

"We are Solo Acts"

Georgia's Family Child Care Providers Share Insights on Recruitment, Retention, and Supporting the Workforce

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Introduction

To better understand the experiences of Georgia's early childhood educators and how to support this crucial workforce, GEEARS: Georgia Early Education Alliance for Ready Students conducted a series of focus groups—16 in total—throughout 2022-23 with early childhood educators from a range of settings, including center- and home-based child care, Head Start, and Georgia's Pre-K.

The report that follows outlines findings from the focus groups conducted specifically with family child care learning home providers (henceforth "family child care providers"). Family Child Care (FCC) may be referred to by a number of different names, including in-home or home-based preschool, child care, or daycare.

Family child care typically takes place in an unrelated caregiver's home. In Georgia, family child care providers care for at least three and up to six unrelated children for pay (see box for more information). Family child care is licensed by the Georgia Department of Early Care and Learning (DECAL; a.k.a. Bright from the Start) and receive a minimum of two unannounced visits per year to ensure adherence to state rules and regulations. In contrast to center-based care where children are usually grouped by ages, family child care providers often have children of different ages in the same group, allowing for children to stay with their siblings.

Family child care providers typically operate as a sole proprietors, meaning they are responsible both for the care of children and the business operations of the child care program. With family child care representing 26% of all licensed child care programs in Georgia, this type of care is a critical part of Georgia's early care and education landscape with unique strengths and challenges.

Capacity of a Family Child Care Program

Any person that provides care for at least three but not more than six children for pay under 13 years of age who are not related to the person or residing in the residence must apply for a license to be a family child care learning home provider from DECAL. A family child care provider may care for two additional children who are three years of age or older for a two-hour period daily (e.g., after school care) upon approval by DECAL. Whenever related children or children who reside in the home are present, the total number of children under 13-years-old may not exceed 12 and the minimum space requirements per child must still be met. Family child care providers must be at least 21 years old and pass a background check.²



Methodology

In the summer of 2023, GEEARS conducted four virtual focus groups (three in English and one in Spanish) with a combined 34 family child care providers. The participants represented 22 Georgia counties. Seventy-four percent of participants had received a star rating from Quality Rated, Georgia's quality rating and improvement system for child care, and 82% of participants participated in Georgia's Childcare and Parent Services (CAPS) Program. Those demographics are actually not right. Thirty-five percent of participants identified as Black or African American, 9% identified as white, and 56% did not report their race. During the virtual focus groups, trained moderators guided participants through a series of predetermined questions and utilized polling to gather more specific feedback on factors influencing provider recruitment and retention (i.e., work environment, career development, compensation, benefits, and work-related stress).



Why do educators chose family child care?

Overwhelmingly, participants expressed a passion for working with children and developing close relationships with their families as one of the primary reasons they chose to become a family child care provider. For example, one Central Georgia provider said, "What led me to [the field] was that I have always had a passion for children. I have forever loved children ever since I was big enough to know what a baby was." A metro Atlanta provider verbalized the importance of child care to supporting parents' participation in the workforce, saying, "I want children to be in a safe haven so the parents are at peace while at work." Others added that they loved being able to combine their passion of working with children with their profession, with one metro Atlanta provider sharing, "The reason I love this type of work is that I love [working with] children, helping families, and having a source of income to live."

Several described their experiences becoming a family child care provider in the context of having worked with children prior to immigrating to the United States.

- "[Starting a child care program] was my dream when I came to this country." metro Atlanta provider
- "I just came here a year ago. Because [teaching] is my passion, I wanted to start a child care program here to continue to do what I love to do." – metro Atlanta provider
- "I started this career when I arrived in this country seven years ago as an opportunity to grow here. I am passionate about the care and teaching of children." – North Georgia provider

The ECE workforce includes a higher proportion of immigrants compared to their K-12 counterparts, and family child care providers are more likely to be born outside of the United States than center-based providers.³

The majority of participants referenced their own children as a reason they choose their line of work, with one South Georgia provider saying, "[This career] afforded me the opportunity to stay home with my own children." Other family child care providers described how their children inspired them to choose the profession, with one metro Atlanta provider sharing, "When I started taking care of my children, I understood that I love many children."

Several others noted that they started their own family child care program because they were unhappy with the other child care options available for their own children and desired higher quality care.

- "My children had a bad experience...being in daycare. She was a preemie baby. And so, when I saw that, I went into prayer and was able to quit my job, and then I started [her family child care home] and have been doing it ever since." South Georgia Provider
- "I started to be able to raise my children in an environment that I deemed safe and would teach them foundational skills." – South Georgia Provider

Other providers indicated they could not afford other options for their own children and therefore started their own program.

- "I couldn't afford child care, so I started taking care of them and then other people's children, as well. Now my grandkids are a part of it." metro Atlanta provider
- "I did not have funds to pay the weekly [tuition elsewhere] because I wasn't working." metro Atlanta provider



A few participants shared that unforeseen circumstances compounded the challenges of accessing and affording child care for their own children, ultimately leading them to open their own programs. For example, one South Georgia provider explained, "What led me to the career [was] my oldest needed child care because his provider was closing." One metro Atlanta provider shared, "I was led to [the field] after my husband passed away and I had two small daughters."

