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The Economic Well-Being of Early Educators in California

Early Educator Well-Being Series

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About CSCCE

Founded in 1999, the Center for the Study of Child Care Employment (CSCCE) is the national leader in early care and education workforce research and policy. We act on the premise that educators should be valued, respected, and guaranteed economic dignity and that the provision of early care and education is a public responsibility.

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Introduction

Early care and education (ECE) is complex, highly skilled, emotionally and physically demanding work for which educators deserve to be adequately rewarded. California's early educators often exceed the minimum educational requirements for their jobs. More than one half of both center- and home-based educators hold an associate degree or higher (Kim et al., 2022). Additionally, they bring substantial experience to the field: 86 percent of center directors, 73 percent of family child care providers, and 61 percent of center teachers have more than 10 years of experience working in early care and education (Kim et al., 2022). Nonetheless, they face economic realities characterized by significant financial insecurities, low wages, and limited benefits.

Despite decades of research showing the positive link between better compensation, educator well-being, and program quality, the wages and benefits in the ECE sector are persistently low (Whitebook et al., 2014; King et al., 2016; McLean et al., 2021). The resulting financial insecurity and economic worries can add to the already-stressful job of the ECE workforce, with negative effects on their overall health and well-being (Roberts et al., 2019). The difficult working conditions then lead to teacher turnover, teacher scarcity, and child care shortages (Khattar & Coffey, 2023).

This report provides a new look at the reality of the economic well-being for California's early educators. It is the third in a series on early educator well-being. The report draws from our 2023 survey of 1,840 educators from all job roles across the state, as Phase 2 of the 2020 California Early Care and Education Workforce Study.

Key Findings

- **Educators experience precarious housing situations.** Homeownership rates are high among FCC providers, center directors, and TK teachers, but the majority of center teachers and center assistants/aides do not own their homes. Additionally, center- and home-based educators struggled with their rent and mortgage payments at higher rates than the average population.

- **Food insufficiency is a major concern.** A significant percentage of FCC providers and center-based educators do not have enough food, which is most pronounced among assistants/aides. Notably, 14 percent of center assistants/aides report not having enough food to eat, approximately three times the rate of FCC providers, four times that of center teachers and directors, and seven times that of TK teachers and the state average.

- **Stress from economic worries are exacerbated by low wages.** Worries about affording basic needs are high among educators as wages remain low. One third of center assistants/aides and about one fifth of FCC providers, center teachers, and TK teachers reported either currently working a second job or planning to find additional employment to support their needs. For assistants/aides, a second job might be a necessity since they are more likely than lead teachers to work part-time in early care and education.

- **There are racial and ethnic disparities in economic well-being among early educators.** Home ownership was lower and food insufficiency was higher among educators of color, who were also more likely to claim unemployment benefits and have lower wages than their White colleagues.

About the Study

The California Early Care and Education Workforce Study is an ongoing study that provides comprehensive statewide and regional information on the well-being and working conditions of the center- and home-based ECE workforce. The Center for the Study of Child Care Employment (CSCCE) launched the California Early Care and Education Workforce Study in 2006 to track these conditions. In 2020, the current workforce survey was launched as an update. Phase 2 of the present study was conducted during 2023, collecting information predominantly from educators who participated in 2020.

This third report builds on our previous publications on compensation and the economic well-being of California's ECE workforce in 2020 at the height of the COVID-19 pandemic (Montoya et al., 2022; Powell et al., 2022a). Here, we focus on a subsample of the participants from the 2020 study who remained in the field and opted to participate in future surveys. Because the current report is based on a smaller sample than the previous publications, caution is needed when interpreting differences in findings across the studies. We share this new data to offer an updated overview of the economic well-being of early educators in 2023.

The present report leverages data gathered during the spring of 2023 from a survey of about 540 family child care (FCC) providers, 510 center directors, 445 center teaching staff (i.e., center teachers and assistants/aides), and 345 transitional kindergarten (TK) teachers. We weight FCC provider and center director data by region, FCC size, and center infant/toddler license size, using statewide data from the *California Resource & Referral Network 2021 Portfolio* (California Resource & Referral Network, 2023). We present state-level findings by educator role, program funding type, children served, educator country of birth, and educator race and ethnicity.

For program funding type, programs with a contract through either Head Start, Early Head Start, or Migrant Head Start or a contract to operate a state-subsidized (Title 5) program were categorized as "Head Start/Title 5." Programs with other funding sources were categorized as "All other funding."

To estimate educator earnings, we use the methodology described in our ECE compensation report (Montoya et al., 2022). Self-reported earnings are used for center directors, while director-reported ranges as well as self-reported earnings are used for center teachers and assistants/aides. In the case of FCC providers, we estimate a range of earnings.

Throughout the report, caution should be used interpreting findings when sample sizes are less than 50.

Results

Financial Security

While early educators' low wages have been well documented, details about their financial security receive less attention. Yet these factors are equally important to and inseparable from well-being. For the ECE workforce, financial security stems from adequate compensation, which enables them to afford basic necessities such as housing, food, and health care (Whitebook et al., 2014). We found high levels of financial insecurity and economic worries, likely compelling educators to seek better-paying jobs or additional employment to supplement their income.

Housing

Owning one's home can offer financial security and a means of building household wealth (Herbert et al., 2013). Recent studies show that California's homeownership rate of 56 percent is the second lowest in the country and 11 percentage points lower than the national average (Johnson et al., 2022).

Many educators, particularly center teaching staff, do not own their homes (**Figure 1**). Homeownership is highest among FCC providers who operate their businesses in their homes and TK teachers who are employed and paid as public school teachers (74 percent and 70 percent, respectively). At 62 percent, rates among center directors inch closer to the 2023 national average of 66 percent (Statista, 2024a), while home ownership was lower among center teachers (49 percent) and lowest among center assistants/aides (39 percent). The majority of center assistants/aides are renters (53 percent). Respondents who selected "Other" often indicated they were living with someone else for free or living in a mobile home. The pattern of home ownership among FCC providers and center educators is consistent with findings from our previous study (Powell et al., 2022a).

FIGURE 1. EARLY EDUCATOR HOUSING STATUS

California ECE Workforce Study, 2023

Source: Center for the Study of Child Care Employment, University of California, Berkeley.
*The most frequent write-in responses were "living with someone else for free" or "living in a mobile home."

We further examine home ownership among educators using a range of variables, including FCC size, program funding source, and race and ethnicity, as seen in **Table 1**.

When examined by FCC license size,[1] home ownership tends to follow a trend similar to that of income. Large FCC providers, who typically have higher incomes, also had a greater proportion of home ownership than small FCC providers (81 percent and 67 percent, respectively).

For center-based educators, home ownership was higher among center teachers and assistants/aides who work in Head Start/Title 5-funded programs (53 percent and 42 percent, respectively), compared to their peers in other programs (43 percent and 30 percent, respectively). This finding suggests better financial security for center teaching staff who work in programs that receive stable, predictable contract-based funding. However, this trend was inverted for center directors. Directors of programs *without* public contracts were more likely to own their homes than directors of Head Start/Title 5-funded programs (66 percent and 57 percent, respectively).

[1] Large FCC providers are licensed to care for a maximum of 14 children with the aid of an assistant, and small FCC providers are licensed to care for up to eight children.

