



2025-2026 Annual Survey Report

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Executive Summary

The National Association for Family Child Care’s 2025-26 Annual Survey provides a national snapshot of family child care educators and the conditions under which they are operating. Responses reflect the experiences of a distinct workforce within the early care and education system.

As the survey findings demonstrate, family child care educators are highly qualified, experienced, and deeply committed to the children and families they serve. At the same time, they are navigating significant regulatory and administrative demands, often with limited external support or recognition.

The combination of high responsibility, extensive compliance requirements, and long working hours places considerable strain on educators, even as many remain steadfast in their commitment to providing care.

The data illustrate a workforce that is simultaneously highly skilled and highly burdened, operating at the intersection of professional responsibility and structural constraint.

The goals of the NAFCC Annual Survey include informing [NAFCC’s Policy Priorities](#) and enabling a broad group of child care stakeholders, including educators, supporting organizations, and policy makers to do the following:

- Better understand how to continue to support the field of home-based child care programs
- Advocate for policies to ensure a sustainable workforce
- Better understand successes, challenges, and gaps
- Ensure becoming a home-based educator is a successful career pathway

The findings presented in this report are based on **785 completed survey** responses, representing a **12% increase in participation** compared to the prior year. Responses were submitted in both English and Spanish.

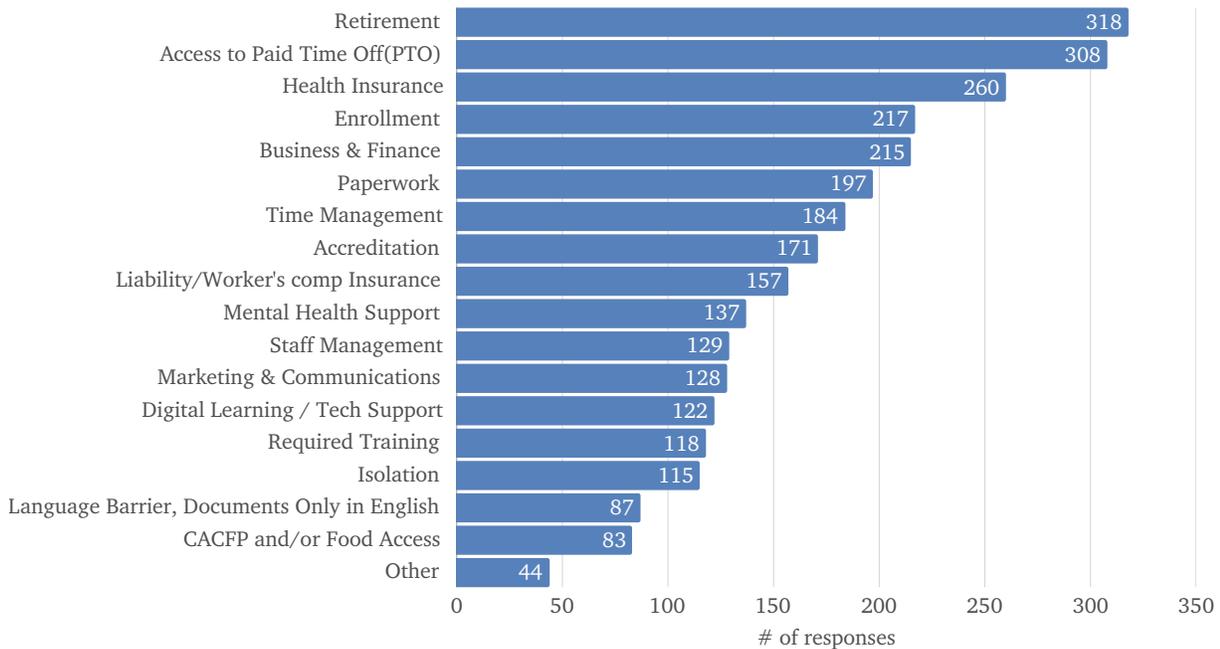
2025-26 Major Takeaways and Trends

- **Benefits remain the top concern:** Retirement, access to health insurance, paid time off, and increased compensation remain the most frequently cited personal and policy-related concerns among respondents, reflecting the realities of operating as a sole proprietor without employer-sponsored benefits.
- **An aging workforce:** Most respondents report more than a decade in the profession: a full 77% have been working in ECE for 10+ years. This aligns with the respondents' ages, with 56% reporting that they are over the age of 50.
- **Approaching retirement:** A substantial share of educators indicate they are approaching or considering retirement. While the 2025 survey shows a modest increase in participation from younger educators, this does not offset the overall age profile of the workforce.
- **Extreme workload:** In 2025, 71% of respondents report working 50 or more hours per week, and 48% report working 60 or more hours per week, reinforcing concerns about burnout and long-term sustainability.
- **Misaligned compensation:** Compensation continues to be misaligned with responsibility and workload. A significant number (35%) of respondents report take-home pay of less than \$10 per hour after expenses, while an additional 18% don't know their take-home pay. This is despite extensive hours and regulatory obligations.



- Enrollment volatility:**
 Enrollment conditions are mixed. Some programs report stable enrollment, but many are operating below desired capacity, often citing external factors such as economic instability and the expansion of state-funded preschool.
- Health insurance access:**
 Access to health insurance remains a critical challenge. In 2025, 28% of respondents report relying on Medicaid or Medicare for health insurance, which is higher than the national average of 23%. This highlights ongoing financial strain and the lack of benefits for family child care educators.
- Technology as infrastructure:**
 While technology use is widespread, respondents increasingly emphasized that the cost of CCMS subscriptions should not fall solely on individual educators, given their role in meeting regulatory and reporting requirements.

Current personal + business challenges



Year-over-year comparisons indicate that many core conditions facing family child care educators have remained largely unchanged.

Workload continues to be a defining feature of family child care operations.

