

Action for Children



Crisis of Affordability

CENTRAL OHIO CHILD CARE PROVIDER SURVEY REPORT

December 2025



About Action for Children

Action for Children is a 53-year-old community-based nonprofit organization providing supports and services to early care and education programs and professionals; parents and other caregivers; and businesses and decision-makers throughout central Ohio.

Action for Children empowers and advocates for the adults who make the biggest impact on children's lives – their parents, caregivers, and teachers. Through classroom coaching, home visiting, professional development, parenting workshops, and much more, Action for Children empowers the people most critical to children's development and wellbeing.

Action for Children is also the Child Care Resource and Referral (CCR&R) agency for central Ohio. CCR&Rs serve as resource hubs for families, child care professionals, and communities, and increase access to high-quality, affordable child care.

To learn more, get support, or donate to our mission, visit www.actionforchildren.org.

About this Report

Launched in May 2020, Action for Children's Central Ohio Child Care Provider Survey collects vital information from licensed child care providers in Delaware, Fairfield, Franklin, Licking, Madison, Pickaway, and Union counties. These counties comprise Service Delivery Area 9 (SDA 9) in Ohio's Child Care Resource and Referral Association (OCCRRA) network and are referred to collectively as "central Ohio" in this report.¹

Now in its seventh iteration, the survey shows in-the-moment and longitudinal data from child care professionals on their business operations, enrollment, staffing, barriers to quality, and other key issues relevant to "the workforce behind the workforce".

These data and the resulting report are possible due to the commitment of the early care and education professionals who responded to our survey, and the relationships and trust between those professionals and Action for Children. Data gathered from this survey guide Action for Children's work, and have become a trusted source of information for leaders and advocates in the public and private sectors. Previous reports have been cited to inform national research and policy strategy supporting child care programs and professionals, and the many families they serve.

The data in this report illustrate the need for sustained, significant investment in early childhood programs and professionals; help for families to afford child care; and support for early care and education (ECE) programs to achieve their quality goals.

Objectives

- Gather quantitative and qualitative data regarding the current state of child care in central Ohio.
- Understand the day-to-day experience of child care professionals operating a child care business in central Ohio.
- Amplify the needs, challenges, and priorities of the child care community to policymakers, non-profit partners, business leaders, media, and the community at large.
- Provide a snapshot of the circumstances endured by the neighbors and community members who sustain the child care industry.

Methods

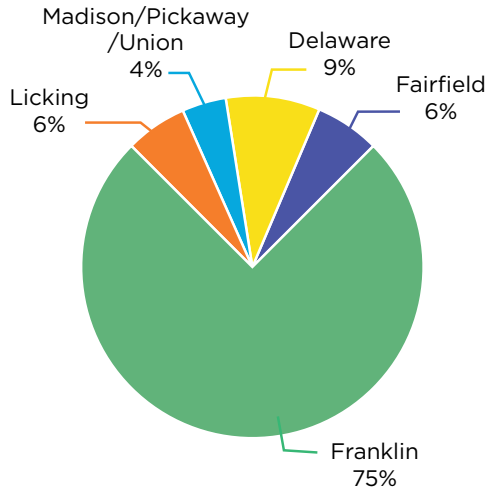
- An online survey was distributed August 4, 2025, to all 1,232 licensed providers in central Ohio via email.
- Over the course of 6 weeks, providers received reminders to complete the survey via emails from Action for Children and partner agencies, phone, in-person visits, and social media.
- Throughout the data collection period, survey respondents were randomly selected to receive gift cards to encourage and thank them for their participation.
- A total of 314 unique responses were collected (196 child care centers, 118 family child care homes) representing 25.5% of the survey population.
- The results are statistically significant with a margin of error of 4.8% across provider types, 6.2% for centers, and 6.8% for family child care homes.
- The providers that completed the survey constitute 20.4% of all child care centers and 44.0% of all family child care programs in central Ohio. Therefore, the results are generalizable by the two major program types.
- Data was gathered on program and professional demographics, enrollment and capacity, operations and staffing, funding, and engagement with Step Up To Quality (SUTQ) and Publicly Funded Child Care (PFCC).
- Several questions prompted or had options for open-ended responses.

