
Fulton, GA	Three-Year-Old	$40.00	$220.00	$575.00
Duval, FL	Infant	$63.50	$265.00	$480.00
Duval, FL	Three-Year-Old	$62.00	$153.85	$402.50
Hillsborough, FL	Infant	$57.75	$290.00	$385.00
Hillsborough, FL	Three-Year-Old	$60.00	$210.00	$350.00
Miami-Dade, FL	Infant	$57.75	$260.00	$500.00
Miami-Dade, FL	Three-Year-Old	$69.30	$185.00	$500.00
Orange, FL	Infant	$73.90	$298.00	$500.00
Orange, FL	Three-Year-Old	$90.00	$221.75	$500.00

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