National Family Child Care Landscape Survey

2026 Findings Report

Sustainability across the whole system

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Chaos and ClarityAn educator-run research firm under Perfect Start Consulting

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The headings follow the selected survey findings, their interpretation, and the resulting recommendations.

Key Findings

Selected finding	Count	Percent
Work alone	76/146	52.1%
No substitute access	83/146	56.8%
Disagree or strongly disagree that income is sustainable	75/146	51.4%
Disagree or strongly disagree FCC is professionally recognized	92/146	63.0%
Disagree or strongly disagree subsidy covers care costs	106/144	73.6%
Agree or strongly agree market changes impacted program	84/146	57.5%

Family child care educators often work within a system that feels fragmented to them, even though the whole system can affect their sustainability and their ability to feel recognized as professionals within their states and communities. The findings show how market changes, professional recognition, and employment arrangements affect educators' ability to work and sustain their programs over the long term.

The conversations that followed helped explain the data and the realities of educators functioning within systems that may not have asked for their opinions or considered

regulations part of the sustainability model of an FCC business. Pairing conversations with surveys and looking at the whole system shows that educators' experiences do not operate in a silo.

Recognition is about educators sitting at the table, compensation and benefits, and access to funding that is not threatened. This also helps parents by protecting access: educators need clear pathways to operate and create safe, sustainable, culturally relevant programs in their communities.

First-year voluntary sample; 146 responses from 28 states. Findings describe participating educators and are not estimates for every FCC educator or individual state.

The subsidy-experience questions were open to all respondents, not only those currently accepting subsidy. [1, 2]

Research Purpose and Methods

Chaos and Clarity is an educator-run research firm under Perfect Start Consulting focused on family child care within early childhood education. This survey was developed to further research on how regulations and changing community markets affect educator-business owners and their ability to operate.

Practitioner-researcher Tessie Ragan shared the survey through family child care associations in different states, NAFCC family child care state representatives, and email outreach to resource and referral agencies. The survey was open from January through July; conversations took place from April through September.

Of 146 survey respondents, 87 (59.6%) volunteered for follow-up discussion. This is willingness, not attendance. Between four and ten participants attended the small Zoom conversations, as recorded by Tessie Ragan. Educators could respond freely; polls about policy engagement were also collected.

Written submissions from educators unable to attend were treated alongside the facilitated conversations. The conversations helped identify the information respondents considered important, rather than relying only on what Tessie Ragan considered important in the survey.

The numbers are the starting point; conversations shed light on the data. This report presents selected findings. Policy-engagement poll results are not quantified here.

Written survey responses were grouped by their main topic, with one primary category per entry. An answer can discuss more than that main topic. Additional written submissions and survey open-text answers remain distinct sources. [1, 2]

Participation and Educator Experience

Participation	Count	Percent
English responses	145	99.3%
Spanish responses	1	0.7%
Iowa	44	30.1%
California	38	26.0%
Oregon	13	8.9%
Other states combined	51	34.9%

Years operating an FCC program	Count	Percent
Less than one year	1	0.7%
One to five years	19	13.0%
Six to ten years	24	16.4%

Eleven to twenty years	38	26.0%
More than twenty years	64	43.8%

Participation was concentrated in several states, particularly Iowa, California, and Oregon. While this is a small-sample study, its reach is significant. It shows the need for deeper research across the country to understand family child care and its ability to function within early childhood education amid a continued lack of access to stable funding.

This is the first year of a survey intended to take place annually. The distribution does not dilute the experiences educators shared. It shows the need for a deeper dive into what is impacting family child care within individual states, with growing participation and partnerships to create a larger database.

The years educators have operated their programs are important to this research. Among respondents, 43.8% had operated an FCC program for more than 20 years. This finding describes experience operating an FCC program.

All percentages on this page use 146 responses. State findings should not be treated as representative state estimates. [1]

Children Served and Sustainability

Age group served	Count	Percent
Toddlers	136/146	93.2%
Preschoolers	123/146	84.2%
Infants	115/146	78.8%
School-age children	59/146	40.4%

The ages of children enrolled in a program affect sustainability. The survey shows that 93.2% of respondents serve toddlers, 84.2% preschoolers, 78.8% infants, and 40.4% school-age children. Educators may serve several age groups within the same environment.