Others described becoming family child care providers to care for other members of their family besides their own children, particularly their grandchildren. Some shared that previous experiences working with children led them to the field. For example, one Central Georgia provider shared, "I was a Sunday school teacher for the youth at my church...[after] seeing how the children learned from me, I said, 'I think I want to go into child care.'"

In terms of what led participants specifically to family child care as opposed to center-based care, many expressed that the smaller class sizes and home environment allowed them to form close, familial-like relationships with the families they serve. One metro Atlanta provider who began her child care career in a center described her motivations for moving to family child care: "I feel like a family child care home is much more intimate and you can get to work with the kids one-on-one. I've had the privilege of working with children as they've grown up."

"I think a good reason for someone to start a family child care facility...is the small amount of children, which makes it easier to be attentive." - metro Atlanta provider

"I'm known as 'nana.' I have continued a connection with all my children even those who have graduated from college." - metro Atlanta provider

Several participants described finding pride in owning their own business and the flexibility that comes along with it. For example, one South Georgia provider said, "[Family child care] is a business as well, and I am proud of how well my business is doing." One metro Atlanta provider shared a similar sentiment: "You get to have your own business and, at the same time, operate it in a sense of how you want to set it up... I think the most rewarding thing about it is you're in your home."

Others noted that observing the demand for child care, particularly family child care, in their communities led them to the profession and encouraged them to stay.

- "I was led [to this career] when I saw a need in my community for child care." metro Atlanta provider
- "I have a very long waitlist, and my next possible opening is [two years from now]. I get calls all the
 time from people looking for child care and we only have a few [family child care providers] in our
 county." South Georgia provider
- "I am the only licensed provider in our county, making me very wanted for child care. I have a long waitlist, but my turnaround is very slow because once I start keeping a kid, I care for them until they start school." – South Georgia provider

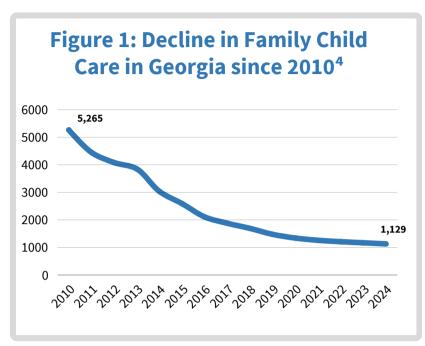
Although not explicitly asked, several providers noted that they did not enter the field for financial benefit. "It's definitely not about the money because I could be doing something else that would give me more pay," said one metro Atlanta provider.

Recruiting and Retaining Family Child Care Providers

Family child care providers seemed familiar with the sharp decline in the number of family child care homes (see Figure 1). One South Georgia provider shared that "[Family child care] is a dying breed, but that also makes the quality of our care...stand out more than some of the centers that are out there."

Outlook on their Future in the Field

In terms of participants' outlook on their own future in family child care, a slight majority vocalized that they intend to stay in the field as long as possible, including both those newer to the field and those who had been in it for several decades.



- "I do not see leaving child care anytime soon. This is my second year in business for myself." metro Atlanta provider
- "My hope is to continue to do this as long as I can do it. And this opportunity...has also enabled me to have my grandchildren [in my care]." metro Atlanta provider
- "I plan to do this...as long as I can physically, mentally, and socially do it." metro Atlanta provider
- "I'm in it as long as the Lord allows me to do it." South Georgia provider

Several mentioned their career in the context of retirement.

- "I feel this is my calling...I look at it as retirement. I plan to do this until I can't do it any longer." metro Atlanta provider
- "I tell people that the thought of retirement frightens me because I'm so used to being busy all day long. What would I do without my children? So I've always said I would do this for as long as the Lord blesses me to do." Central Georgia provider

In that vein, many mentioned they knew other family child care providers who stayed in the workforce well past the typical retirement age. As one metro Atlanta provider shared, "One lady ended her [family child care home] last Friday, and she's 75."

In contrast, some family child care providers, including those who had been in the field both for decades and for only a few years, described intentions to leave in the future, with the number of years they planned to stay ranging from two to 15. A few provided rationales for their estimates. For example, one Central Georgia provider noted that their retirement timing was dependent on the economy. Another Central Georgia provider planned to remain in the field to take care of her grandson until he entered Kindergarten. Others planned to move on to other career ventures in the future, such as one Central Georgia provider who shared aspirations to own her own child care center: "I think I will probably [run a family child care learning home] for a time and then maybe merge over into a center because where I live there are not a lot of child care facilities. So maybe within the next two to three years, I can own my own center."

Although the vast majority saw themselves staying in the field for at least a few more years, a small handful were less sure. For example, one metro Atlanta provider had previously retired but had to reopen her program due to financial hardship, adding, "My hope for my career is to actually be able to retire again [as soon as possible]."

