

# “A Year of Tough Choices”

## The Child Care Affordability Crisis is Destabilizing Educators and Families

### Kentucky

**The problems are clear: The child care affordability crisis is growing worse for early childhood educators, programs, and families, with negative impacts on supply, enrollment, and educator well-being. Current policy trends risk further exacerbating that crisis.**

**The solutions remain clear: Robust, sustained public investments and supportive policies in child care and early learning are needed to build a system that works, and that ensures early childhood educators are supported in joining and remaining part of the early childhood education (ECE) profession, and that parents are able to access and afford high-quality care that meets their needs and the needs of their children.**

In January 2026, more than 7,000 early childhood educators from all states and settings—including centers, home-based child care, faith-based programs, Head Start, and public preschool programs—responded to a new ECE field survey from NAEYC. The survey results and accompanying stories illustrate the ongoing challenges facing the field, the ways those challenges impact both families and providers, and the need for additional and ongoing public investment in this sector.

### Here are some reflections from survey respondents in Kentucky

"I am a salaried employee making \$19.00 an hour. I did not receive a raise this year and even though all living expenses and operational costs have increased. I am unable to receive an increase in pay due to the struggling nature of our business."  
—**Director/Administrator, KY**

"Operational costs are becoming too high. We are struggling to supply our staff with a competitive wage to sustain them."  
—**Director/Administrator, KY**

With what subsidy pays most parents have a copay. Most single parents can't afford the copay."  
—**Home-Based Child Care Owner/Operator, KY**

	STATE	NATIONAL
<b>Total sample size</b>	<b>23</b>	<b>7,045</b>
<b>Total sample of Early Childhood Educators</b>	<b>8</b>	<b>2,697</b>
<b>Total sample of program Directors/Administrators and Home-based Child Care Owner/Operators</b>	<b>8</b>	<b>2,741</b>
<b>AMONG ALL RESPONDENTS:</b>		
% reporting they are considering leaving the ECE field	*	<b>22%</b>
% indicating their program was under-enrolled relative to capacity (nationally the top reasons for under enrollment were related to affordability and staffing challenges, not a lack of demand)	*	<b>43%</b>
% indicating that changes in immigration enforcement contributed to under-enrollment at their program	*	<b>19%</b>
<b>Over the last year . . .</b>		
% indicating federal or state funding for their program decreased	*	<b>29%</b>
% indicating their program's child care subsidy payment rate decreased	*	<b>16%</b>
% indicating families' access to child care subsidies decreased	*	<b>28%</b>
<b>Over the last year . . .</b>		
% reporting their economic situation was worsened	*	<b>36%</b>
% reporting they are more burned out now	*	<b>47%</b>
% reporting their feelings of uncertainty have worsened	*	<b>54%</b>

AMONG CHILD CARE CENTER DIRECTORS AND HOME-BASED CHILD CARE OWNER/OPERATORS:	STATE	NATIONAL
% reporting their program requires private-pay families to pay for days when their child is absent	*	<b>80%</b>
% reporting their program collects out-of-pocket fees or tuition at the beginning of each week or every two weeks of care	*	<b>77%</b>
% indicating their program would be more likely to accept or continue accepting child care subsidy funds if providers were paid upfront	*	<b>68%</b>
% indicating their program would be more likely to accept or continue accepting child care subsidy funds if providers were paid based on enrollment	*	<b>68%</b>
<b>Over the last year . . .</b>		
Facility-related changes		
% indicating an increase in facility materials costs (e.g., food and supplies)	*	<b>91%</b>
% indicating an increase in facility maintenance costs (e.g., needed repairs)	*	<b>79%</b>
% indicating an increase in liability insurance costs	*	<b>68%</b>
% indicating an increase in property insurance costs	*	<b>66%</b>
% indicating an increase in rent or lease costs	*	<b>44%</b>
% indicating an increase in program tuition costs	*	<b>58%</b>
Family-related changes		
% indicating an increase in families struggling to afford tuition	*	<b>65%</b>
% indicating an increase in families facing job loss or financial instability	*	<b>59%</b>
<b>Compared to this time last year . . .</b>		
% indicating they had more difficulty recruiting qualified educators	*	<b>59%</b>
% indicating they had more difficulty retaining staff	*	<b>39%</b>

## Methodology

This online survey, created and conducted by NAEYC using SurveyMonkey, represents the responses of a non-randomized sample of 7,078 individuals working in early childhood education settings who completed the survey in English or Spanish between January 8-26, 2026. To generate a more representative national sample from the pool of responses, a probability proportional to size (PPS) methodology was used to pull samples by state that are benchmarked to the share of the total early childhood workforce by state. The authors relied upon the methodology from the [CSCCE's Early Childhood Workforce Index](#) to select the American Community Survey (ACS) occupation and industry codes that define the ECE workforce. Using these codes, they analyzed public-use microdata from the U.S. Census Bureau's 2023 five-year ACS, accessed through IPUMS USA (<https://usa.ipums.org>), to estimate the size of each state's ECE workforce. The final sample size for analysis is 7,045. In contrast, for the state-level analysis, the entire sample of responses from each state were used. We are unable to supply detailed analysis in states for which there are very small sample sizes across sub-groups.

The survey links were shared widely through email newsletters, listservs, social media, and via partnerships, and 10 randomly selected respondents were provided with a \$100 gift card for participation in a sweepstakes. Given the constantly changing and widely varying nature of the crisis, the broad analysis from this survey is intended to present the experiences of the respondents, as captured in the moment that they take the survey, with extrapolations for the experiences of the field and industry at large. Additional briefs available at [NAEYC.org/ece-workforce-surveys](https://naeyc.org/ece-workforce-surveys).

\* Due to the small state-level sample size not all data points can be reported alongside the national data. All percentages reported throughout the brief represent the valid responses to each individual question as not all respondents were required to respond to each survey question. For response sample sizes by question, please reach out to the authors.