In 2025 - 26, 71% of respondents report working 50 or more hours per week, and 48% report working 60 or more hours per week, levels that remain well above typical full-time employment.

Concerns related to compensation, access to benefits, and long-term sustainability persist across survey years, underscoring the ongoing strain experienced by educators.

At the same time, shifts in the relative ranking of challenges point to evolving priorities within the field.

While retirement has remained the top concern across all three survey years, issues such as enrollment stability and access to benefits have risen in prominence by 2025.

Enrollment, which ranked 18th in 2023, rose to 4th in both 2024 and 2025, reflecting growing concern about enrollment volatility and external policy impacts.

Conversely, several issues that ranked among the top ten challenges in 2023, including mental health support and accreditation, declined in relative ranking by 2025, suggesting that immediate financial and sustainability pressures have become more salient for many educators.

Open-ended responses suggest that under-enrollment does not always reflect reduced family need, but rather misalignment between the care families seek and the care that is financially and operationally feasible for providers to offer.

Several respondents noted that many inquiries are for infant and toddler care, which can be constrained by ratios and capacity, and some referenced the complexity of serving children with higher needs without additional support.

Educators also frequently described subsidy disruptions and long waiting lists as limiting families' ability to enroll, even when providers have openings.

Unlike educators who work in center-based settings, family child care educators operate registered or licensed programs within their own homes, serving children of mixed ages and often working without staff member(s) depending on licensing ratios and requirements.

Their responsibilities extend well beyond the hours children are present.

After the child care day ends, educators continue managing

the business and compliance aspects of their programs, including meeting child care licensing requirements, completing administrative tasks associated with child care subsidy and the Child and Adult Care Food Program, and participating in ongoing training, quality initiatives, and professional development activities.

Across survey responses, educators consistently describe the same foundational needs that exist in other sectors of the economy.

These include access to benefits, administrative support, reliable revenue, time off, affordable business tools, and compensation that reflects the scope and importance of their work.

While respondents demonstrate resilience and pride in their profession, the survey makes clear that individual commitment alone cannot compensate for structural gaps in support.

How to Use This Report

Purpose of this Report

This report is intended to provide a public-facing snapshot of the family child care field. It highlights patterns, themes, and trends across responses rather than representing the experiences of every individual provider.

Where year-over-year comparisons are included, they are intended to show directional change over time using consistent survey measures.

Interpreting the Findings

The findings in this report may be used differently depending on the reader's role within the family child care system.

Using the Data

Throughout the report, quantitative findings are complemented by selected open-ended responses to provide context and illustrate how educators experience the conditions reflected in the data. Quotes have been lightly edited for clarity and length while preserving respondents' intent.

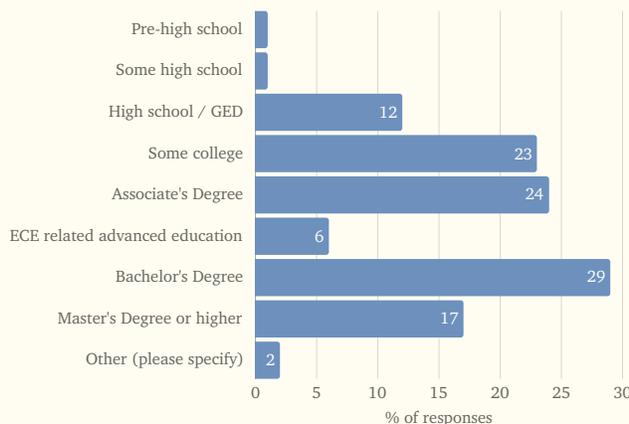
Educator Demographics

A Highly Educated Workforce

Survey responses in 2025 reflect a family child care workforce that is predominantly composed of program owners who also serve as lead educators in their own settings. The vast majority of respondents identify as women, and more than half identify as women of color.

A meaningful share of respondents identify as Hispanic or Latina, reinforcing the importance of ensuring that resources, communications, and professional supports are accessible in multiple languages.

Highest Level of Education
673 responses



47%

Some college / Associate's

46%

Bachelor's or higher

14%

High school or less

Educational attainment among respondents remains high. Most educators report holding an associate degree or higher, and nearly half report having earned a bachelor's degree or higher, including advanced education in early care and education.

These findings continue to challenge outdated perceptions of family child care as informal or unskilled work. Instead, the data reflect a professional workforce with substantial formal preparation.

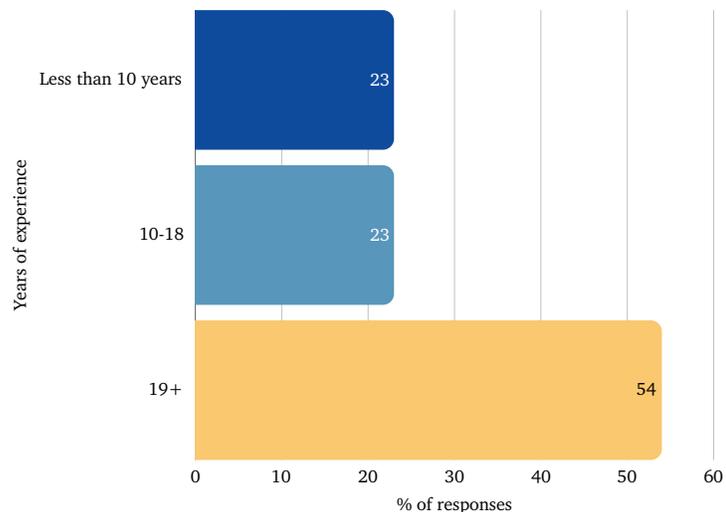


An Experienced Workforce

Respondents also bring deep experience to their work. A large majority report having spent more than a decade in the early care and education field, with nearly half indicating more than two decades of experience. This level of tenure highlights both the expertise present in the field and the importance of supporting longevity.