State and Local Barriers to Recruitment

Participants shared a myriad of reasons for the declining number of family child care providers, including barriers at the state and local levels. One Central Georgia provider shared, "It's just so many hoops you have to jump through. You know, you want the kids safe. And, of course, all of us want the kids safe, too. We do our utmost and we change our homes so much and it kind of runs your household over." In talking about recruiting more family child care providers, a metro Atlanta provider suggested that the state "work hand in hand with [family child care providers] to educate, assist, and keep them updated on new regulations so they are aware."

Many described additional regulations set by the city or county as a barrier to opening a family child care program. One metro Atlanta provider reported that others were leaving the field "because of restrictions that the county sometimes puts in place." There was some confusion over whether family child care is even allowed to operate in specific localities.

- "I have known people who meet the requirements to open a daycare and [the county] does not allow it." metro Atlanta provider
- "My county actually tried to shut family child care down. They didn't consider it a business at first...which has swayed a lot of people from being able to open because now you have to be in line with the county and the state." metro Atlanta provider

Providers indicated that a significant challenge related to local regulations is the additional cost associated with meeting requirements. One metro Atlanta provider said, "You can't start the business without putting all this money into it [to meet county regulations], and then you're not really making

enough money to offset it. It very much deters people from starting a family child care."

Additionally, some localities set requirements that are stricter than the state's child care licensing rules and regulations, particularly related to capacity, which can hurt a provider's bottom line. One metro Atlanta provider said, "[The county] only gives us the license for five kids [when the state allows for six]."

Local Requirements

DECAL requires licensed family child care providers to meet the requirements for businesses of the local government (city or county). These requirements typically include securing zoning and business permits, as well as passing an inspection by the fire department.⁵



Unlicensed Care

Many family child care providers voiced frustration over the number of home-based providers who do not go through the required licensure process and operate illegally, with one South Georgia provider saying, "I know there are numerous unlicensed in my county, probably five times more unlicensed [than licensed]." Several family child care providers expressed that they feel that unlicensed providers give them a bad reputation, with one Central Georgia provider explaining, "As the ones that obey everything, we are punished along with the other ones that don't."

Several discussed their efforts to encourage unlicensed providers to complete the licensure process. A South Georgia provider said, "I think [unlicensed providers] just don't want to go through all of the rules and reg[ulation]s that they have to go through. That and the fact that they can keep as many [children] as they want. I've reached out to several of them, because I'd love to help them get licensed."

Although there was broad frustration about the number of unlicensed providers, most of the providers felt that the benefits of being licensed far outweighed any negatives. In describing the benefits of licensure, one Central Georgia provider said, "If you're treated badly [by families], you can do whatever you need to because Bright from the Start [DECAL], it's got your back. It's just better to be that way instead of unlicensed." A metro Atlanta provider added, "We work hard to establish a safe environment. I understand all the requirements, but it's worth the process."

Several providers reported confusion over DECAL's stance on reporting unlicensed child care providers. A South Georgia provider said that she was told, "the only way that we could report somebody like that is if we had a child in their care and if something had happened. We were being told that we weren't allowed to report them." A metro Atlanta provider shared a different practice, saying, "As for the unlicensed individuals, if I see advertisements, I inform my [DECAL] representative."

Avenues to Support Recruitment and Retention

Many shared the importance of meaningfully supporting prospective and current family child child care providers in order to address challenges with recruitment and retention, with one metro Atlanta provider saying, "It is very important to get help and support for child care."

Speaking about motivating factors to enter the field, one metro Atlanta provider discussed existing state programs that provide financial support, saying, "I always tell people it's a win-win situation because you have support from the food program, you have support from CAPS [see box], they give out different grants. They help you supply your days for your daycare." A different metro Atlanta provider added that "just knowing that there's all types of supports out there [helps make it] a very rewarding career." Although some were happy with the support they received from the state, one metro Atlanta provider suggested, "I think it would be great to give [new providers] a grant for start-up costs."



A few described their own efforts to support the recruitment of the family child care workforce. One South Georgia provider said, "We are thinking about starting a volunteer program with the middle and high schoolers in our area to promote a big sister program to help teach young ladies to help those that are younger." A metro Atlanta provider added, "The process and paperwork is a big issue, but I actually mentored a young lady in [a nearby county]. I let her bring her packet over and we went through it together. I also follow up with her." Another metro Atlanta provider suggested "setting up a mentor program and allow[ing] prospective providers to spend time in a family daycare setting."

Georgia's Childcare and Parent Services Program

Childcare and Georaia's **Parent** Services (CAPS) Program provides scholarships that help some lowincome working families in Georgia afford child care. Administered by DECAL. CAPS allows families to make their own decisions about what type of care (e.g., family child care or centerbased care) is best for their child based on their needs and program availability.