Representative Demographics of Survey Respondents

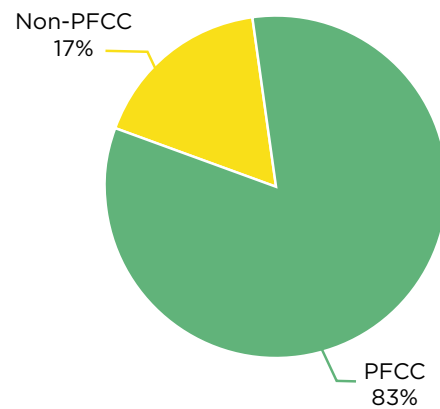
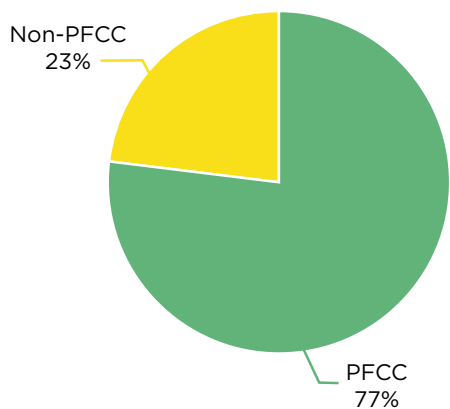
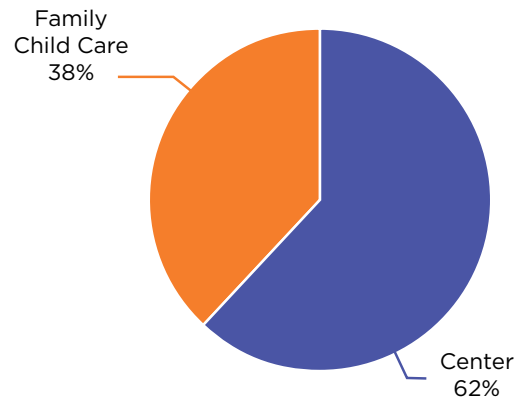
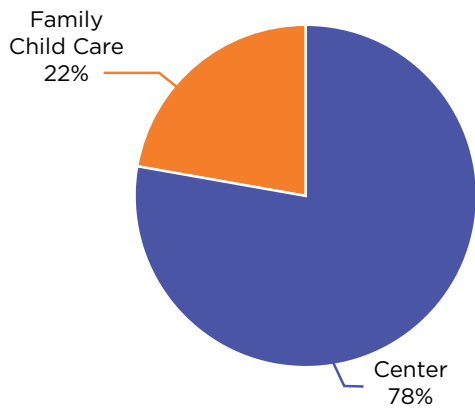
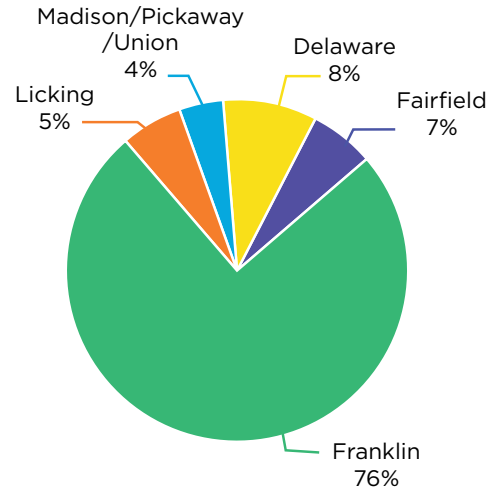
The 2025 Central Ohio Child Care Provider Survey respondents are representative of the population of all central Ohio providers (centers and family child care programs). Responses reflect a higher response rate of family child care (FCC) programs and a slight over-representation of programs providing Publicly Funded Child Care (PFCC). Administrative data from the Ohio Department of Children and Youth (DCY) allow

Action for Children to compare survey respondents with the universe of child care providers in central Ohio. Where feasible, Action for Children supplements survey data with comparable DCY data.