Home ownership also varied by race and ethnicity. Across racial and ethnic groups, FCC providers and center directors were more likely to own their homes than their counterparts in the general population of California. Estimates from 2019 show that 63 percent of White Californians, 60 percent of Asian Californians, 44 percent of Latina Californians, and 37 percent of Black Californians owned their homes (Mejia et al., 2022). Among center teachers, we found that home ownership was higher for Latina educators (51 percent) and Black educators (42 percent), compared to their counterparts in the general population, but lower for White educators (50 percent) and Asian educators (48 percent), compared to their counterparts in the general population.

The home ownership pattern among center directors mirrors that of the California population. White directors were the most likely to own their homes (69 percent), followed by Asian directors (65 percent) and Latina directors (55 percent), with the rate lowest among Black directors (43 percent). Low homeownership among Black directors may explain the low rate of homeownership observed among center directors in Head Start/Title 5-funded programs, since Black directors are overrepresented in these programs (Kim et al., 2024).

TABLE 1. EARLY EDUCATORS WHO OWN THEIR HOMES

California ECE Workforce Study, 2023

	FCC Provider (N=483-520)	Center Director (N=449-492)	Center Teacher (N=350-357)	Center Assistant/ Aide (N=72-75)	TK Teacher (N=325-340)
All Respondents	74%	62%	49%	39%	70%
FCC Size					
Small FCC	67%	-	-	-	-
Large FCC	81%	-	-	-	-
Program Funding Type					
Head Start/Title 5	-	57%	53%	42%	-
All other funding	-	66%	43%	30%	-
Race/Ethnicity					
Asian	66%	65%*	48%*	**	69%*
Black	71%	43%*	42%*	**	**
Latina***	76%	55%	51%	45%*	69%
White	77%	69%	50%	44%*	69%

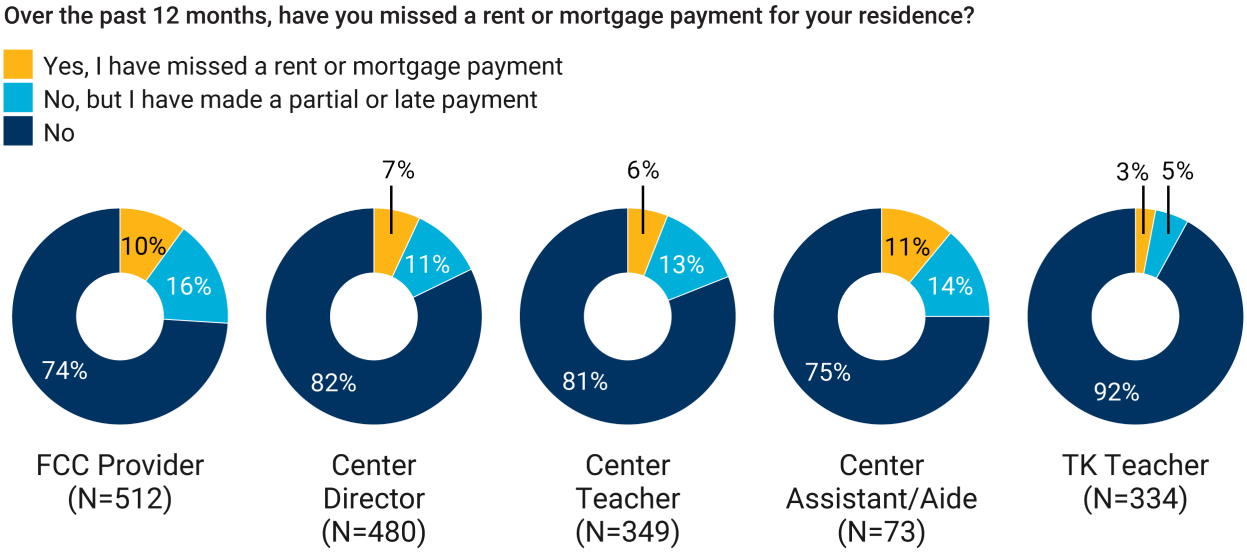
Source: Center for the Study of Child Care Employment, University of California, Berkeley.
*Interpret with caution due to small sample size (n<50).
**Data suppressed due to small sample size (n<10).
***Because the early care and education workforce is overwhelmingly composed of individuals who identify as women, we use the gender-specific term "Latina" to describe members of the ECE workforce who identify as part of the Latin American diaspora. However, we know that data collection has not always accounted for gender diversity beyond a male/female binary. We gratefully acknowledge the contributions of early educators who identify as men, nonbinary, or another gender identity and recognize that the gendered oppression of women in the ECE workforce is related to the gender-based oppression of nonbinary, trans, and genderqueer educators.

The struggle to pay for housing can be a source of stress for educators. Our survey asked respondents to indicate if they missed a rent or mortgage payment for any reason over the past 12 months.

FCC providers and center assistants/aides were the most likely to have a hard time making their rent or mortgage payments: at least 25 percent had missed a rent or mortgage payment or made a partial or late payment (**Figure 2**). Educators struggle with their rent and mortgage payments at higher rates than the average population. For example, an estimated 11.5 percent of adult Americans had rent arrears in 2023 (Statista, 2024b), while, on average, only 0.8 percent of mortgage holders in California had missed one or two payments (30-89 days delinquent) that year (Consumer Financial Protection Bureau, n.d.).

FIGURE 2. EARLY EDUCATORS' ABILITY TO MAKE RENT OR MORTGAGE PAYMENTS

California ECE Workforce Study, 2023



Source: Center for the Study of Child Care Employment, University of California, Berkeley.

Food Sufficiency

We define food sufficiency as having access to enough food as well as enough of the kinds of food educators and their families want. To evaluate food sufficiency, the survey incorporated a question from the Current Population Survey Food Security Supplement (U.S. Department of Agriculture Economic Research Service, n.d.a). We asked educators to indicate if they had "enough of the kinds of food [they] wanted to eat," "enough but not always the kinds [they] wanted to eat," if "sometimes there was not enough to eat," or if "often there was not enough to eat" over the past 12 months. The responses for "sometimes there was not enough to eat" and "often there was not enough to eat" were combined for reporting.