Addressing Children's Individual Needs

Family child care providers described striving to adapt to the ever-changing needs and preferences of children and families in their communities. This includes several providers who mentioned staying open beyond the hours of a typical child care program to meet the needs of the families they serve. However, some who wanted to serve children during non-traditional hours were unable to do so. "I have a [local] rule or regulation that no child can remain in my care for more than nine hours," said one metro Atlanta provider.

child care Additionally, family providers discussed serving mixed-age groups, sometimes ranging from birth to school-age, to support families (e.g., by keeping siblings together). This approach differs from their center-based counterparts who typically group children together by age. Although many were proud to provide this continuity of care to families, some family child care providers indicated a need for more robust professional development in working with mixed-age groups as well as resources geared towards older school-age children. As one Central Georgia provider shared, "School-age children in care are very unrepresented in training resources."

Professional Development Requirements

Family child care providers and any support staff caring for children must complete health and safety orientation training, as well as first aid and CPR training, within 90 days of being hired. Additionally, family child care providers and any support staff caring for children must complete at least ten clock hours of approved training every calendar year.⁶

Children with Challenging Behaviors, Developmental Delays, and Disabilities

Providers placed a particular focus on working to support children's developmental and social-emotional needs, sharing both successes and challenges. Many have found programs and tools, such as DECAL's Social-Emotional Early Development Strategies (SEEDS) for Success and the Ages and Stages Questionnaire (ASQ), to be helpful, while others expressed a need for additional training and resources to address gaps in their knowledge and confidence.

One South Georgia provider praised the SEEDS initiative for introducing behavioral support specialists to her program, describing them as a valuable resource. A Central Georgia provider echoed this sentiment, highlighting the initiative's emphasis on social-emotional development and its practical support, saying, "The SEEDS program talked about social-emotional development, and those instructors were great resources... It's just a matter of knowing where to turn."

Some—but not all—providers were familiar with resources that help identify children who may have a developmental delay or disability. For example, a metro Atlanta provider cited the ASQ screening tool, which she encountered during the Quality Rated process, as an effective means of assessing developmental milestones. Similarly, others mentioned the CDC developmental milestones as a resource they frequently share with families.

However, not all providers felt as equipped to address these issues. One Central Georgia provider shared her struggle in communicating with parents about potential developmental delays, saying, "I have a child that's two, soon to be three, and he's not speaking. I've tried to tiptoe around the conversation with his mom in fear of her hating me from what I'm noticing, but I have tried to encourage her. I don't know what to do without making the parent upset." This sentiment reflects the need for additional training on how to engage families effectively and sensitively in discussions about their children's development.

Others emphasized the importance of hands-on, practical training. A metro Atlanta provider explained, "It would be really great to have some good training on working with children with challenging behaviors because some of the classes that you go to address it, but when you put it to practice, it doesn't seem to really work. So maybe some good activities to redirect children if they have challenging behaviors."

The challenge of addressing such behaviors extends beyond early childhood. A Central Georgia provider described a six-year-old child who excelled in creative activities like painting and drawing but struggled to focus during structured schoolwork, saying, "She loves to paint, color, and draw. She can do that all day long. You would never have to say a word to her. That's fine here, but in school, in math class, you can't sit down and color and what have you."

Work Environment

Respect and Recognition

Many family child care providers felt they did not receive respect or recognition for the work they do. A South Georgia provider elaborated, "Because we work from home, they think we just sit around and rock babies all day, which is not the case at all." A Central Georgia provider shared a similar sentiment: "No, I'm not a babysitter." One metro Atlanta provider expressed frustration over not being included in teacher appreciation initiatives, saying, "We don't qualify."

Providers sometimes described a lack of respect from the families they serve. In describing a parent who was upset about the cost of care, a metro Atlanta provider said, "I chose this field. We all know education doesn't pay a whole lot. It is the love of what you put in it. But when you second-guess somebody who is sowing into your children and trying to be there to nurture them...and you feel like I'm not worth this amount of money. That's kind of a slap in the face."

Peer Mentoring and Support

In terms of their overall satisfaction with their profession, many family child care providers emphasized the importance of connecting with other providers, particularly those working in home-based settings. As one metro Atlanta provider shared, "I'm actually in a social group [of a few] women who also do family child care, so that was very rewarding to hear some of their struggles or how they overcame some things or resolved problems...it's very rewarding to be able to associate with others who are doing the same thing you're doing. And that keeps me going as well."

A few participants mentioned attending Peer Support Network meetings hosted by DECAL or making connections to statewide networks, such as the Professional Family Child Care Alliance of Georgia. A few providers in the metro Atlanta area described their membership in various community-based child care networks—both formal and informal—and how beneficial such networks were. Others lamented a lack of access to such mentorship, with a South Georgia provider saying, "Career planning and mentorship is important. I wish that I had the mentorship resource locally."

Although most pointed to relationships with other family child care providers, one metro Atlanta provider discussed forming relationships with nearby centers, saying, "I started fostering a relationship with some child care centers because we needed to help each other."



Availability of Substitutes for Time Off

As family child care providers typically operate as sole proprietors, their ability to take time off often depends on the availability of substitutes. An overwhelming majority of participants described difficulties finding a substitute for both planned (e.g., appointments, vacations, professional development) and unplanned (e.g., being sick) absences. Although many expressed pride in being in business for themselves, they also acknowledged some downsides, particularly as it relates to taking time off. One metro Atlanta provider said, "There are some hang-ups when you do this business by yourself."

