Federal Reserve Bank *of* Atlanta

Too Costly to Work?

The Childcare Burden on Household Earnings

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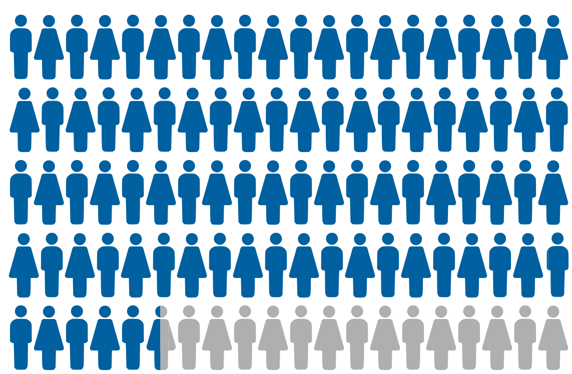
Florida

Figure 1

Florida

85.4%
of families in Florida with children 5 and under are paying more than the recommended 7% of income on childcare costs.



The vast majority of families in Florida 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 Duval County (located in the Jacksonville metropolitan area), Hillsborough County (located in the Tampa metropolitan area), Miami-Dade County (located in the Miami metropolitan area), and Orange County (located in the Orlando metropolitan area), the estimated household percentage of income (HPI) exceeded 25 percent in approximately 40 percent of all examined scenarios (77 of 192 scenarios).

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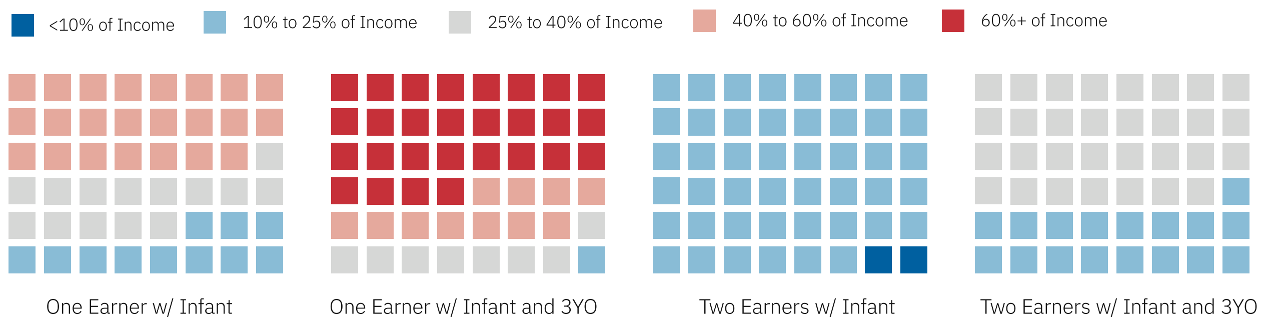
[1] Seven percent is the recommended benchmark by the US Department of Health and Human Services for parent contributions toward the cost of subsidized childcare. US Department of Health and Human Services, "Restoring Flexibility in the Child Care and Development Fund (CCDF)," Code of Federal Regulations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

Figure 2

Percentage of income spent on childcare costs

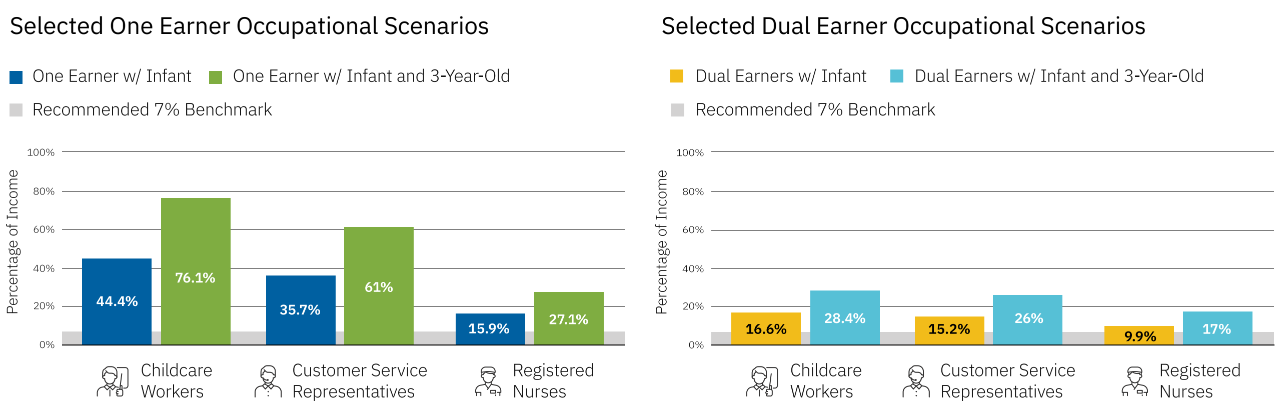
Each chart includes 48 scenarios (12 occupations across 4 counties in Florida)



Childcare Workers, the very individuals providing care services, face among the highest childcare cost burdens. In Miami-Dade County, Florida, for example, the median cost for care for two children in care represents more than 76 percent of the median wage of Childcare workers. Even among Registered Nurses, childcare costs for two children in care in Miami-Dade County represent more than a quarter of the occupation's median wage.

Figure 3

Miami-Dade County, Florida



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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