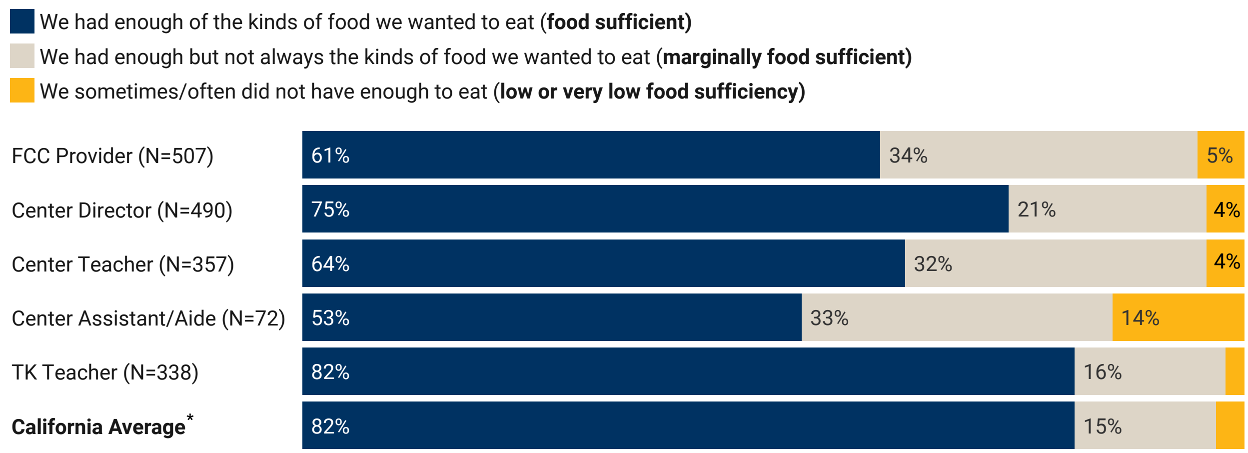
We used the U.S. Department of Agriculture Economic Research Service categorizations of food sufficiency in our analysis. Respondents who select "enough of the kinds of food we wanted to eat," are classified as *food sufficient*. Those who select "enough but not always the kinds we wanted to eat" are classified as *marginally food sufficient*. Respondents who select "sometimes there was not enough to eat" or "often there was not enough to eat" are categorized as having *low or very low food sufficiency* (U.S. Department of Agriculture Economic Research Service, n.d.b).

Across roles and settings, the majority of early educators were food sufficient, but rates were lowest among FCC providers and center-based teaching staff. About one half of FCC providers, center teachers, and center assistants/aides reported having enough of the kind of food they wanted to eat, compared to at least three quarters of center directors, TK teachers, and the average population in California (**Figure 3**).

FIGURE 3. EARLY EDUCATOR FOOD SUFFICIENCY

California ECE Workforce Study, 2023

Select one statement that best describes the food eaten in your household in the past 12 months.



Source: Center for the Study of Child Care Employment, University of California, Berkeley.
Authors' analysis of Current Population Survey public use microdata, accessed through IPUMS (Flood et al., 2023).
*Members of the labor force age 18 and older in California.

As **Figure 3** further shows, food insufficiency was most pronounced among center assistants/aides; among all educator roles, they were the most likely to report that they sometimes or often did not have enough food to eat. Specifically, 14 percent of center assistants/aides were low or very low food sufficient, which is about three times the rate of FCC providers (5 percent), four times that of center teachers and directors (4 percent), and seven times that of TK teachers (2 percent) and the state average (3 percent).

Furthermore, a notable segment of educators was marginally food sufficient—they did not have access to the *kinds* of food they wanted to eat. Marginal food sufficiency was more prevalent among FCC providers, center teachers, and center assistants/aides. About one third of FCC providers (34 percent), center teachers (32 percent), and center assistants/aides (33 percent) did not always have enough of the kinds of food they wanted to eat, compared to 21 percent of center directors and 16 percent of TK teachers.

Lack of access to desired and nutritious food can have significant consequences for physical health. In our previous study, we reported high incidences (20 to 30 percent) of obesity among early educator (Muruvi et al., 2023). These results, along with the findings of the current study, underscore the link between poor access to the right kinds of food and adverse health outcomes.

To better understand food insufficiency, we further examined the responses of educators who reported that "sometimes" or "often there was not enough to eat" (**Table 2**). We found notable variation in food insufficiency by program funding type. Assistants/aides and center directors working in Head Start/Title 5-funded programs experienced much higher rates of low or very low food sufficiency than their peers in other programs. Specifically, 18 percent of assistants/aides in Head Start/Title 5-funded programs reported that sometimes or often they did not have enough food to eat, compared to 5 percent of their colleagues in other programs. Similarly, 8 percent of center directors in Head Start/Title 5-funded programs reported low or very low food sufficiency, compared to only 2 percent of their peers in other programs. In contrast, the rate of low or very low food sufficiency was much lower among center teachers in Head Start/Title 5-funded programs, compared to center teachers in other programs (3 percent and 7 percent, respectively).

TABLE 2. EDUCATORS WHO SOMETIMES OR OFTEN DID NOT HAVE ENOUGH TO EAT

California ECE Workforce Study, 2023

	FCC Provider (N=496-507)	Center Director (N=446-490)	Center Teacher (N=349-357)	Center Assitant/ Aide (N=69-72)	TK Teacher (N=325-338)
All Respondents	5%	4%	4%	14%	2%
FCC Size					
Small FCC	5%	-	-	-	-
Large FCC	4%	-	-	-	-
Program Funding Type					
Head Start/Title 5	-	8%	3%	18%	-
All other funding	-	2%	7%	5%*	-
County of Birth					
United States	7%	4%	4%	13%*	2%
Another country	1%	0%	6%	15%*	4%*
Race/Ethnicity					
Asian	2%	0%*	0%*	**	0%*
Black	11%	7%*	11%*	**	**
Latina	2%	8%	7%	13%*	1%
White	3%	2%	3%	11%*	3%

Source: Center for the Study of Child Care Employment, University of California, Berkeley.
Table reflects the proportion of respondents who experience food insufficiency, calculated by combining those who indicated there was "enough but not always the kinds of food [they] wanted to eat" and "sometimes/often there was not enough to eat."
*Interpret with caution due to small sample size (n<50).
**Data suppressed due to small sample size (n<10).

As shown in **Table 2**, FCC providers and center directors who were born in the United States were more likely to report not having enough food to eat than their peers born elsewhere. Specifically, 7 percent of U.S.-born FCC providers reported low or very low food sufficiency, compared to 1 percent of those born elsewhere. Similarly, 4 percent of U.S.-born center directors reported low or very low food sufficiency, compared to none of the center directors born elsewhere. In contrast, center-based teachers and TK teachers born elsewhere were more likely to report low or very low food sufficiency than their U.S.-born colleagues, though the differences were small.

Across educator roles, Black and Latina educators were the most likely to not have enough food to eat. Among FCC providers, 11 percent of Black providers reported low or very low food sufficiency, compared to 2 percent of Asian providers, 2 percent of Latina providers, and 3 percent of White providers. Among center directors, Latina directors (8 percent) and Black directors (7 percent) had the highest rates of low or very low food sufficiency, compared to White directors (2 percent) and Asian directors (0 percent). For center teachers, the rate of food insufficiency was higher among Black teachers (11 percent) and Latina teachers (7 percent), while White teachers (3 percent) and Asian teachers (0 percent) had the lowest rates.

Use of Public Assistance

Early educators, particularly FCC providers and center teaching staff, utilize public assistance programs to meet some of their basic needs (**Figure 4**). For example, one half (50 percent) of FCC providers, more than one third (38 percent) of center assistants/aides, and about one third (29 percent) of center teachers participated in at least one public assistance program. In comparison, significantly fewer TK teachers and center directors, who typically earn higher incomes, participated in any public assistance program (9 percent and 19 percent, respectively).