Service Delivery Area by County



Survey Responses by County



Summary of Findings

Survey results at-a-glance, by county across central Ohio

Provider confidence outlook

- Sixteen percent of child care providers report they are unsure if they will be open in the next three months. This is a five-percentage point increase from 2024. Declines in provider confidence since last year were largest in Delaware and Fairfield counties, where concerns about closure have roughly doubled.
- Providers have even deeper concerns about long-term stability, with over half (58%) of all providers unsure if they will be open in the next 12 months without additional public support. This has increased substantially from 48% in 2024.
- Among family child care (FCC) programs, 67% are unsure if they will be open in the next 12 months, an increase from 61% in 2024.

	Central Ohio	Delaware	Fairfield	Franklin	Licking	Madison/Pickaway/Union	Centers	FCCs
Unsure if will be open without additional public support in next 3 months	16%	12%	14%	19%	0%	0%	13%	21%
Unsure if will be open without additional public support in next 12 months	58%	32%	64%	64%	38%	14%	53%	67%

Monthly revenue and expenses

- Just under half (47%) of child care providers reported that monthly revenue does not cover expenses — eight percentage points lower than 2024. However, experiences differ by county.
- Delaware and Fairfield experienced fairly modest increases in revenue gaps since 2024, two and eight percentage points, respectively.
- Franklin, Licking and Madison/Pickaway/Union improved on this metric, with declines of 8%, 20% and 9%, respectively.
- Again, FCCs appear more challenged, with a larger proportion reporting monthly losses.

	Central Ohio	Delaware	Fairfield	Franklin	Licking	Madison/Pickaway/Union	Centers	FCCs
Monthly revenue not covering expenses	47%	40%	55%	50%	25%	29%	41%	58%

Enrollment vs. capacity

- As in 2024, child care programs are still below capacity. If surveyed programs were operating at full capacity, an estimated 4,429 additional children could receive care.
- Across central Ohio, surveyed programs are at 77% enrollment, up from 66% in 2024. This figure is somewhat higher than the 65% enrollment rate shown in the administrative data maintained by the Ohio Department of Children and Youth (DCY), suggesting that survey respondents may have somewhat more stable operations than providers overall.²
- Delaware, Fairfield and Madison/Pickaway/Union providers are the most challenged across the region, operating at 61%, 60% and 58% capacity, respectively, according to DCY data.
- On average, FCCs appear to be operating much closer to total capacity than centers. In some cases, FCCs may appear to be above capacity when offering part-time options (e.g., morning or afternoon).

	Central Ohio	Delaware	Fairfield	Franklin	Licking	Madison/ Pickaway/ Union	Centers	FCCs
Survey-Based Enrollment/Total Capacity	77%	78%	74%	76%	85%	72%	77%	73%
DCY* Enrollment/Total Capacity as of 9/18/25	65%	61%	60%	67%	70%	58%	65%	111%

* Note: Department of Children & Youth (DCY) data as of 9/18/2025 report

Programs want to hire

- Just under two-thirds of child care centers (63%) and roughly half (52%) of family care programs across central Ohio have open positions and/or a desire to hire staff. This has been relatively stable since 2024 (64% and 46%, respectively) and reiterates the ongoing staffing crisis for child care providers.
- Approximately 1,297 staff are needed for centers, and 139 staff for family child care programs to continue providing quality care to the children in central Ohio.

	Central Ohio	Delaware	Fairfield	Franklin	Licking	Madison/ Pickaway/ Union
2025 centers hiring or have open positions	63%	65%	58%	65%	58%	44%
2025 FCCs wanting to hire additional staff	52%	0%	50%	57%	50%	0%

Tuition increases

- For the fourth consecutive year, over half of child care providers (60%) reported raising tuition in the past 12 months. Seventy-two percent of those providers report planning to raise tuition again in the next six months, compared to 52% in 2024.
- A larger proportion of child care centers reported raising tuition in the past 12 months (68%) relative to family child care providers (47%).
- Delaware, Licking, and Madison/Pickaway/Union experienced proportionally more tuition increases; these counties also report the lowest enrollment rates in the region.