Some participants described never or rarely taking time off, emphasizing the scale of the problem.

- "In the 19 years that I've been in business, I've only had two weeks off." Central Georgia provider
- "Out of 22 years, I've never taken the day off [unexpectedly]. Even during the pandemic, I was never closed one day." metro Atlanta provider

Participants described a variety of challenges locating and using substitutes. Some described difficulties finding *reliable* substitutes. As one metro Atlanta provider described, "I have been through a lot of people. People will come and apply and I will pay for their background check, and they wouldn't come back."

Similarly, others described a lack of trust in available substitutes as the reason they do not typically use them.

- "I work alone because these people just want to walk in off the street. And you know, I need quality people." -Central Georgia provider
- "I don't want anybody staying with my kids. I would just rather close because you have the risk of what comes back on your name if something were to happen." - South Georgia provider
- "I know you can go through [the child care resource and referral agency]. They have people in place, but I just don't feel comfortable with that. I wish I could find a substitute person to help me out." metro Atlanta provider

Others described challenges affording substitutes. One metro Atlanta provider stated, "I look for friends or acquaintances to replace me, but the payment they ask for is impossible to pay." A South Georgia provider asked for assistance from the state in accessing and affording substitutes, saying, "I wish there were resources from [DECAL] to pay helpers who have been approved."



Some participants described relying on family members, if available, when needing to take time off.

- "I am fortunate that my mother is a retired nurse, so whenever I have to go to a doctor's appointment, she's glad to come here and help me...she's my [substitute]" Central Georgia provider
- "My husband is here also. He's licensed. He's certified and all of that. He's my backup." metro Atlanta provider
- "My parents will come in and they'll watch the kids for the last 3 1/2 hours of the day for me. All of my daycare parents have met them before. They think of them as their extra grandkids, so that's who my substitutes are." Central Georgia provider

As a result of the lack of substitutes, many described having to close anytime that they needed to take time off, oftentimes inconveniencing families and leading to lost revenue.

- "[I've] never had a substitute, would not even know where to find one. I have to close or multitask." Central Georgia provider
- "Typically, I just have to close down if there are no substitutes available." metro Atlanta provider
- "When it is something urgent, I close the daycare and that day I do not receive payment." metro Atlanta provider
- "I have to let [the families] know to always have a backup because if I'm out, then you need that backup." South Georgia provider

Many indicated that they must plan any time off well in advance, with one metro Atlanta provider saying, "What I do is I plan out my schedule a year in advance so my parents have a schedule of my off days." Others described taking a flexible approach to their days off based on families' schedules, with one Central Georgia provider sharing, "If the majority [of parents] are going to be out, then I'll be closed. Or if the majority are going to be here, I'll be open."

Ultimately, several shared the personal impact of a lack of time off. One South Georgia provider commented, "It has been really hard because [there have been] many [doctor's] appointments I've missed." At the same time, others who have been able to take time off shared how it has supported their well-being. One metro Atlanta provider shared her experience: "Many years ago, as a single parent, I just felt like I couldn't take the time off. And the parents told me, you deserve paid vacation and we want you to take off. They wanted to pay me so I could have time off. That gives you a sense of gratification when you are able to have time off and not worry about whether you're going to get paid."

Providers' Perspectives on Quality Rated

Participants had a variety of opinions about Quality Rated. Several expressed appreciation that Quality Rated helped them better serve the children in their care, with one Central Georgia provider saying, "There's so many things that I've learned and done because of the Quality Rated process." Others had mixed reactions to participating in Quality Rated, with a metro Atlanta provider saying, "I really don't know if [Quality Rated] is a benefit or a detriment to family child care."

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Georgia's Quality Rating and Improvement System for Child Care

Quality Rated is Georgia's system to determine, improve, and communicate the quality of licensed child care centers and family child care learning homes. Quality Rated assigns one, two, or three stars to programs based on standards and best practices. Providers participating in CAPS are required to be Quality Rated and receive additional funds based on their star level.

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Many felt that elements of Quality Rated were not adequately adapted to fit the family child care context. A metro Atlanta provider shared, "Quality Rated is a good program, but I just don't particularly think that it's for family child care...they want us to be a center, but we're not designed as a center." A Central Georgia provider emphasized, "As far as the Quality Rated process, a lot of it I agree with, but some of it I think they are really just trying to make us a center. We're not a center."

In particular, several described difficulties meeting the Quality Rated standards as family child care providers, particularly as it relates to the setup of the space and individualized instruction.