Across educator groups, Medi-Cal is the most commonly accessed public assistance program, both for educators themselves and their dependent children. Medi-Cal (California's Medicaid program) provides health insurance for eligible low-income individuals. While the percentage of educators in various roles and settings using Medi-Cal for their children decreased from 15-29 percent in the 2020 survey to 7-16 percent in the 2023 survey, the percentage of early educators who used Medi-Cal for themselves increased from 4-18 percent in 2020 to 7-24 percent in 2023. This trend was also observed in the general California population: in 2020, 25 percent of working Californians used Medi-Cal for their children, compared to 12 percent in 2023 (Powell et al., 2022a; Flood et al., 2023). Conversely, a higher percentage of working Californians used Medi-Cal for themselves in 2023 than in 2020 (30 percent and 16 percent, respectively).

Consistent with being more food insufficient, center assistants/aides were the most likely to use the Supplemental Nutrition Assistance Program or SNAP (15 percent), followed by FCC providers (9 percent) and center teachers (7 percent). Additionally, 6 percent of FCC providers, 5 percent of center teachers, and 4 percent of center assistants/aides accessed food pantries or similar resources in their community (data not shown). Few center directors and TK teachers used food assistance programs.

FIGURE 4. EARLY EDUCATOR PARTICIPATION IN PUBLIC ASSISTANCE PROGRAMS

California ECE Workforce Study, 2023

	FCC Provider (N=481)	Center Director (N=478)	Center Teacher (N=343)	Center Assistant/ Aide (N=68)	TK Teacher (N=324)	**California Average***
One or More Program	50%	19%	29%	38%	9%	§
Medi-Cal (self)	24%	7%	16%	21%	2%	30%
Medi-Cal (children)	16%	7%	12%	15%	3%	12%
Child care subsidy or voucher	12%	2%	2%	3%	1%	§
SNAP	9%	4%	7%	15%	3%	11%

Source: Center for the Study of Child Care Employment, University of California, Berkeley.
Authors' analysis of American Community Survey and Current Population Survey public use microdata, accessed through IPUMS (Flood et al., 2023)
* Members of the labor force age 18 and older in California.
§ Comparable estimate unavailable.

Unemployment

Having stable, continuous employment is important for financial security. This section looks at those educators who reported applying for unemployment benefits between January 2021 and May 2023.

Many early educators had applied for unemployment insurance benefits since January 2021, reflecting periods of detachment from paid work (**Table 3**). Although the percentage of early educators from various roles and settings seeking unemployment assistance has decreased from 26-40 percent at the peak of the pandemic to 3-17 percent in 2023, the rate among FCC providers and center teaching staff was still higher than the state average (Powell et al., 2022a; Flood et al., 2023). Unemployment claims among workers in California averaged 2 percent in 2023, similar to the claim rate of TK teachers at 3 percent (Flood et al., 2023).

TABLE 3. EARLY EDUCATORS WHO APPLIED FOR UNEMPLOYMENT INSURANCE BENEFITS

California ECE Workforce Study, 2023

	FCC Provider (N=501-514)	Center Teacher (N=350-358)	Center Assistant/ Aide (N=69-71)	TK Teacher (N=321-334)
All Respondents	14%	16%	17%	3%
FCC Size				
Small FCC	14%	-	-	-
Large FCC	13%	-	-	-
Program Funding Type				
Head Start/Title 5	-	15%	22%*	-
All other funding	-	16%	5%*	-
Primary Age Served				
Infant/toddler (under age 3)	27%	22%	**	-
Preschool (age 3 to 5)	5%*	12%	15%	-
Multiple ages	12%	18%	**	-
County of Birth				
United States	13%	17%	11%*	3%
Another country	14%	13%	26%*	0%*
Race/Ethnicity				
Asian	20%*	12%*	**	0%*
Black	15%*	37%*	**	**
Latina	11%	18%	24%*	2%
White	13%	15%	6%*	3%

Source: Center for the Study of Child Care Employment, University of California, Berkeley.
Table reflects the proportion of respondents who applied for unemployment between January 2021 and May 2023.
*Interpret with caution due to small sample size (n<50).
**Data suppressed due to small sample size (n<10).

As shown in **Table 3**, unemployment insurance applications reveal disparities across educator characteristics. There were marked variations in application rates by program funding type among center assistants/aides: 22 percent of center assistants/aides in Head Start/Title 5-funded programs applied for unemployment assistance, compared to only 5 percent of their colleagues in other programs. FCC providers and center teachers working with infants and toddlers were also more likely to apply for unemployment assistance than their peers who work either with older children or children across age groups.

Among center teachers, 37 percent of Black educators had applied for unemployment insurance benefits, a proportion twice that of their Latina and White peers (18 and 15 percent, respectively) and triple that of their Asian colleagues (12 percent). With regard to FCC providers, Asian providers (20 percent) were most likely to apply for unemployment insurance benefits, compared to their Black, White, and Latina colleagues (15 percent, 13 percent, and 11 percent, respectively).

Unexpected Expenses

Using a financial well-being indicator derived from the Survey of Household Economics and Decisionmaking (Board of Governors of the Federal Reserve System, 2013), the survey asked respondents how they would pay off a $400 emergency expense.

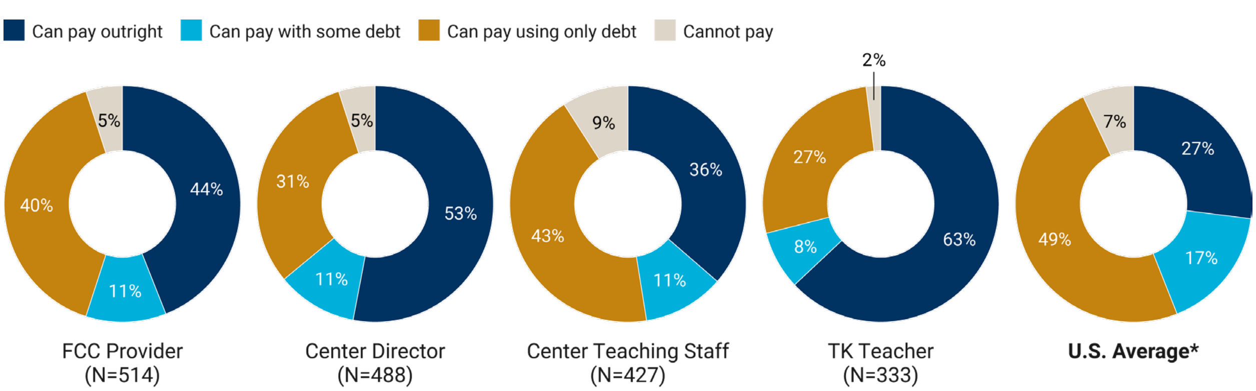
The ability to pay off an unexpected $400 expense varied by educator role (**Figure 5**). The majority of center directors and TK teachers could cover this amount outright, either in cash or using a credit card and paying the amount in full at the next statement (53 percent and 63 percent, respectively). However, less than one half (44 percent) of FCC providers and about one third (36 percent) of center teaching staff could cover this unexpected expense. The majority of FCC providers and center teaching staff would need to take on debt to pay part or all of the expense (51 percent and 54 percent, respectively). This finding is similar to the situation of working adults throughout the United States: 66 percent would cover such an expense, wholly or in part, using debt (Board of Governors of the Federal Reserve System, 2023). These results show some differences compared with our previous findings. In 2020, all educators were most likely to pay an emergency expense using debt only (Powell et al., 2022a).