77% of educators report to have more than a decade of experience.

Experience in ECE
755 responses



An Aging Workforce at Tipping Point

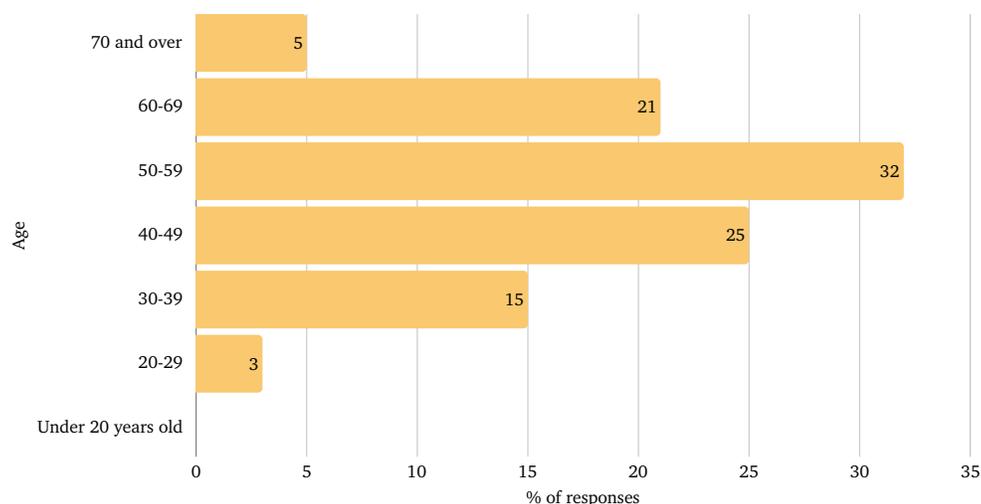
At the same time, the data reflect a significantly aging workforce. Many respondents indicate they are approaching or actively considering retirement, raising concerns about future supply if conditions do not change.

While the 2025 survey shows a slight uptick in participation from younger educators compared to prior years, this increase is modest and does not offset the overall age profile of the field. **Together these trends point to an urgent policy challenge.**

Supporting the existing workforce is critical, but it is not sufficient on its own. Sustained investment is needed to make family child care financially viable, professionally supported, and appealing to new entrants.

Without intentional efforts to improve compensation, reduce administrative burden, and provide access to benefits and business supports, the field risks continued contraction as experienced educators retire.

Age
755 responses



Program Demographics

Family child care programs represented in the 2025 survey operate across a wide range of geographic contexts and serve children of varying ages and needs.

Respondents report caring for infants, toddlers, preschool-aged children, and school-aged children, with care for toddlers and preschoolers most commonly represented.

This age distribution reflects the central role family child care plays in meeting the needs of working families, particularly those seeking consistent, mixed-age care in home-based settings.

A portion of respondents report providing care for children with special needs.

While this represents a smaller share of programs overall, it highlights the flexibility and responsiveness of family child care educators in serving children who may face barriers to accessing care in other settings.

These programs often operate with limited external support, underscoring the importance of targeted resources and training aligned with inclusive care. Most programs operate during standard weekday hours, though some respondents report offering care during nontraditional times, including evenings, early mornings, or weekends.

The availability of extended and flexible hours reflects both community demand and the reality that many family child care educators structure their programs around the needs of families whose schedules fall outside traditional work hours.



Enrollment Status and Program Capacity

Survey responses indicate mixed enrollment conditions across family child care programs in 2025. While 40% of respondents report that their enrollment is currently “just right,” a substantial share report operating below full capacity.

Nearly one-third indicate they are not fully enrolled for general reasons, and an additional group report under-enrollment related to staffing challenges. At the same time, 16% report being fully enrolled with a waitlist.

These patterns suggest that licensed capacity alone does not reflect the true availability or stability of family child care slots. Many programs are operating below desired enrollment levels, even as families continue to report difficulty finding care.

Open-ended responses provide additional context for these enrollment trends.

Multiple educators describe external factors influencing enrollment beyond their control. In particular, respondents frequently cite the expansion of state-funded preschool programs as affecting demand for family child care, especially for older preschool-age children.

Educators report that shifts in public preschool availability can lead to enrollment volatility, mixed-age group imbalances, and financial strain for programs that rely on consistent enrollment across age groups to remain viable.

“When state preschool expanded in our area, several families left for free options. I support preschool, but it has made it harder to keep my enrollment stable.”

Family child care educator, 2025 survey respondent

“Losing older children to public preschool affects my whole program. I rely on mixed ages to stay financially stable.”

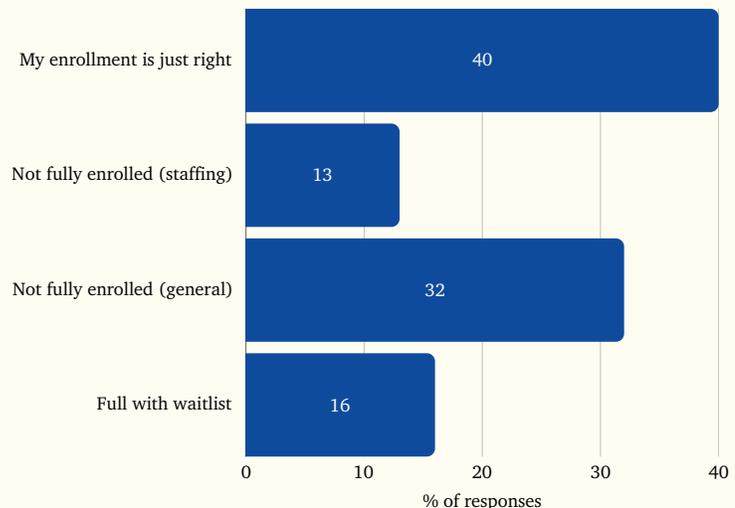
Family child care educator, 2025 survey respondent

Viewed collectively, these findings highlight the importance of considering how early childhood systems interact at the local and state level.