- "That's almost part of our title, family child care home. It's a home. Some of us are not lucky enough to have one big massive room that we use as our set. I have a playroom. We play out on the screened-in porch, in the living room...it's all over my home. It's almost like I have centers all over my home, but I really don't. The playroom has all the centers, but my playroom is very small and I've got, like, five centers in this little tiny room." A Central Georgia provider
- "They want some things that me teaching only six children with no helper is almost impossible. They want it to be a center, but it's in my home. I'm going to get marked off on it [during the evaluation process] because it's just impossible to do. I don't have one big massive room where you've got everything so you can just stand there and do everything at once." Central Georgia provider

• "In the Quality Rated process, they wanted small groups or large groups...In family child care homes, we are solo acts. We don't get small groups or large groups. We get what we get as far as one to six kids and we're not going to put three or four out in order to meet a photo op or a quota that a center would be able to do. So that was a struggle, this last Quality Rated round." - Central Georgia provider

Many participants commiserated about the process of receiving a rating, with several describing it as "stressful." Although they described the process itself as challenging, several shared they had a sense of gratification after receiving a star rating, with one metro Atlanta provider saying, "I made it."

Some providers noted that they do not participate in Quality Rated, with a few feeling that they should not have to meet additional requirements beyond those related to licensure. One metro Atlanta provider said, "I choose not to get a quality rating because we already get inspected by Bright from the Start [DECAL] but then Quality Rated wants to come in and give you a number...that's why I choose not to even get a rating." Another metro Atlanta provider agreed, saying, "I don't think [Quality Rated] is fair...we already do at least 10 hours of training every year that's required."

With the requirement to participate in Quality Rated in order to receive CAPS funding, several noted that, as one South Georgia provider put it, "the only reason that I stayed in [Quality Rated] is because we were told that it was mandatory." Others noted that they or other providers they knew stopped accepting CAPS after the implementation of the requirement to participate in Quality Rated. A metro Atlanta provider shared how the stress of participating in Quality Rated was impacting families needing care, saying, "I know people in this industry that will not take CAPS children because they will not do Quality Rated. And, of course, that's the criteria…it's just that stressful. So that might be something big because it's hindering families who really need child care."

Career Development

Providers consistently pointed to the nature of family child care—with its demanding hours and business and operational needs—as an impediment to pursuing career and professional development opportunities. As one metro Atlanta provider shared, "With us being family providers, we work long hours, so one of the barriers [to earning a degree or credential] was just finding the time." Similarly, another metro Atlanta provider shared, "I finally got a chance to go back to

Educational Requirements

Family child care providers must hold an approved credential, such as a Child Development Associate (CDA) or a Technical College Diploma (TCD) in Early Childhood Education.⁷

school, but it was very hard because I didn't have a helper and most of the classes were at 4:00 or 5:00 so it took me a while just to get an associate's degree—I'm talking about three or four years, just because of the schedule they had in order to attend."

Ease of access to such opportunities was important to participating family child care providers. Some described challenges locating relevant resources or managing application processes. For example, one Central Georgia provider shared that she was repeatedly denied a scholarship and had to apply multiple times before being approved. Another Central Georgia provider described how both proximity to educational opportunities and financial support were crucial to her degree completion: "I was fortunate enough that there's a local technical college with a satellite [location] right in my county. It was just 10 minutes to get there. And I was fortunate enough to get the Pell Grant so I didn't have to pay for the

courses. That was really, really great." The shift to virtual course options helped a number of providers, as well. "Now we have online classes, and it's much more flexible." shared one provider from metro Atlanta. However, limited internet access, particularly in rural areas, presented a challenge for some providers who might want to take advantage of online courses, such as one from South Georgia: "When I was trying to get through my CDA, I live in the area where our internet was spotty—very, very spotty. So it was hard to keep up with all the classes."

Finally, providers recognized the importance of incentives and supports for participating in career and educational advancement opportunities, whether financial assistance and scholarships or awards upon completion. "Incentives drive and motivate even adults," stated one South Georgia provider. A number of family child care providers specifically referenced accessing a scholarship or incentive through DECAL Scholars [see box]. One Central Georgia provider described the program this way: "After you achieve these goals in the early childhood education classes, you get the incentives, and so that's a big help."



"There were some barriers for me when I decided to ao back to school. For one, having a substitute to help you when you need to leave. My classes started at 5:30. I needed to leave by at least 4:30, but I couldn't. And then when you go to class, you wouldn't get home until after 10:00. Then you had to get ready for the next day. There wasn't time to do vour homework...so to be able to have someone as a substitute or part-time helper or something would be great." - Metro Atlanta Provider

DECAL Scholars

The DECAL Scholars program offers educational counseling as well as financial assistance and rewards to early childhood educators. This program includes: Scholarships, which provide financial assistance to professionals currently pursuing credentials or degrees in early childhood education or child development; and Incentives, which provide annual bonuses to professionals who've earned an ECE credential within the last five years and have been employed at the same provider for over a year. DECAL Scholars is funded through the federal Child Care Development Fund (CCDF). 8



Benefits

Health Insurance

When asked about the availability of benefits and the impact on their overall career satisfaction, participating family child care providers prioritized health insurance over other benefits. Several described difficulties accessing health insurance as a challenge to entering the field, with one Central Georgia provider sharing, "One of the biggest challenges for me in leaving my 9 to 5 job was the insurance."

Of those who had health insurance, many described accessing the benefit through their partner. One South Georgia provider noted how important this was to her remaining in the field, adding, "If my husband was not employed and getting those benefits, I would have to take a job with the county school system so we could have benefits."