Some educators said they could not pay the debt at all, particularly center teaching staff. Nearly 10 percent of center teachers and assistants/aides could not cover a $400 emergency expense, whether by paying it upfront or using debt, compared to 5 percent of center directors and FCC providers and only 2 percent of TK teachers.

FIGURE 5. EARLY EDUCATOR ABILITY TO PAY OFF AN EMERGENCY EXPENSE

California ECE Workforce Study, 2023

Suppose that you have an emergency expense that costs $400. Based on your current financial situation, how would you pay for this expense?



Source: Center for the Study of Child Care Employment, University of California, Berkeley.
U.S. average based on authors' analysis of 2023 Survey of Household Economics and Decisionmaking (Board of Governors of the Federal Reserve System, 2023).
* Members of the labor force age 18 and older in the United States

Working a Second Job

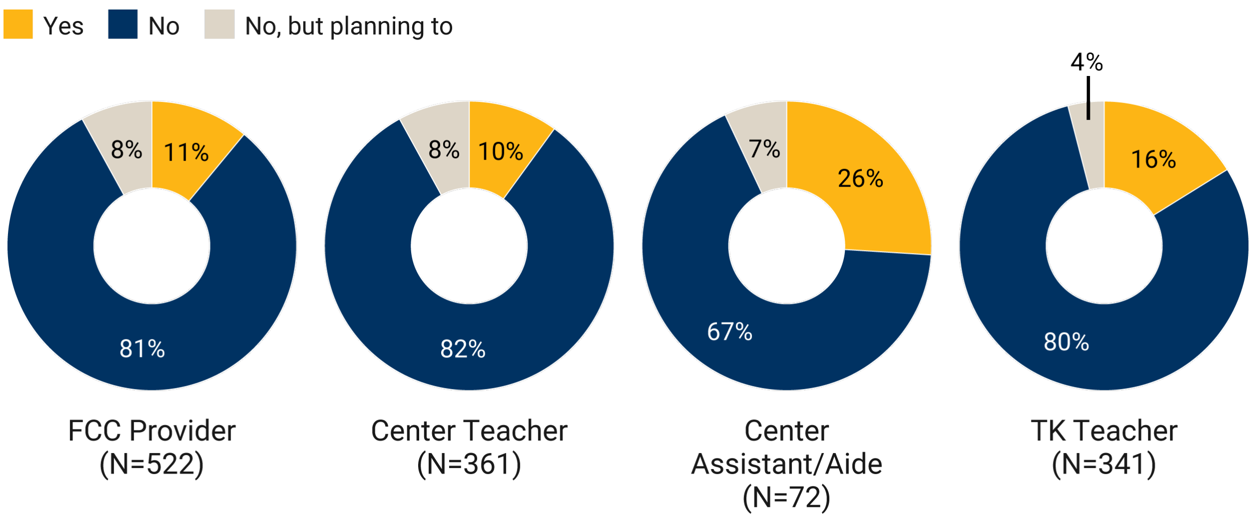
To supplement low ECE wages, educators may have to work a second job. All educators (except center directors) were asked if they worked another job in addition to their current job in early care and education. In addition, educators were asked to report the number of paid hours per week at their second job.

Early educators, particularly center assistants/aides, face great financial insecurity that may compel them to take up a second job (**Figure 6**). One third of center assistants/aides were either working a second job or planned to find more employment in addition to their ECE work, and a smaller proportion of educators in other ECE roles likewise held second jobs. Nearly one in five FCC providers and center teachers worked multiple jobs or were planning to take on an additional job in the future.

FIGURE 6. EDUCATORS WHO WORK A SECOND JOB

California ECE Workforce, 2023

Are you currently working at another job (or multiple jobs) in addition to your work at this center/your work in family child care/your work at your school?



Source: Center for the Study of Child Care Employment, University of California, Berkeley.

In addition to being more likely to have a second job, center assistants/aides worked the most hours on average at their second job (30 hours per week), five times as long as TK teachers with a second job (six hours per week). Assistant teachers are twice as likely as lead teachers to work part-time (data not shown), which might explain these findings and also underscores the precariousness of their employment. FCC providers and center teachers worked at second jobs an average of 20 paid hours and 13 paid hours per week, respectively.

Economic Worries

Worrying about finances—including the ability to pay for essentials like food, housing, and health care—creates stress. To assess experiences of economic worry, the survey asked educators to rate their level of agreement with six statements about economic security. Here, we report the percentage of respondents who agreed that they were worried about certain expenses.

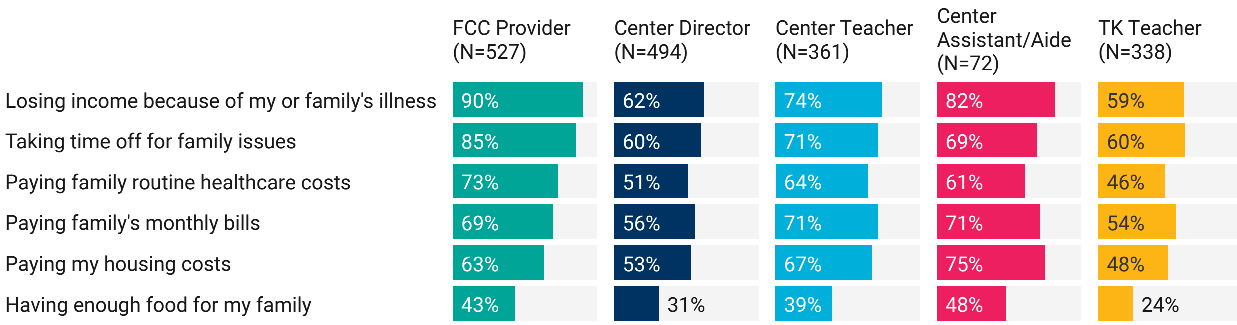
A great majority of early educators worry about their finances and the ability to afford basic expenses (**Figure 7**). Economic worries were most prevalent among FCC providers and center teaching staff and lowest among center directors and TK teachers.

The most common worries across educator roles related to loss of income due to missed work because of illness or family issues. Paying their family's monthly bills and housing costs were also significant worries, especially for two thirds of FCC providers and nearly three quarters of center teaching staff.

FCC providers are self-employed and do not have the option of employer-sponsored health insurance. These early educators were the most likely to worry about covering their family's health costs. Although having enough food was the least common concern across all educator groups, almost one half of center assistants/aides and FCC providers worried about feeding their families (48 percent and 43 percent, respectively).

FIGURE 7. EARLY EDUCATOR WORRIES ABOUT INCOME AND BASIC EXPENSES

California ECE Workforce Study, 2023



Source: Center for the Study of Child Care Employment, University of California, Berkeley.
Note: Respondents rated their level of agreement with statements about their economic well-being on a six-point scale with designations of "strongly disagree," "disagree," "somewhat disagree," "somewhat agree," "agree," and "strongly disagree." All levels of "agree" were each grouped into one category.

Benefits From Early Care and Education Employment

Supportive work environments offer compensation packages that encompass essential benefits, including health insurance, retirement plans, and paid time off (Schlieber et al., 2022). While comprehensive benefits are the norm in the TK-12 public school system, members of the ECE workforce often receive meager benefits in comparison.