Enrollment challenges faced by family child care programs are not solely a reflection of quality or demand, but are often shaped by broader policy decisions that influence family choice, funding flows, and the sustainability of mixed-delivery systems.

Current Enrollment

646 responses



Primary Challenges Affecting Sustainability

When asked to identify their current personal and business challenges, family child care educators most frequently pointed to issues related to long-term sustainability and personal well-being.

In 2025, **retirement planning emerged as the most commonly cited challenge**, followed closely by access to paid time off and health insurance. These findings reflect the realities of operating as a sole proprietor without access to employer-sponsored benefits.

Access to affordable health insurance remains a significant concern for family child care educators.

As sole proprietors, most respondents do not have access to employer-sponsored health coverage and must secure insurance independently. In 2025, 28% of respondents report using Medicaid or Medicare as their primary source of health insurance coverage.

This finding underscores the financial strain many educators experience, even while operating licensed programs and working long hours.

Reliance on public health insurance programs highlights the gap between the essential services family child care educators provide and the economic supports available to sustain them.

“I work long hours and manage all the requirements, but after expenses there is very little left. It makes it hard to plan for the future, even though I love this work.”

Family child care educator, 2025 survey respondent

Enrollment also ranked among the top challenges, reinforcing concerns raised elsewhere in the survey about under-enrollment and volatility driven by external factors.

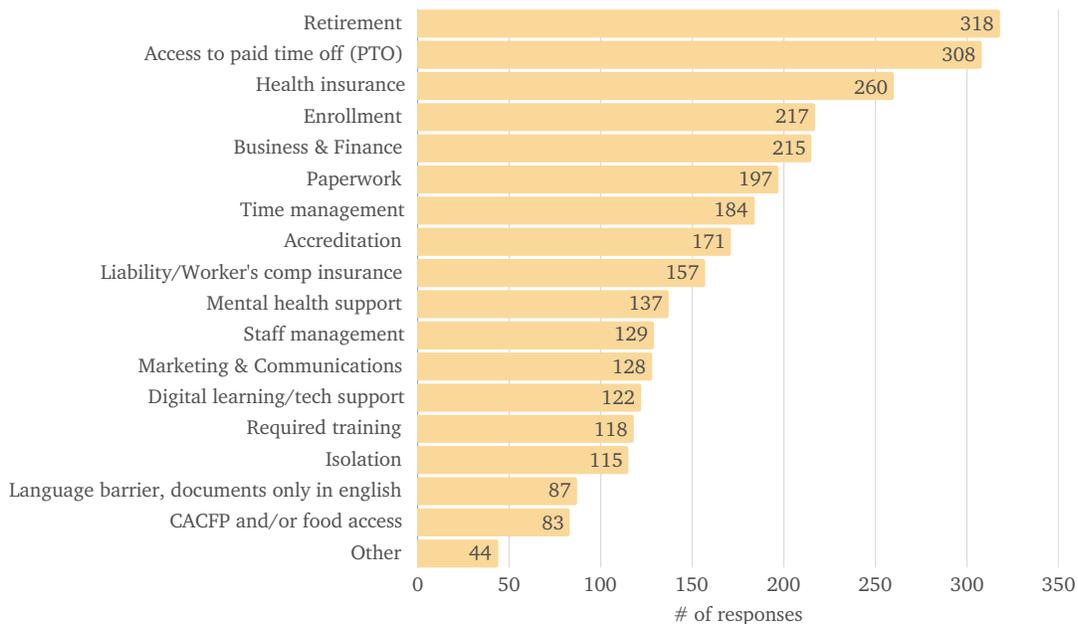
Business and financial management, paperwork, and time management were frequently cited, highlighting the cumulative administrative burden placed on family child care educators.

Collectively, the top challenges identified by respondents underscore that sustainability concerns extend beyond any single issue.

Educators are navigating financial insecurity, administrative complexity, and limited personal supports simultaneously, with implications for workforce retention and future child care supply.

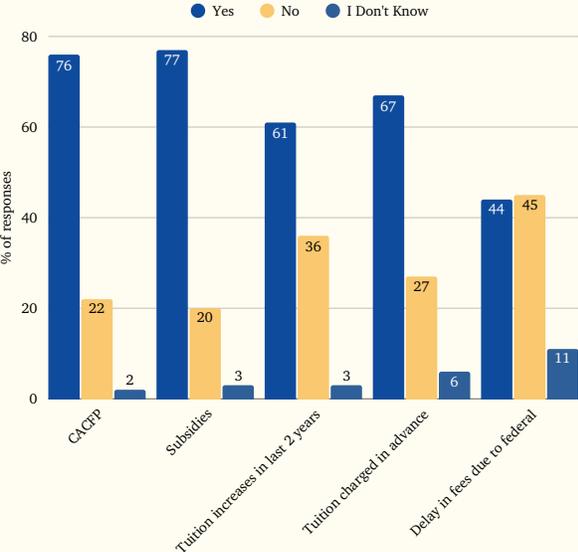
Nearly 30% of all challenges reported are related to benefits and financial security.