	Central Ohio	Delaware	Fairfield	Franklin	Licking	Madison/ Pickaway/ Union	Centers	FCCs
Programs that had to raise tuition in the past 12 months	60%	72%	50%	59%	69%	71%	68%	47%
Of those programs who have raised tuition, planning on raising again in the next 6 months	72%	83%	82%	73%	55%	50%	73%	69%

Capacity and Enrollment

Holistically, child care programs in central Ohio are serving fewer children than their capacity allows. Compared to 2024 survey data, centers are generally closer to full capacity than they were a year ago (77% compared to 65% in 2024), and FCCs are slightly lower (73% compared to 77%). Data from the Ohio Department of Children and Youth (DCY) for all licensed child care providers in central Ohio show child care centers to be at roughly the same enrollment/capacity rates. Under-enrollment can cause financial challenges for child care providers who often operate on thin margins even when fully enrolled. Lack of full enrollment can put the program at risk of closure, and so, decrease stability for the families it serves, and exacerbate shortages of affordable, quality care.

As a rough approximation, extrapolating this figure to all programs in the seven-county region implies an estimated 20,813 additional children could be enrolled in care. This equals approximately 15% of all children under age six, or 142,662,³ in the same area. If filled, roughly \$4,370,730 dollars would be added to the child care system in central Ohio every week.

What are your biggest challenges when it comes to enrolling and maintaining families?

"Losing PFCC benefits."

- Center, Franklin County

"Families receiving PFCC can't afford the co-payment."

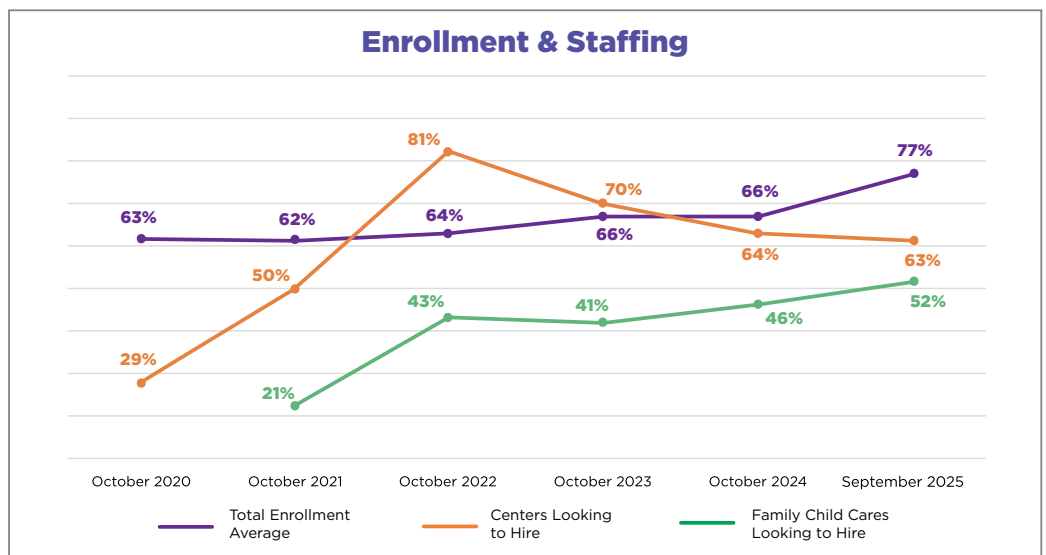
- Family Child Care, Franklin County

"Several families lost their PFCC."