Some participants described accessing health insurance through the Health Insurance Marketplace (Healthcare.gov), with most appreciating the plan they were able to receive.

- "I used to work for a Head Start and I had [name of insurance]. When I came to home [child care] I didn't have any insurance, but I was fortunate enough to get it with Healthcare.gov and it's affordable." metro Atlanta provider
- "I went on the Health [Insurance] Marketplace and I got it for \$32 a month for both [myself and my husband], and [the plan] had all the benefits that it had when I was working for the school system." Central Georgia provider

However, some still had challenges affording health insurance through the Marketplace. One metro Atlanta provider shared, "I did the Obamacare...but then the next year, [the premium] just skyrocketed. We had to cancel it because we could not afford that."

Several other participants were eligible for health insurance through Medicare. A few described accessing health insurance through "a group plan."

At the same time, some participants described not having access to health insurance, either currently or in the past.

- "My husband's job doesn't offer insurance either. So neither one of us are insured and my kids just both got kicked off of PeachCare. So that's one thing that I've been researching this week is where to get insurance [if you are] self-employed and for our family. I don't know—I'm at a loss." South Georgia provider
- "I don't have insurance because my husband works for an entrepreneur and so we would have to pay \$300 a week just for us. We don't go to the doctor that much, so it's just not worth it." Central Georgia provider
- "Starting out with child care, I didn't have insurance. And, of course, I had three sons and it was a struggle. It was a major struggle...And I think that will turn a lot of people away from doing child care, especially if they have health needs to where they really need insurance." metro Atlanta provider

A few participants offered potential solutions that could help more family child care providers access health insurance, including increasing access to group or pooled plans. One Central Georgia provider shared, "We were trying to figure out if there were enough providers coming together [to] get group health insurance." One metro Atlanta provider summed it up by saying, "I wish...they had a program that would be affordable for [family child care providers] who work in the field to access for healthcare needs because there's not."

Retirement

Many family child care providers did not have access to a retirement savings account, and some did not know how to go about opening one. When asked about saving for retirement, one metro Atlanta provider said, "No, not at all." Another metro Atlanta provider added, "I do not know how to start or where to start with that." Some described using regular savings accounts, instead of dedicated 401Ks or IRAs, to save for retirement, as well as other emergency expenses. One South Georgia provider shared that it would be helpful for the state to offer support for saving for retirement, saying, "I am contributing to a 401K. But it would be a nice thing to have through the state, you know, some kind of 401K."

Financial Well-Being

Many family child care providers expressed that that they felt underpaid and, as a result, undervalued for the work they do every day. One metro Atlanta provider said, "With us being the first educators of the child, we should be able to earn more." Another metro Atlanta provider shared, "Our field is very demanding, and I think we should be recognized for what we do [with higher take-home pay]." Several struggled to manage their expenses and income in a way that supported their own financial well-being, particularly with rising costs for food, rent, and other business needs. One Central Georgia provider noted, "Times are changing and now with the numbers... they do not math right now. I do not want to raise rates, but I don't have much of a choice. I am already doing nights and weekends."

Pay for a Family Child Care Provider

A family child care provider typically operates as a sole proprietor and derives revenue from parent tuition, as well as state, local, and federal sources of funding (e.g., CAPS or the Child and Adult Care Food Program (CACFP)), minus the expenses they incur. The median estimated hourly wage for family child care providers is \$10.56 (note that this wage reflects the impact of additional pandemic-era federal relief funding).9

When asked for their preferences related to various financial supports, many participants highlighted their previous experiences with grant or incentive programs, particularly the STABLE grants made possible with pandemic-era relief funding (see side bar). Many family child care providers spoke highly of the STABLE grants. A metro Atlanta provider summed up the impact of the STABLE grants on her finances, saying, "When the virus hit, it opened up some great doors for family child care to receive grants...there's only so much you can charge for child care. When I came into family child care, I could not afford child care [for my own child]. So how can I turn around and charge that for other parents? The grants have been tremendous." In speaking about the benefits of the STABLE grants, many asked for the grants to continue, with one metro Atlanta provider sharing, "I would love to continue to receive the stabilization grant. It doesn't have to be the same amount, but to assist with helping to pay an employee."

Short-Term Assistance Benefit for Licensed Entities Program

With federal pandemic-era relief funding, DECAL created the Short-Term Assistance Benefit for Licensed Entities (STABLE) initiative. All licensed child care providers, including centers and family child care homes, were able to apply for funds to help pay staff salaries, purchase cleaning and classroom supplies, and provide tuition relief to families to help offset losses incurred during the pandemic. Following three separate one-time rounds of funding in 2020 and 2021, STABLE grants were paid in monthly installments from November 2021 through September 2023 (these monthly payments were called STABLE 4ward). Recipients had some flexibility to choose how their funds were spent, but at least 70% of the funding provided had to address the cost of staffing their programs, including paying their own salaries, and to provide relief to families in their care. The remaining funds could be used for operational supplies and to maintain or improve the facility. Note that STABLE 4ward ended on September 30, 2023, soon after the completion of these focus groups. 10

With the end of STABLE coming shortly after these focus groups were conducted, several anticipated that the conclusion of the grants would have negative outcomes on the field. "I think that some places might end up having to close their doors because of [the end of STABLE] because they can't stay afloat with the rising cost of living life right now. I just had to raise my rates again just to kind of offset [rising costs]," remarked one South Georgia provider.