Current Personal and Business Challenges



Revenue and Expenses

Revenue Overview



Survey responses in 2025 continue to reflect significant financial pressure across family child care businesses. Many respondents report relying on multiple revenue sources to sustain their programs:

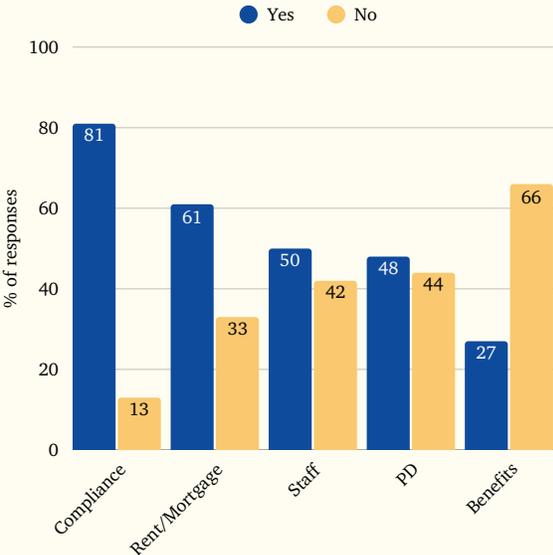
78% of respondents participate with child care subsidy programs, and 76% participate in the Child and Adult Care Food Program (CACFP).

Financial strain extends beyond program operations to personal financial security.

Many respondents report that their income does not allow them to adequately plan for retirement, afford health insurance independently, or hire additional staff.

These challenges reinforce the reality that family child care educators often absorb financial risk personally in order to keep their programs operating.

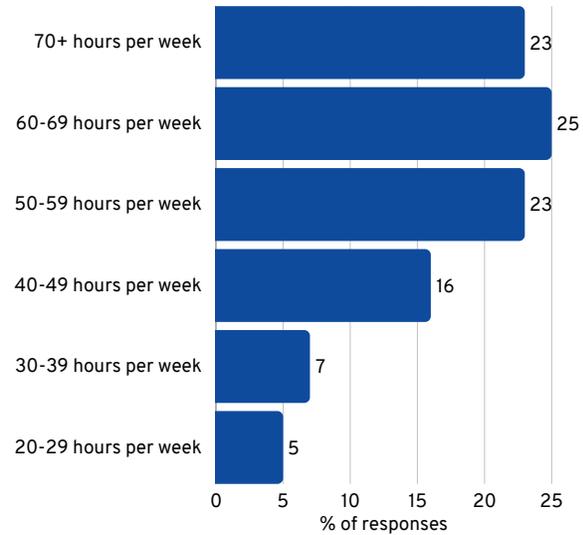
Does your FCC income allow you to cover the following?



Hours Worked Per Week

Long work hours remain a defining feature of family child care operations. In 2025, a large share of respondents report working well beyond standard full-time hours each week.

Many indicate workloads that exceed sixty hours, reflecting the combined demands of caregiving, administration, licensing compliance, communication with families, meal preparation, and business management.



72%
of all respondents
report working more
than 50 hours per
week.

Year-over-year comparisons show that extreme workloads increased sharply in recent years and remain elevated. While the specific causes may vary, respondents' experiences suggest that staffing limitations, administrative burden, and the need to maintain enrollment contribute to sustained long hours.

“Caring for children is only part of the job. The paperwork, reporting, and compliance take significant time, and none of that work is compensated.”

Family child care educator, 2025 survey respondent



Educator Demographics



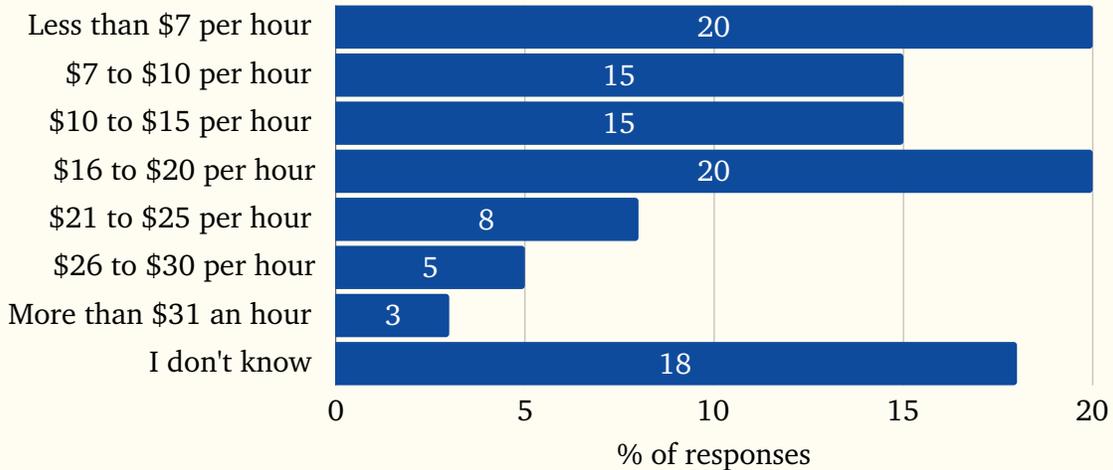
50%
of respondents earn less than \$15 per hour

Take Home Pay

Despite long hours and significant responsibility, many family child care educators report low effective take-home pay. A notable share of respondents indicate earnings below common wage benchmarks, and a large portion report not knowing their hourly pay once expenses are accounted for.

This uncertainty reflects the complexity of managing a small business where personal and business finances are often closely intertwined.

Self-reported hourly take home pay
743 responses



Technology Use in Family Child Care Business

Technology is now a core part of family child care operations.

Survey responses indicate that technology use is widespread among family child care educators. Respondents report using digital tools, including child care management software (CCMS), to support attendance tracking, billing, family communication, recordkeeping, and reporting for licensing, subsidy, and food programs.

In 2025, a new theme emerged related to technology costs. Rather than questioning whether CCMS should be used, respondents increasingly emphasized that the cost of these systems should not fall solely on individual educators.

Many described CCMS as essential for meeting regulatory, subsidy, and reporting requirements, and expressed interest in having these tools subsidized or provided through public systems.

As CCMS become more closely tied to compliance and participation in public programs, respondents' feedback suggests a growing need to view these tools as shared infrastructure rather than optional business expenses.