Health Insurance

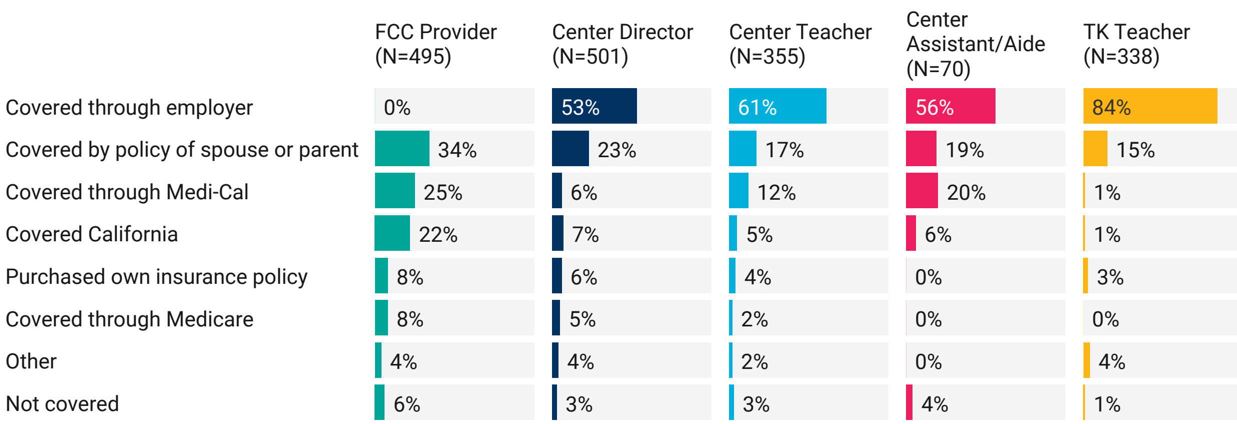
Nearly all educators have access to health coverage. However, as the cost of health care continues to rise in California, the need for adequate, dependable health coverage remains critical (Hwang & Ibarra, 2022). Access to employer-sponsored health insurance is an important benefit for workers, despite the financial strain caused by rising premiums (Hughes et al., 2022). Our survey continues to asks respondents about their health insurance coverage to track rates of coverage and sources of health insurance.

Many early educators have health coverage through their employer (**Figure 8**). FCC providers are a notable exception: they are self-employed and most likely to be covered by the policy of a spouse, partner, or parent (34 percent). About 50 percent of center-based educators indicated that they have health coverage through their employer. While this finding is comparable to the 59 percent of adult Californians who have employer-based health insurance (U.S. Census Bureau, 2022), it is still much lower than the percentage of TK teachers with employer-based insurance (84 percent).

FCC providers and center assistants/aides were the most likely to use Medi-Cal (25 percent and 20 percent, respectively). Consistent with our previous report, which showed that the majority of educators had some type of health coverage (Montoya et al., 2022), in the current study we found that a very small proportion of educators across roles and settings had no coverage (1 to 6 percent).

FIGURE 8. EARLY EDUCATOR HEALTH INSURANCE COVERAGE

California ECE Workforce, 2023



Source: Center for the Study of Child Care Employment, University of California, Berkeley.

Retirement Savings

Our study was conducted at the cusp of the announcement of the historic contract between the State of California and Child Care Providers United (CCPU), the union that represents home-based providers in the state. This contract includes an $80-million retirement fund that covers many FCC providers (Child Care Providers United, 2023). Future workforce study surveys will aim to capture what, if any, changes this ground-breaking initiative brings.

Educators were asked if they had any retirement accounts—such as a 401(k), 403(b), IRA, or a public employee pension—or any account of their own designated for retirement savings (not including savings in their partner's name). TK teachers were not included in this part of the survey because their compensation typically includes a pension plan.

Many educators, particularly FCC providers, lack retirement savings (**Table 4**). Only 28 percent of FCC providers had any retirement savings, compared to more than 70 percent of center-based educators. This finding aligns with our earlier report, which reported lower rates of retirement savings among FCC providers compared to their center-based colleagues (Montoya et al., 2022). Nearly three quarters of center-based educators had retirement savings in 2023 (71-74 percent, depending on role). Although these percentages are higher than the percentages of center-based educators with retirement savings in 2020 (39-53 percent, depending on role), they are comparable to the national average. In 2023, 70 percent of working adults in the United States had retirement savings (Board of Governors of the Federal Reserve System, 2023).

TABLE 4. EARLY EDUCATORS WITH RETIREMENT SAVINGS OR PENSION PLANS

California ECE Workforce, 2023

	FCC Provider (N=485-499)	Center Director (N=438-481)	Center Teacher (N=329-337)	Center Assistant/ Aide (N=67-69)
All Respondents	28%	74%	73%	71%
FCC Size				
Small FCC	22%	-	-	-
Large FCC	36%	-	-	-
Program Funding Type				
Head Start/Title 5	-	81%	77%	65%*
All other funding	-	72%	66%	85%*
Primary Age Served				
Infant/toddler (under age 3)	19%	-	68%	**
Preschool (age 3 to 5)	41%*	-	73%	69%
Multiple ages	29%	-	78%	**
County of Birth				
United States	28%	76%	75%	72%*
Another country	29%	74%	66%	69%*
Race/Ethnicity				
Asian	49%*	86%*	93%*	**
Black	33%*	72%*	67%*	**
Latina	20%	67%	70%	54%*
White	30%	75%	73%	83%*

Source: Center for the Study of Child Care Employment, University of California, Berkeley.
Table reflects the proportion of respondents with retirement benefits or a pension plan.
*Interpret with caution due to small sample size (n<50).
**Data suppressed due to small sample size (n<10).

As seen in **Table 4**, center directors and center teachers in Head Start/Title 5-funded programs were more likely to have retirement savings than their colleagues in programs with other funding. The inverse was true for center assistants/aides, with those working in Head Start/Title 5-funded programs less likely to have retirement savings than their peers in other programs (65 percent and 85 percent, respectively).

When examined by age of children served, educators who work with infants and toddlers were less likely to have retirement savings than those working with preschool-age children or multiple-age groups, pointing to greater economic strain among educators who teach the youngest children. For example, only 19 percent of FCC providers working with infants and toddlers had retirement savings, compared to 29 percent of providers working with children of multiple ages and 41 percent of those who work with preschool-age children. A similar trend was observed among center teachers.

There was also notable variation in rates of retirement savings by race and ethnicity. Asian educators were the most likely to have retirement savings across all roles and settings. Among FCC providers and center directors, Latina educators were the least likely to have retirement savings, while among center teachers, Black educators were least likely to have such savings.

Our survey included an additional question for educators who indicated that they did not have any type of retirement account. The most common reason—cited by more than one half of each educator group—was that they could not afford to make contributions to a retirement account or pension plan. Compared to directors, very few FCC providers or center teaching staff indicated that they had other savings for their retirement (13 percent, 6 percent, and 3 percent, respectively).