In addition to suggesting the continuation of the STABLE grant program, some family child care providers appreciated the idea of a tax credit specific to child care providers to help offset their taxes. One metro Atlanta provider commented, "When you're paying your taxes, you're taking money from what you're making to pay that, and so therefore you're not getting much back from your refund and your refund gets less and less each year...if we had an ongoing tax credit for being in this field...that would be helpful." At the same time, others still had questions about the helpfulness of tax credits, with one Central Georgia provider saying, "I would need more information."

In addition to grants and tax credits, a couple of providers raised the possibility of financial supports to afford housing, particularly for those renting, given their unique situation of their housing being their business.



When asked, participants suggested a variety of criteria to determine eligibility for or the amount of financial supports, including: years in the field, degree completion, participation in Quality Rated, and number of training hours completed.

In considering different workforce support mechanisms, many family child care providers emphasized that policymakers should carefully consider the specifics of any funding mechanism to ensure that it is helpful to the field. First, many participants expressed concern that the tax liability of grants or incentives could offset some of the benefits, with several referencing their previous experiences with the STABLE grants. In terms of the tax liability at tax time, one Central Georgia provided lamented that "it's like walking and just a trap door opens up in the floor." A metro Atlanta provider asked for additional assistance in understanding and planning for the tax implications of receiving additional financial supports saying, "At least provide some kind of direction to help providers make choices that would alleviate some of that [confusion]."

In addition to considering the tax liability of any financial support mechanism, several providers emphasized that they appreciated flexibility in the allowable uses of any funds. For example, some mentioned that several grants funded by federal relief required them to buy materials through a specific supplier, which limited their ability to maximize the funding. One South Georgia provider shared, "I preferred the grants when they were deposited into accounts. Now, they are on ClassWallet which limits where to spend. I like to spend wisely and the companies they chose can be very expensive."



Despite their critical role in the early childhood education ecosystem and in supporting underserved communities, family child care providers often feel overlooked. These providers typically operate as "solo acts," taking on multiple roles, including teacher, business owner, accountant, cook, janitor, and more. Across all four focus groups, family child care providers expressed a commitment to serving families in their communities, a love of teaching, and a hope that future policies would help strengthen the resources available to this crucial workforce. As a metro Atlanta provider shared, "Going forward, hopefully there will be more offered by the government to help family child care providers."

Recommendations to Support Family Child Care Providers

- Implement ongoing financial supports, such as grants, stipends, or a refundable tax credit, for family child care providers, acknowledging that the mechanics may differ from financial incentives for child care centers.
- Reduce administrative barriers when applying for, receiving, and using funding, including ensuring adequate time to submit an application and leeway to meet any new requirements.
- Ensure family child care providers receive adequate CAPS reimbursement to provide high-quality
 care, including allowing providers to be reimbursed at rates higher than their published rates to
 support the actual cost of care.
- Explore ways to create and subsidize a pool of approved substitutes for licensed child care programs.
- Increase access to **professional development and hands-on technical assistance** specific to family child care, such as working with mixed-age groups and business operations.
- **Develop targeted strategies** to reach family child care with relevant resources and career development opportunities. Ensure that communication is available in multiple languages.
- Create **flexible and accessible career development opportunities** that meet the needs of family child care providers (e.g., asynchronous and/or online learning).
- Increase access to student loan forgiveness programs, such as by allowing family child care
 providers who operate as sole proprietors to access the Public Service Loan Forgiveness (PSLF)
 Program.
- Improve family child care providers' access to benefits by:
 - o Investing in health care navigators dedicated to supporting child care providers; and
 - Covering the administrative costs for an intermediary organization to support group health insurance or retirement saving plan access for family child care providers, making use of their negotiating power to lower costs.
- Explore creative options to recruit new family child care providers, including identifying and supporting unlicensed providers. This could include:
 - Providing start-up grants to subsidize costs, with priority given to underserved communities
 or those who commit to serving underserved populations (e.g., nontraditional-hour care,
 children with disabilities, non-English speaking families); and
 - Funding Child Care Resource and Referral agencies to provide step-by-step coaching and information to prospective providers.
- Actively educate local communities about how child care is licensed and monitored and the need
 for a healthy supply of family child care; preventing or changing restrictive local regulations not
 enacted with child care in mind.
- Invest in shared services strategies to help family child care providers share costs and some administrative and program services, such as recordkeeping, payroll, billing, fee collection, and purchasing (e.g., Quality Care for Children's Staffed FCC Network and Provider Back Office programs).
- Fund community/regional networks of family child care providers to provide ongoing support and mentorship to help build and maintain the supply of quality family child care.

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