Too Costly to Work?

The Childcare Burden on Household Earnings

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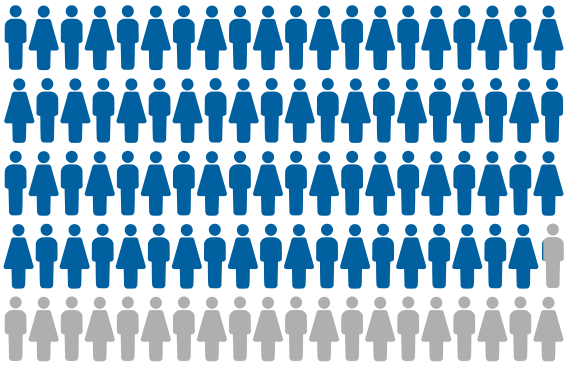
Georgia

Figure 1

Georgia

79.1%

of families in Georgia with children 5 and under are paying more than the recommended 7% of income on childcare costs.



The vast majority of families with young children in Georgia are estimated to spend more than seven percent of their income on childcare costs.[1]

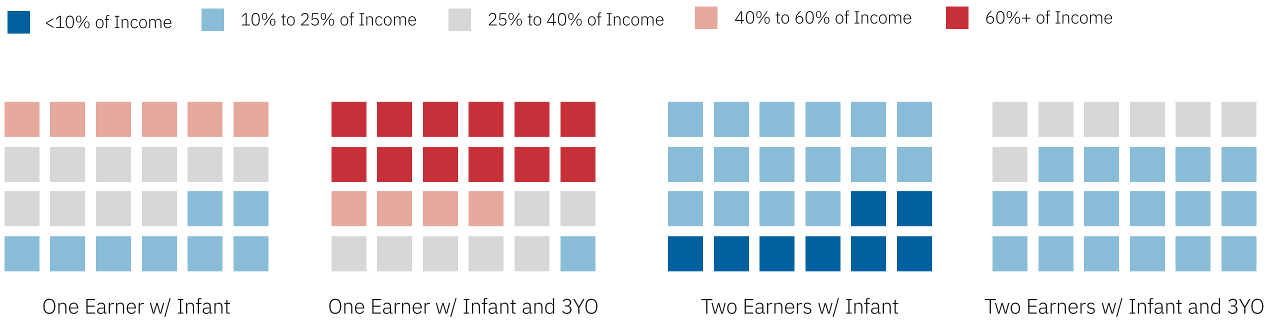
Recent analysis by the Federal Reserve Bank of Atlanta reveals the financial burden of childcare can be especially acute for workers in specific occupations in high-growth counties. In an examination of twelve high-demand occupations across Fulton County (located in the Atlanta metropolitan area) and Chatham County (located in the Savannah metropolitan area), the estimated household percentage of income (HPI) exceeded 25 percent in nearly half of all examined scenarios (46 of 96 scenarios).

[1] Seven percent is the recommended benchmark by the US Department of Health and Human Services for parent contributions toward the cost of subsidized childcare. US Department of Health and Human Services, "Restoring Flexibility in the Child Care and Development Fund (CCDF)," Code of Federal Regulations Vol. 91, No. 91 (May 12, 2026): 25796, https://www.ctdata.org/child-care-affordability.

Figure 2

Percentage of income spent on childcare costs

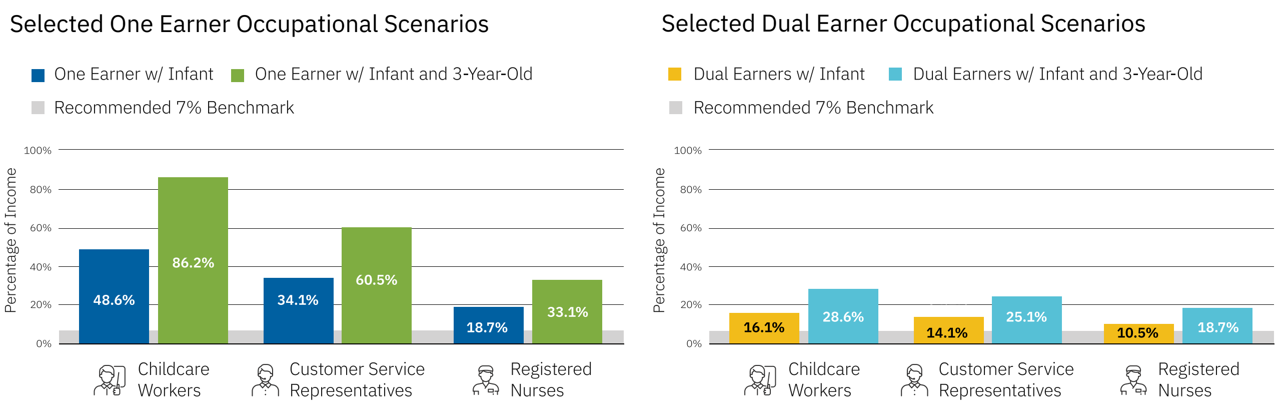
Each chart includes 24 scenarios (12 occupations across 2 counties in Georgia)



Childcare Workers, the very individuals providing care services, face among the highest childcare cost burdens. In Fulton County, Georgia, for example, the median cost for care for two children in care represents more than 85 percent of the median wage of Childcare Workers. Even among Registered Nurses, childcare costs for two children in care in Fulton County represent approximately a third of the occupation's median wage.

Figure 3

Fulton County, Georgia



In the full report, Atlanta Fed researchers examine the household share of income for childcare across 12 occupations in six of the fastest growing metropolitan areas in both Florida and in Georgia.

To view data on all examined regions, see our 2025 publication: "Too Costly to Work? The Childcare Burden on Household Earnings." Discussion Paper No. 2025-02 (Federal Reserve Bank of Atlanta, November 18, 2025), doi.org/10.29338/dp2025-02.

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