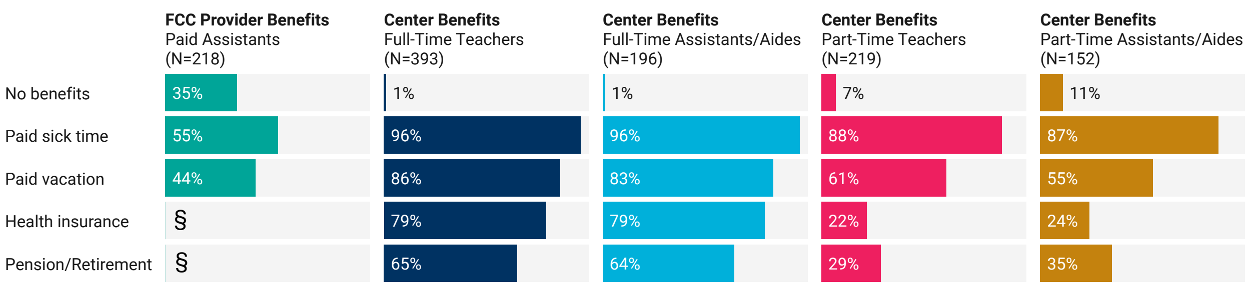
Benefits Offered to Teaching Staff

In addition to health insurance and retirement benefits, center directors were asked about availability of other staff benefits. The same question was asked of the FCC providers who indicated that they worked with a paid assistant.

Most centers offered some benefits to their staff, but about one third (35 percent) of FCC providers offered no benefits to their paid assistants (**Figure 9**). Nearly all centers provided paid sick time. This finding is understandable since most workers in California are legally entitled to paid sick leave: at least three days in 2023 (California Department of Industrial Relations, 2023).

FIGURE 9. PERCENTAGE OF CENTERS AND FCC PROVIDERS OFFERING BENEFITS

California ECE Workforce, 2023



Source: Center for the Study of Child Care Employment, University of California, Berkeley.
§ FCC provider data for health insurance and pension/retirement benefits are not available.

For most of the benefits examined, centers treated their teaching staff similarly, regardless of role, but there were notable differences in benefits offered based on full-time versus part-time status. Overall, centers were more likely to offer benefits to full-time staff than part-time staff. Furthermore, a greater percentage of centers indicated that they were more likely to offer full-time staff health insurance rather than retirement benefits, but they were also more likely to offer retirement benefits to part-time staff, rather than health coverage.

Employment of relatives and friends as paid assistants might explain why fewer FCC providers offered benefits to their paid assistants. Nearly one half (44 percent) of paid assistants working with FCC providers are family members, and the rest are non-relatives (54 percent) or friends or neighbors (18 percent). FCC providers were more likely to offer paid sick time than paid vacation (55 percent and 44 percent, respectively).

Ability to Depend on Program Policies

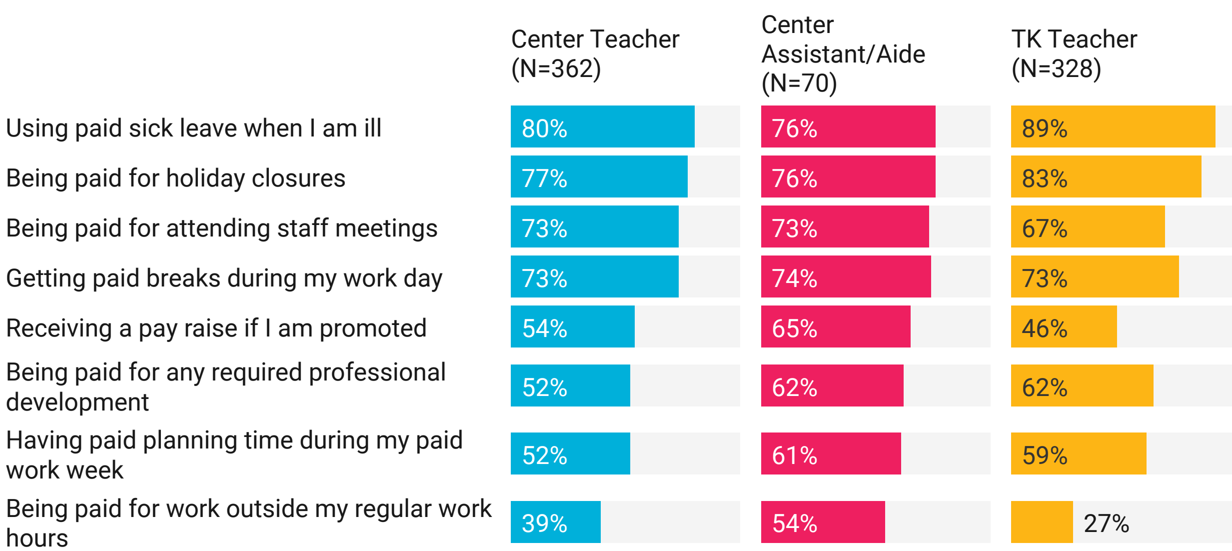
Providing employee benefits is important, but it is also important to understand if policies are in place to facilitate use of those benefits, as well as other policies that promote well-being. An educator's well-being is bolstered by the ability to reliably depend on the policies of their program, for example, being able to take paid sick time when they are ill or receiving a pay increase when they are promoted (Whitebook et al., 2016). Center teaching staff and TK teachers were asked to rate their ability to depend on policies impacting their well-being, including those related to paid leave and compensation. Statements were rated on a six-point scale, ranging from "strongly disagree" to "strongly agree." We report the percentage of respondents who agreed.

While at least three quarters of educators agreed that they could depend on using sick leave, being paid during holiday closures, being paid for attending staff meetings, or getting paid breaks during work hours, their ability to depend on other program policies was much lower (**Figure 10**). At least one half of educators did not agree that they could depend on getting a raise if promoted, being paid for required professional development, getting paid for planning time, or getting paid for work outside regular work hours.

FIGURE 10. EDUCATORS' ABILITY TO DEPEND ON PROGRAM POLICIES

California ECE Workforce, 2023

I can depend on…



Source: Center for the Study of Child Care Employment, University of California, Berkeley.

Income From Early Care and Education Employment

In our analysis of the early educator income data from the 2023 survey, we reference findings from our 2020 survey where necessary (Montoya et al., 2022; Kim et al., 2024). The aim is not to make direct comparisons between the two studies, but to highlight overarching trends and patterns in early educator wages over this period.

Median Annual and Hourly Income for Center-Based Educators and TK Teachers

While wages for center-based educators have increased since our 2020 survey, wages remain low when adjusted for inflation (**Table 5**). For example, the median hourly self-reported wage of a center teacher was $19 in 2020 (or $22.02 when adjusted to 2023 dollars) (Montoya et al., 2022). While center teacher wages increased to $25 an hour in 2023, these earnings remain just below the median hourly wage for all workers in California ($25.98) (U.S. Bureau of Labor Statistics, 2023). We also had fewer responses to the 2023 survey, which may account for an observed skew towards higher wage values compared to 2020.

Across all educator groups, TK teachers had the highest median income ($81,700 per year). This annual wage is about double that of assistants/aides and $5,000 higher than the median annual income for all workers in California of $76,900 (U.S. Bureau of Labor Statistics, 2023). The current findings are consistent with our previous report showing that TK teachers earn about double the wages of center-based teachers (Powell et al., 2022b).