These numbers need to be understood alongside the realities described in the conversations. Educators discussed preschool-age children leaving for school, a need to rely on younger children to remain in business, and age categories and ratios that limit the children they can enroll. Changing the ages served is not simply a marketing decision when regulatory requirements also determine what is possible.

The conversation excerpt below comes from an educator discussing those age categories and ratios as children moved toward school.

“I understand that safety is key, but I think it needs to change. It needs to be reviewed.”

Multiple age groups could be selected; percentages do not total 100%. Conversation excerpt: anonymous participant. [1, 2]

Staffing and Substitute Access

Operating arrangement	Count	Percent
Alone	76/146	52.1%
With an assistant	52/146	35.6%
With multiple staff	18/146	12.3%
No substitute access	83/146	56.8%
Substitute access	63/146	43.2%

Hiring is about sustainability and affects what educators can do to care for themselves and their families. Sometimes educators go without pay to hire or retain someone. That can create instability within the program, while operating without enough children or revenue can still leave the educator unable to make enough.

Operational reality is affected by struggles to hire employees and access substitutes. Working alone can mean closing for a doctor's appointment or being unable to leave the program for professional opportunities. Hiring help also means wanting to compensate that person for the work they do.

The conversations included an educator who could not afford an assistant and had to close for personal appointments. Another described reducing their own pay to keep staff. These experiences show how staffing, educator income, family needs, and access to time away from the program are connected. It will be important to see how the findings change as more educators participate in future years.

"And when I do get an assistant, whenever that is, I want to be able to pay that assistant what they're worth."

“I’ve taken myself off of payroll a couple times. Like, decrease my own salary so I can maintain staffing.”

Staffing categories and substitute access are separate questions. Quotes are anonymous conversation excerpts. [1, 2]

Regulations and Operating Decisions

Licensing supports sustainability	Count	Percent
Agree	39/146	26.7%
Strongly agree	15/146	10.3%
Combined support	54/146	37.0%
Neutral	42/146	28.8%

Adjustment selected	Count	Percent of 78
Enrollment numbers	35	44.9%
Administrative work increased	33	42.3%
Ages served	31	39.7%
Operating hours	27	34.6%
Staffing	17	21.8%

Understanding the regulatory factors that most affect program sustainability needs to be part of the conversation when regulations are developed. Regulations and sustainability are often treated as separate things. For family child care, and, Tessie Ragan argues, many other ECE programs, they go hand in hand.

Only 37.0% of respondents agreed or strongly agreed that licensing regulations support sustainability. Among those answering the operational-change question, 50.7% reported that regulatory changes led them to change how they operate. Educators described adjustments to enrollment, administrative work, ages served, operating hours, and staffing. These are all parts of sustaining an FCC business.

The findings raise concern that the business side of family child care is treated as less important than caring for children and families. The two are connected: requirements affect what the educator can offer, what operation costs, and whether the program can continue. Conversations about ratios and age categories made that relationship visible.

The 78 follow-up entries include 73 yes, three no, and two unsure responses to the preceding question. Follow-up percentages describe everyone answering that item. Multiple selections were allowed. [1, 2]

Recognition That Reflects the Work

FCC educators are professionally recognized	Count	Percent
Strongly disagree	46/146	31.5%
Disagree	46/146	31.5%
Combined disagreement	92/146	63.0%

Recognition was a hotly debated topic in the facilitated conversations. Educators questioned why recognition so often seems to include certificates and awards when they raise the subject of being recognized as professionals.

For educators in these conversations, recognition meant compensation showing that their work was valued, benefits allowing access to doctors, and regulations that did not require long workdays after they had already worked with children. Educators valued tangible changes that would allow them to run their businesses with less stress and pay their bills, rather than a pizza party.