- Center, Franklin County

The most common reason programs have empty seats is lack of new enrollment (45%), followed by lack of staff (14%). This mirrors the trend from last year, though both numbers are slightly lower than they were in 2024 (50% and 16%, respectively). Relatedly, 19% of providers reported being at full capacity, a five percent improvement from 2024. Comparable to last year, 38% of programs find it difficult to recruit new families, while 32% say recruitment is extremely or somewhat easy.

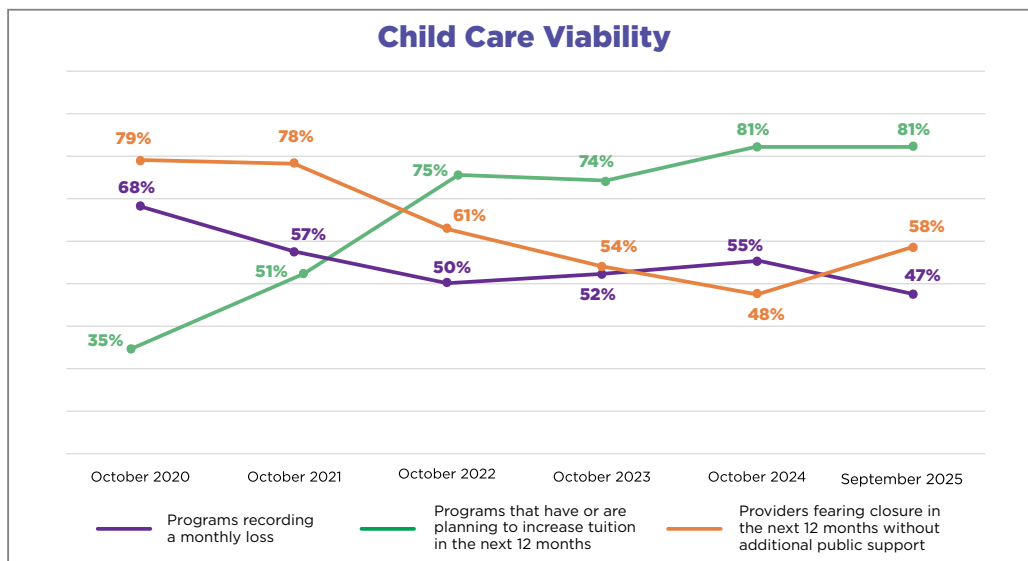
Figure 1. Enrollment & Staffing



While most respondents would like to serve more children, about 13% are choosing to keep their enrollment below their licensed capacity to maintain lower child-teacher ratios, comply with SUTQ requirements,⁴ better serve children with special needs, or other reasons.

Somewhat higher than 2024 (51%), 55% of providers attribute cost of care as the primary barrier to enrollment for families. Similarly, 42% of providers say affording tuition and fees is the biggest challenge to retaining families as well. This is corroborated by a 2024 survey of parents and other primary caregivers by Groundwork Ohio,⁵ and United Way’s Asset Limited, Income Constrained, Employed (ALICE) data. On a “survival” budget – i.e., one which covers only essentials for modern life without saving for emergencies – a family in central Ohio with two working adults, an infant, and a preschooler, would need to earn \$43.45/hour, or \$86,904 annually. Their greatest expense – more than food or housing – would be child care at \$1,742 per month.⁶ Even so, providers are feeling pushed to increase tuition; 47% of programs operate at a financial loss every month (an 8% improvement from 2024), and 81% of programs have or are planning to increase tuition in the next 12 months. After steadily improving since the pandemic, the number of providers who fear closing in the next 12 months increased by 10 percentage points to 58% this year.

Figure 2. Child Care Viability



Highlight: What is Family Child Care?

Family child care providers (FCCs) are state-licensed child care settings where an individual cares for a small group of children in their own home. Until November 1, 2025, “Type B” FCCs could serve a maximum of six children, and “Type A” programs could serve a max of 12. New rules in effect November 2, 2025 increased the Type B capacity by one child, and the Type A capacity by two children (see rule changes chart on page 20).