Supporting access to CCMS may benefit not only individual educators, but also agencies and policymakers seeking accurate, timely, and deidentified data to inform system planning and oversight.

Educator Resilience and Program Continuity

Despite persistent financial and operational challenges, many family child care educators continue to express a strong sense of commitment to their work.

Respondents report generally positive outlooks about their role as early educators, even as they navigate long hours and administrative demands.

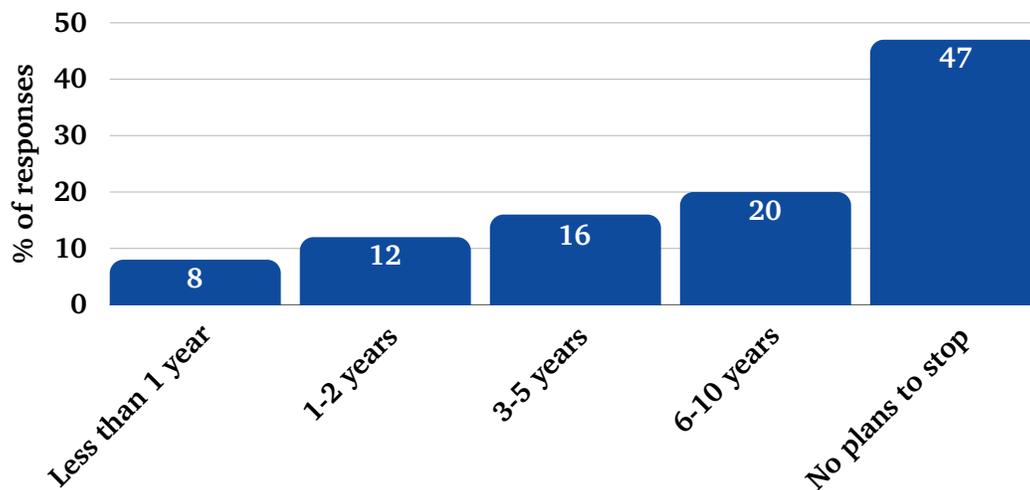
At the same time, responses related to program continuity raise important concerns. While some educators plan to continue operating indefinitely, others anticipate closing within the next several years.

These expectations underscore the importance of addressing the structural conditions that influence long-term sustainability.

Nearly half of educators plan to continue indefinitely.

Expected Tenure

715 responses



How long do you think you'll continue to operate your FCC program?

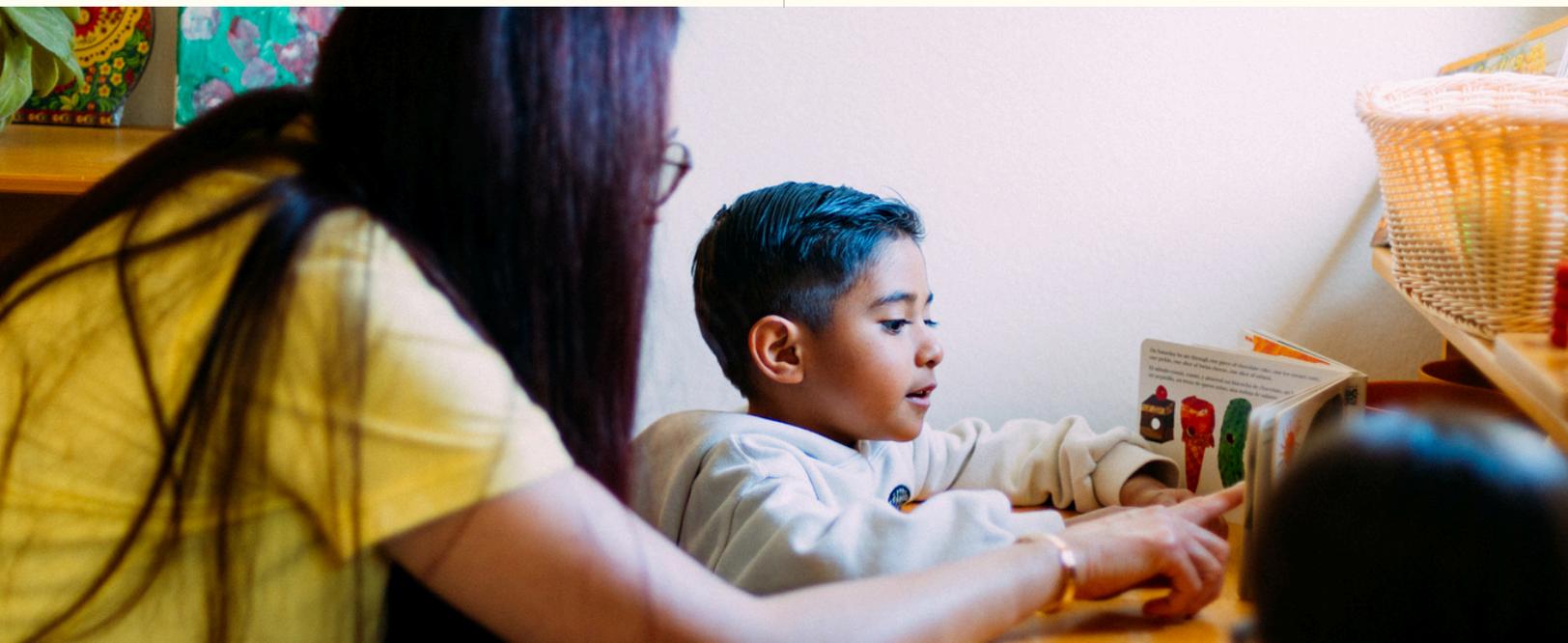
Open-Ended Feedback from the Field

Open-ended responses provide important context for understanding the quantitative findings. Across responses, educators describe both strong commitment to their work and growing challenges to sustaining family child care programs.