The survey found that 63.0% disagreed or strongly disagreed that FCC educators are professionally recognized in their state. The conversations helped explain what recognition meant to the educators who spoke: understanding the work, compensating it, making health and retirement benefits accessible, and recognizing how requirements affect time and effort.

An educator described meeting quality requirements and receiving a certificate while financial incentives were removed. Another connected recognition with reducing the weight placed on independent businesses. Recognition in this analysis is also about educators having a place at the table when decisions about their work are made.

“Not just like throwing a couple pennies our way, but health benefits and retirement access and matching”

“the recognition would be to lift those weights and recognize how much time and effort and money is put into this”

The pizza-party comparison is part of Tessie Ragan's analysis. Quotes are anonymous participant excerpts. [1, 2]

Income and Plans to Remain

Income sustainable over past two years	Count	Percent
Strongly disagree	38/146	26.0%
Disagree	37/146	25.3%
Combined disagreement	75/146	51.4%

Plan to remain in FCC for five years	Count	Percent
Strongly agree	45/146	30.8%
Agree	33/146	22.6%
Combined agreement	78/146	53.4%

For educators, sustainability and recognition are about being able to live on the pay received from parents and subsidy, care for their own families, and care for the families who depend on them. Staying open does not by itself explain whether an educator can pay themselves, save for retirement, or take time away.

Among respondents, 51.4% disagreed or strongly disagreed that their income had been sustainable over the past two years. At the same time, 53.4% agreed or strongly agreed

that they planned to remain in the field for five years.

The conversations included educators working on a plan B in case the field changed. One described funded preschool participation as a backup. Another wanted to keep the program open but was considering employment outside it to supplement income. Wanting to stay and preparing for uncertainty can exist together; the conversation accounts are not linked here to particular anonymous survey records.

“It’s either supplement my income or close.”

The question asked about sustainable income over the past two years. Anonymous conversation excerpt. [1, 2]

Workload and Work Life Balance

Statement	Agree	Strongly agree	Neutral
Administrative workload affects work-life balance	44 (30.1%)	34 (23.3%)	39 (26.7%)
Total operating hours are sustainable	33 (22.6%)	14 (9.6%)	49 (33.6%)

Administrative workload makes the sustainability conversation clearer. For participating FCC educators, recognition and sustainability are about more than awards and certificates. They include recognizing the work done and making sure educators are not suffering burnout to keep up with requirements.

The hours required to operate also belong in this conversation. The 33.6% neutral response on sustainable hours does not make the finding unimportant. Neutral can mean different things and needs to be understood better. Facilitated conversations can open that door without assuming why individual respondents chose neutral.

Educators described paperwork continuing after program hours and after their own children's activities and bedtime routines. Another described personally working additional hours because requirements had changed, while feeling tired and burned out. Those examples show why operating hours and administrative demands need to be considered together with educators' family lives.

"I have an alarm on my phone and me or my husband we do the food program at ten o'clock at night"

Anonymous conversation excerpt. Counts and denominators are shown to keep the two questions distinct. [1, 2]

Subsidy Access and Financial Sustainability

Subsidy experience	Strongly disagree	Disagree	Combined
Reimbursement covers care costs	61 (42.4%)	45 (31.3%)	106 (73.6%)
Payment timing is reliable	43 (29.9%)	35 (24.3%)	78 (54.2%)

Of respondents, 76.0% currently accept subsidy. These educators support families in their communities, but the conversations reveal the struggle of accepting subsidy when it does not cover everything. The subsidy-experience questions were open to all respondents, not only those currently participating.

Among those answering, 73.6% disagreed or strongly disagreed that reimbursement adequately covers care costs, and 54.2% disagreed or strongly disagreed that payment timing is reliable. This is another gap in the sustainability of the field and in what educators consider sustainable.

Being able to accept subsidy is a baseline starting point. The cost educators cover when subsidy does not pay for everything, and whether families are truly being helped, also need examination. Educators described family portions that could not be paid, uncertain payment dates, and the effect of those gaps on household bills and business operation.