TABLE 5. MEDIAN ANNUAL AND HOURLY WAGES FOR CENTER-BASED EDUCATORS AND TK TEACHERS

California ECE Workforce, 2023

	Center Teacher (N=275-281)	Center Assistant/ Aide (N=50-51)	TK Teacher (N=221-227)
All Respondents			
Director-reported hourly range	$18.25 to $23.00	$16.50 to $19.00	-
Self-reported hourly wage	$25.00	$19.66	-
Self-reported annual wage	$52,000	$40,900	$81,700
Self-Reported Median Hourly Wage			
Program Funding Type			
Head Start/Title 5	$26.44	$19.50*	-
All other funding	$23.00	$20.00*	-
Primary Age Served			
Infant/toddler (under age 3)	$25.00	**	-
Preschool (age 3 to 5)	$24.65	$19.58*	-
Multiple ages	$25.00*	**	-
Country of Birth			
United States	$25.00	$20.00*	$83,700
Another country	$24.46	$18.82*	$63,400*
Race/Ethnicity			
Asian	$24.50*	**	**
Black	$22.57*	**	**
Latina	$24.79	$18.82*	$72,900*
White	$25.00	$19.58*	$81,300

Source: Center for the Study of Child Care Employment, University of California, Berkeley.
*Interpret with caution due to small sample size (n<50).
**Data suppressed due to small sample size (n<10).

As **Table 5** also shows, median wages among educators varied by funding source, more so for center teachers than assistants/aides. Center teachers in Head Start/Title 5-funded programs earned $3.44 per hour more than their peers in programs receiving other funding—a difference of more than $7,000 per year. These findings are consistent with previous studies showing higher wages among lead teachers in programs with contract-based funding than those in programs with no contracts (Montoya et al., 2022; Whitebook et al., 2006). However, this finding might not apply equally to assistants/aides. Our current results show that assistants/aides in Head Start/Title 5 programs earned $0.50 per hour less than their peers in programs receiving other funding. The small wage difference between assistants/aides in Head Start/Title 5 programs and those working in programs with other funding are consistent with our findings in 2020, which suggests overall low wages across the board for this group of educators (Montoya et al., 2022).

Our findings in 2023 confirm the persistence of racial wage disparities in the ECE workforce. Among center teachers, Black educators had the lowest median hourly wage at $22.57, while White educators had the highest at $25.00, resulting in an annualized difference of more than $5,000. Similarly, our findings in 2020 showed that Black lead teachers' median hourly wage was $1.50 per hour less than that of White teachers, resulting in more than $3,000 less per year for Black teachers (Kim et al., 2024).

For both center-based educators and TK teachers, those born in the United States had higher median wages than their colleagues born elsewhere. The difference was most pronounced for TK teachers, with those born in the United States earning about $20,000 per year more than their colleagues born elsewhere. Among center-based educators, the wage gap was greater for assistants/aides, with those born in the United States earning $1.18 per hour more (about $2,500 per year more) than assistant/aides born elsewhere.

Median Annual Income for FCC Providers and Center Directors

Wages of large FCC providers and center directors showed little change between the 2020 survey and the 2023 survey, even after adjusting for inflation (Montoya et al., 2022). For example, the median annual income range for large FCC providers was $40,000-$56,400 in 2020, which is equivalent to $46,300-$65,400 in 2023 dollars. This finding is close to the median annual income of large FCC providers in 2023: $46,800-$58,800 (**Table 6**). Similarly, there was little change in the median annual income for center directors. In 2020, the median annual income for center directors was $54,100 (or $62,700 in 2023 dollars), compared to $63,800 in 2023.

The annual income for small FCC providers was $16,200-$30,000 in 2020 (equivalent to $18,800 to $34,800 in 2023 dollars) (Montoya et al., 2022) and increased in 2023 to a range of $32,000-$42,000. Nonetheless, small FCC providers earnings remain among the lowest of the ECE workforce, on par with those of assistants/aides (as shown in **Table 5**).

TABLE 6. MEDIAN ANNUAL WAGES FOR FCC PROVIDERS AND CENTER DIRECTORS

California ECE Workforce, 2023

	Median Annual Wages in 2023
Center Director (N=329-357)	$63, 800
Small FCC (N=206-215)	$32,000 to $42,000
Large FCC (N=195-201)	$46,800 to $58,800

Source: Center for the Study of Child Care Employment, University of California, Berkeley.

Conclusion and Recommendations

This report highlights the economic realities of early educators in California, characterized by significant financial insecurities, few benefits, and low wages, as well as the use of public support programs to make ends meet. Ample evidence links educators' working conditions (including wages and benefits) to their physical and emotional well-being as well as their classroom practices and clearly points to the importance of addressing the economic well-being of the ECE workforce (King et al., 2016; Roberts et al., 2019; Schlieber et al., 2022).

Our findings show that in general, educators experience precarious financial situations, with many having to work second jobs. They face difficulties paying for housing, experience food insufficiency, and use public assistance programs to meet their basic needs. These struggles are particularly pronounced among center assistants/aides, center teachers, and FCC providers, as well as among educators of color. If faced with an unexpected expense of $400, educators—particularly center teachers and assistants/aides—would need to take on debt.

It is not surprising that given such a precarious financial situation, many educators experience economic worries, and most fear circumstances that would cause them to lose income, such as illness or the need to take time off to deal with a family situation. Paying for basics was a worry for all educators but particularly felt among center teaching staff and FCC providers. These educators worry about healthcare costs at almost three times the rate of other adult Californians, and they worry about housing costs more than twice as much (Baldassare et al., 2023).

Although most early educators have access to some form of health insurance coverage, there is room to improve access to dependable, employer-sponsored coverage. In particular, center-based teachers lag behind their school-based peers in terms of health insurance coverage. More than 80 percent of TK teachers have employer-based health insurance coverage, whereas only about 50 percent of center-based educators receive the same benefit.

A large share of educators (particularly FCC providers) report having little-to-no savings for retirement. While nearly three quarters of center-based educators had retirement savings, less than one third of FCC providers had such savings. Our survey was fielded just prior to the announcement of a contract between the State of California and CCPU, which includes a historic $80-million retirement fund (Child Care Providers United, 2023). This agreement is a welcome development for FCC providers and needs to be extended to all early educators to ensure equitable access to retirement benefits.

The wages of home- and center-based educators remain stagnant despite the billions of dollars in one-time federal pandemic funding California received to support the ECE sector, including the child care workforce (Schumacher, 2022). Center assistants/aides and small FCC providers earn the lowest wages. Center teachers in Head Start/Title 5-funded programs are paid more, and they are more likely to have retirement savings and own their homes than their colleagues in programs without public funding, suggesting better financial security among teachers who work in programs that receive stable, predictable contract-based funding.

These findings point to an urgent need for California policymakers to:

- Establish and fund the wage scales for early educators, including center assistants/aides, and develop minimum benefit standards for the sector that cover health insurance, paid leave, and retirement, beginning by expanding the recently established FCC provider health and retirement benefits to all educators.
- Engage early educators across roles and settings to formulate and implement systemic changes that address conditions contributing to disparities in workforce compensation, including but not limited to those related to program funding type, age of children served, and educator race and ethnicity.

- Ensure public funds are sufficient to cover the true cost of providing high-quality care, including supporting programs and policies that impact educator financial security and economic well-being.
- Fund workforce data systems and robust longitudinal research in order to track the economic conditions of the early care and education workforce to inform equitable compensation policies.

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