Key themes include:

- **Strong professional commitment:** Educators consistently express pride in their work and deep commitment to supporting children and families through relationship-based, home-based care.
- **Financial strain across multiple areas:** Financial support is identified as a cross-cutting need. Educators describe difficulty covering operating expenses, accessing benefits such as health insurance and retirement, taking paid time off, and affording professional supports and business tools, including technology.
- **Cumulative administrative burden:** Respondents frequently reference long hours and extensive administrative demands related to licensing, documentation, reporting, and business management, in addition to caregiving responsibilities.
- **Sustainability concerns:** Many educators express uncertainty about their ability to continue operating long-term, noting that dedication to the work alone is not sufficient to offset financial volatility and workload demands.

- **Infant/toddler demand signals:** Some educators report that the primary inquiries they receive are for infant/toddler care, which can be difficult to accommodate due to ratio/capacity constraints.
- **Special needs as a capacity factor:** A subset of responses reference serving children with special needs and the limitations providers face without additional resources
- **Subsidy access affects enrollment and family options:** Respondents describe subsidy disruptions, voucher loss, and long waiting lists as limiting families' ability to enroll, even when openings exist.
- **Connection gap:** Some educators report difficulty reaching families who need care, pointing to opportunities to strengthen referral systems and outreach.
- **Nontraditional hours:** Care outside traditional hours did not emerge as a dominant theme in open-ended responses and may warrant more direct questioning in future surveys.



What the Open-Ended Responses Suggest for Policymakers

Taken together, the themes described above suggest that under-enrollment in family child care does not necessarily reflect reduced family demand for care.

Instead, educators describe a misalignment between the care families are seeking and the care that is financially and operationally feasible for providers to offer under current conditions.

Several respondents note that inquiries are often for infant and toddler care, which can be constrained by ratios and capacity, even when programs have openings overall.

Others reference the added complexity of serving children with higher needs without additional support.

Educators also frequently describe disruptions in child care subsidy access, including eligibility changes, payment delays, and long waiting lists, which limit families' ability to enroll even when care is available.

These patterns suggest that policy and funding decisions affecting preschool expansion, subsidy administration, and provider capacity can have unintended consequences for family access to infant, toddler, and specialized care.

Year-Over-Year Comparisons

Shifts in Reported Challenges Over Time

Comparing reported challenges across survey years highlights both consistency and change in the pressures facing family child care educators.

While retirement has remained the top concern across all three survey years, several issues that ranked among the top ten challenges in 2023, including mental health support, accreditation, and staff management, have moved lower in the rankings by 2025 as concerns related to enrollment, benefits, and long-term sustainability have risen in prominence.

Access to paid time off emerged as a top concern in 2025, reflecting growing attention to burnout, workload, and the absence of basic employment protections for sole proprietors. Enrollment concerns also moved significantly upward compared to earlier years, aligning with respondents' descriptions of enrollment volatility and the impact of broader policy and economic conditions.

Other challenges, including paperwork, business and financial management, and time management, have remained consistently high, suggesting that administrative burden continues to be a defining feature of family child care operations.

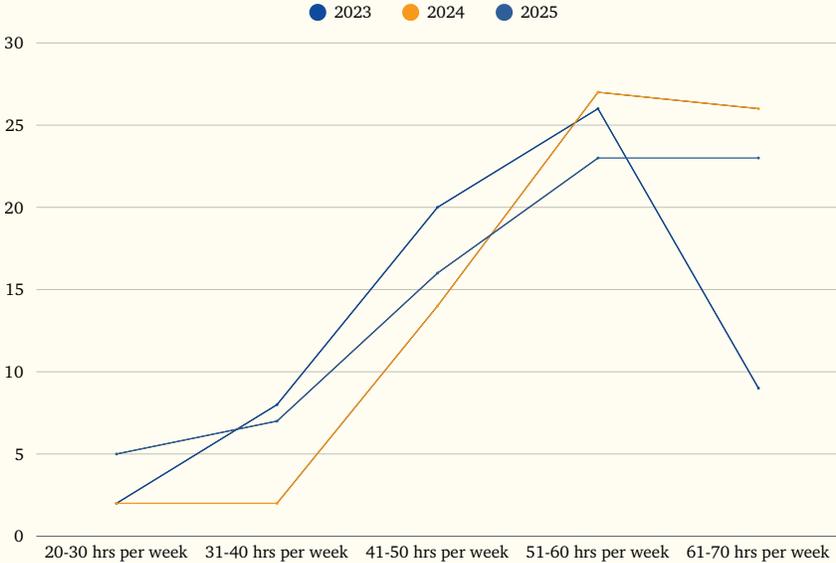
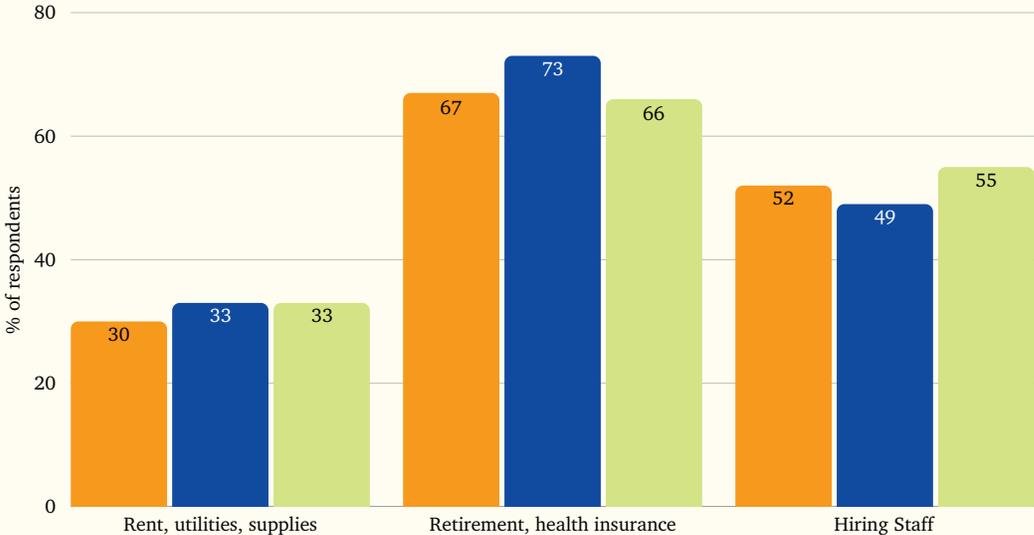
Ranked Challenges			
	2025	2024	2023
Retirement	1	1	1
Access to PTO	2		
Health Insurance	3	3	2
Enrollment	4	4	1
Business & Finance	5	2	3
Paperwork	6	6	17
Time Management	7	5	15
Accreditation	8	9	5
Liability Insurance/ Worker's Comp	9	7	18
Mental Health Support	10	12	4
Staff Management	11	10	6
Marketing & Communications	12	11	7
Digital Learning Support & ECE Systems & Tech	13	14	8
Required Training	14	15	10
Isolation / Stress	15	8	9
Language Barrier	16	18	14
CACFP / Food Access	17	17	12
ECE Certification	18	19	13