Subsidy is helpful, but the conversations show it is not filling the gap the way it should. Various factors may contribute, and there is not enough data here to confidently identify them all. The concern is also that funding remains vulnerable to decisions that do not fully recognize how it helps stabilize families and the field.

“The shift to attendance-based subsidy payments instead of paying for enrollment has most impacted my ability to operate. It creates unstable income because providers are expected to hold space without guaranteed payment.”

Quotation: anonymous Q47 written survey response. Combined percentages use counts, not the sum of rounded percentages. [1, 2]

What Funding Makes Possible

Funding-related factors can lead to many different answers from FCC educators. In the written-response grouping, grants, stipends, stabilization grants, and other supplemental funding formed the largest main category. Educators described helpful support as well as the loss of grants and reliance on stipends to cover drops in tuition.

Funding supports discussed in this research include grants, stabilization grants, state stipends, CACFP reimbursements, and subsidy payments. These have different structures, but educators discussed their role in keeping programs operating.

Access made a difference for educators who received support. Respondents described covering tuition gaps when children left or tuition was lowered, making home and program improvements, and meeting daily operating expenses such as employee wages. Conversations gave concrete examples of what helped educators create programs they were proud of.

One educator valued food reimbursement. Another described scholarship and education-related assistance that made degrees possible without debt. Funded preschool participation provided another educator with predictable income that could cover bills if other enrollment declined. Helpful funding did not mean every educator considered their entire business secure.

“Grants & donations to cover expenses beyond what tuition covers”

“I rely on stipends to offset drops in tuition”

“I appreciate that extra nine hundred dollars a month for food.”

First two quotations: anonymous Q36 written responses. Third: anonymous facilitated conversation. [1, 2]

When Funding Ends

When funding ends, educators still have the expenses of operating. Written responses described lost stabilization support, fewer funding opportunities after COVID, and local grants no longer being available. Conversations included subsidy freezes and families waiting for assistance while programs continued facing expenses.

The research also raises concern about access to loans and home-improvement grants. Educators operate in their homes and need help maintaining and upgrading those environments. The business is not less professional because it is in a home rather than a separate building. The survey does not quantify access to specific loan or home-improvement grant programs.

Market changes occurred alongside the loss of funding opportunities, creating a larger gap. As preschool-age children leave, educators may need younger children to remain in business, but regulations in some settings limit the ability to make that change sustainably. Without additional support, the cost of operating can reach parents through higher tuition. Other educators described reducing personal pay or taking additional work.

National research provides context for those accounts. Child Care Aware of America documented a 29% rise in child care prices from 2020 to 2024, compared with 22% overall inflation. NAEYC's 2026 survey found publicly funded programs less often reported raising tuition than programs without public funding. These sources support the context of price and funding pressure; they are not expected to confirm every finding in this study. [3, 4]

"Our funding opportunities now that Covid is over have decreased substantially so I don't plan around them any more. My ability to sustain my business relies on my ability to follow a budget."

Quotation: anonymous Q36 written response. Access to specific loan and home-improvement grant programs is not quantified here. [1, 2]

Local Market and Early Childhood System Changes

Local market changes impacted program	Count	Percent
Agree	46/146	31.5%
Strongly agree	38/146	26.0%
Combined agreement	84/146	57.5%
Neutral	34/146	23.3%

Examining local child care market changes and their impact on FCC educators is important. Among respondents, 26.0% strongly agreed and 31.5% agreed that local market changes affected their programs.

Family child care is often left out of conversations about changes in the market, or businesses are seen as able to survive by changing their marketing. The analysis raises concern that this framework could cause long-term damage to local child care supply networks.

When educators described changes in the early childhood system affecting their ability to operate, funding, subsidy, grants, pay, income, rates, costs, and affordability formed the largest main category. The conversations explained how these conditions affect educators' daily functioning and business decisions in a changing climate.

These accounts again highlight why sustainability requires examining the whole system. Educators described the difficulty of paying staff without increasing costs for parents, while another written response described higher subsidy rates allowing hiring and enrollment growth. Different experiences do not cancel one another out.

"The fact that I can't pay my employees better without pushing pay on parents is hard."

“Increased rate for subsidy allowed me to hire staff so I can enroll more children and maintain ratios.”

Quotes: anonymous Q47 written responses. Categories reflect main topics; they do not mean every answer describes the same effect. [1, 2]

Preschool Expansion and the Ability to Adapt

Asking educators to describe the realities of their programs brought forward a common concern in this small sample spanning 28 states: the impact of free preschool systems that do not include family child care. Preschool, TK, school provision, and changing ages served formed the largest main category in Q43.

This is alarming and raises the concern that, as access to free preschool was developed, FCC educators were often not at the table, or their voices may not have been heard. The survey does not reconstruct policy development in each state, but these experiences make educator inclusion an important question.

The conversations explained the impact in real life. Educators described enrollment dropping as children moved to preschool or school, adjusting operating hours to nights and weekends, and needing younger children while age categories and ratios limited replacement enrollment. A family also left when transportation across school and child care could not be managed.

Not every educator reported difficulty. One retained children who attended free preschool and continued using FCC under minimum payment arrangements. Another described funded preschool participation as helping their current sustainability. Those experiences do not dismiss the issues other educators face.

Numbers and responses alone will not develop a new system. The conversations arising from the data must be taken seriously to make real and lasting changes that do not repeat the mistakes of prior systems.

“I had a very full summer but everybody goes off to preschool and school and then my numbers have dropped drastically.”

The survey does not establish how every preschool policy was developed or whether exclusion occurred in all 28 states. The interpretation raises those concerns from the experiences described. Anonymous conversation excerpt. [1, 2]

Program Approaches and Quality Systems

Program approach selected	Count	Percent of 144
Play-based learning	107	74.3%
Mixed play-based and structured	90	62.5%
Relationship-based and social-emotional	82	56.9%

Professional development and quality systems	Count	Percent
PD several times a year	111/144	77.1%
Selected Neither for QRIS/accreditation	63/144	43.8%
No noticeable influence on influence question	39/144	27.1%

FCC educators have approaches they have chosen for their environments that are not always taken into account when states develop rating systems. Among respondents selecting approaches, 74.3% identified play-based learning, 62.5% a mixed play-based and

structured approach, and 56.9% a relationship-based and social-emotional focus.

Those developing rating systems need to acknowledge that FCC educators have philosophies, cultures, and beliefs used to build their programs. These may affect how educators view rating programs and whether they remain connected to them. The approach percentages establish what respondents selected; they do not determine each educator's reason for participation.

Professional development is also part of sustainability. While 77.1% participate several times a year, quality and local availability matter. An educator described repetitive free training and needing to seek out relevant resources. QRIS and accreditation participation also need to be understood in relation to what educators consider professional recognition and what participation brings to their programs.

Approaches were select-all-that-apply. Neither is a selected response, not a recoding of every write-in history. The influence denominator includes all answering that question, not only current participants. [1, 2]

Recommendations for Systems and Policy

Pair Surveys with Facilitated Conversations

Surveys about the field need facilitated conversations to understand what is happening. Numbers can be misleading alone. Conversations help explain the data and build changes together.

Examine Regulations Through the Experiences of Those Affected

Children, families, and educators need to be considered when regulations are developed and reviewed. Without the field, sustainable business models and regulatory models can clash and create barriers. The reported changes to enrollment, staffing, hours, and administration show why this matters.

Connect Recognition and New Requirements with Compensation

Recognition needs to come with compensation and benefits. Adding responsibilities to already overloaded educators without addressing those supports moves into the area of taking advantage of the field. Educators' descriptions of recognition included income, health care, retirement, and relief from workload.

Conduct the Research Annually

Annual research can follow changes as they occur. Research every other year leaves systems playing catch-up with issues affecting educators and their families. Chaos and Clarity recommends annual research in response to the changes educators described.

Use State and Community Data

State and local decisions should draw on data from the states and communities affected, rather than depending on national data alone, to make informed choices about FCC educators in those areas.