**Access to PTO was not asked in the 2023 or 2024 surveys*

Other Comparisons

Year-over-year analysis shows that many core challenges have persisted across survey years. **Financial pressure, compensation concerns, and workload remain central issues.**

Does your FCC income allow you to afford the following?

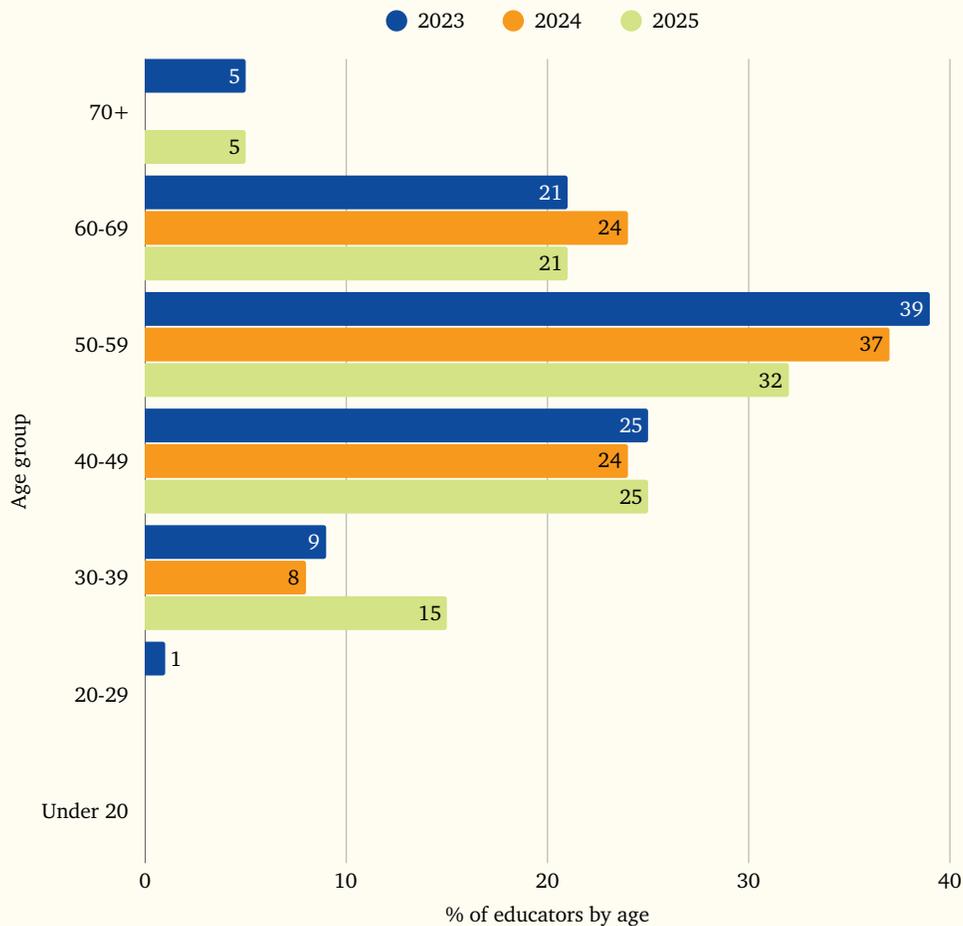


Some indicators show notable shifts, particularly in reported hours worked per week, which increased sharply in recent years and remain elevated.

Age-related trends also warrant attention. While the 2025 survey shows a modest increase in participation from younger educators compared to prior years, the overall workforce remains predominantly older, with many respondents indicating they are nearing or considering retirement.

Other trends, such as age distribution and affordability, show more gradual change.

Age trends over time: 2023, 2024, and 2025





Closing Observations

The 2025-26 NAFCC Annual Survey underscores the essential role of family child care in supporting children, families, and local economies. Educators bring deep experience and professional skill to their work, yet continue to operate within systems that do not fully account for the realities of sole proprietorship.

The findings point to the need for coordinated policy, funding, and infrastructure solutions that align with the true cost and complexity of providing family child care. Workforce age trends reinforce the urgency of this work.

As experienced educators approach retirement, the sustainability of family child care will depend on whether the field can offer conditions that attract and retain new participants, including adequate compensation, manageable workloads, and access to benefits and business supports. By grounding decisions in the lived experiences of educators, stakeholders can better support the long-term sustainability of this critical sector.