Create Meaningful Conversations and Policy Participation

Create meaningful conversations among local and state officials, FCC educators, and their families. Establish policy tables and boards where FCC educators contribute to the field.

Recommendations developed by Tessie Ragan from the selected findings and conversations. [1, 2]

Why Continued State Research Matters

This first-year sample does not erase the need for in-depth research. The uneven participation and different experiences show why deeper state-level research and partnerships matter.

The survey is intended to continue annually, expanding participation through associations, resource and referral agencies, and other organizations. State-level work can bring educators' numbers and experiences into the same conversation.

The questions selected for this analysis were chosen to give voice to educators and encourage administrators, legislators, and others to take these issues seriously. The conversations helped identify what respondents considered important.

Family child care often sits on the fringes of early childhood education. The environments educators operate are as important and valuable as centers and public ECE programs and deserve the same access to education, investment, and compensation.

Historical Context in the Analysis

This research also connects current experiences with the documented history of stigma surrounding government assistance, including the welfare queen stereotype. Historical research provides that context. This survey does not measure how much that history caused particular participants' experiences. [5]

Recognition, funding, regulation, and market changes belong in the same discussion because they meet in the educator's daily ability to operate and care for families.

First-year voluntary sample; 146 responses from 28 states. Findings describe participating educators and are not estimates for every FCC educator or individual state.

Written Response Grouping

Q36 received 146 written entries. Q43 and Q47 each received 144 entries, with two blanks each. Each entry was assigned one main topic. This keeps counts from double-counting a respondent within a question, but a response may discuss additional topics.

Question and largest main topics	Count
Q36 Grants and supplemental funding	26/146
Q36 Subsidy rates, payment structure and access	23/146
Q36 Income, rates and operating costs	19/146
Q43 Preschool, school provision and ages served	44/144
Q43 Enrollment, demand and family circumstances	20/144
Q43 Rates, costs and family affordability	13/144
Q47 Funding, income, costs and affordability	40/144
Q47 Regulations, licensing, ratios and requirements	21/144
Q47 Preschool, school provision and ages served	20/144

Largest category means the largest category in this grouping, not a majority of respondents. Broad topics include positive, negative, and descriptive answers. They do not establish a shared impact or motivation for every response.

No-change, not-applicable, and unclear entries were retained separately. The written responses are the basis for the grouping and findings.

Source: written survey responses and accepted primary-topic grouping. [1]

Sources and Reporting Notes

Suggested citation: Ragan, T. (2026). National Family Child Care Landscape Survey: Findings Report. Chaos and Clarity, Perfect Start Consulting.

[1] Chaos and Clarity. 2026 National Family Child Care Landscape Survey. Researcher-supplied English export (145 responses) and Spanish export (one response). State names and abbreviations standardized; equivalent response categories combined.

[2] Chaos and Clarity. National FCC Landscape Conversation Transcripts Compiled. Four conversation transcripts and accompanying chat logs. Anonymous conversation and chat excerpts.

[3] Child Care Aware of America. Child Care in America 2024 Price and Supply. Published May 2025. https://www.childcareaware.org/price-landscape24/

[4] National Association for the Education of Young Children. Child Care Affordability Crisis Deepening for Educators and Families. February 24, 2026. https://www.naeyc.org/node/6002

[5] MAZON Hunger Museum. Hunger and the Culture Wars. Historical account of the welfare queen stereotype and public assistance. https://hungermuseum.org/exhibits/hunger-and-the-culture-wars/

Limits and Interpretation

This is a voluntary first-year sample with uneven state participation. It is not a probability sample and does not establish national or state prevalence. Percentages describe question respondents. Conversation accounts are qualitative evidence of participants' experiences.

Anonymous excerpts retain participants' meaning and wording, with punctuation and line breaks standardized for readability. Speaker names and locations are omitted. Short excerpts do not represent every participant's view.

The report includes Tessie Ragan's interpretations and recommendations alongside descriptive findings. External data provide context and support without being presented as confirmation of every survey finding.