Like child care centers, FCCs need to be licensed by the state of Ohio and meet a specific set of standards outlined in the Ohio Administrative Code covering health and safety, staff-to-child ratios, square footage, equipment, and caregiver qualifications. They undergo state inspections and can accept PFCC, Child Care Choice Vouchers,⁷ and be awarded Early Childhood Education grants.⁸ Some FCCs are able to offer features many families need or desire, such as flexible hours and a single caregiver from infancy to school-age.

While valuable, the small group size and personalized care offered by FCCs can pose challenges for their bottom line. FCCs are typically one-woman shows – they are the teacher, the cook, the janitor, the administrator, the bookkeeper, and the bus driver. Keeping up with rule and policy changes can be overwhelming when trying to manage all aspects of their small business while meeting the needs of each child in their care. When they are sick or take time off, they may need to close their program during that time and possibly forgo their income. The professional’s own children count toward their ratio, which limits the number of paying families they can serve. FCCs often provide multi-age care, meaning different-age siblings can be together. However, if a family welcomes another child and the FCC is fully enrolled, the professional is at risk of the entire family withdrawing to find other care.

Affordability Challenges

Child care is out of reach for many households in central Ohio. For families that can afford child care, it is often their largest single monthly expense. Data on child care costs is drawn from the Ohio Department of Children and Youth’s recently issued market rate analysis,⁹ which provides estimates of weekly market rates by percentile and provider type, based on survey responses, rate sheets, and Ohio Child Licensing and Quality System (OCLQS) portal data. Counties are grouped into three clusters based on statistical similarities in cost structure. Data on average earnings is drawn from the American Community Survey,¹⁰ and housing costs are drawn from the United Way’s Asset Limited, Income Constrained, Employed (ALICE) Survival Budgets.¹¹

Figure 3. Weekly Child Care Costs Against Benchmarks

	Lowest Median Cost	% of Avg. Income	Highest Median Cost	% of Avg Income	Weekly Median Household Income	Weekly Housing Survival Cost
Delaware	\$200	8.4%	\$350	14.7%	\$2,385	\$304
Fairfield	\$200	12.5%	\$350	21.9%	\$1,596	\$295
Franklin	\$200	14.6%	\$350	25.6%	\$1,367	\$297
Licking	\$180	11.9%	\$250	16.6%	\$1,510	\$295
Madison	\$180	12.1%	\$250	16.9%	\$1,482	\$295
Pickaway	\$150	11.5%	\$200	15.4%	\$1,300	\$295
Union	\$200	10.0%	\$350	17.4%	\$2,010	\$301

In Pickaway County, the median weekly cost of care for an infant (newborn through 17 months) ranges from \$170-200, care for a toddler (18-35 months) is \$163-180, and care for a preschooler (age 3-5, not in school) is \$150-178 (see Figure 4). In comparison, the average weekly earnings in Pickaway County are \$1,300 and estimated weekly housing costs are \$295 (see Figure 3). This implies that households would need to spend 8-15% of their income on child care, and the cost of child care is roughly 50-68% of estimated housing costs.

Estimated weekly median child care costs in Licking and Madison counties range from \$200-\$250 for an infant, \$190-\$220 for a toddler, and \$180-\$208 for a preschooler (see Figure 4).

In comparison, average weekly earnings are \$1,510 and \$1,482 in Licking and Madison counties, respectively, and estimated housing cost for both counties is \$295 per week. Child care costs would then be 12-17% of average weekly earnings in both Licking and Madison counties, and 61-85% of estimated housing costs.

In the cluster of highest child care cost counties – including Delaware, Fairfield, Franklin and Union – weekly median child care costs are \$225-\$350 for an infant, \$215-\$309 for a toddler, and \$200-\$278 for a preschooler (see Figure 5). In comparison, average weekly earnings and housing costs are \$2,385 and \$304 in Delaware county, respectively, \$1,596 and \$295 in Fairfield, \$1,367 and \$297 in Franklin, and \$2,010 and \$301 in Union. This implies child care costs are 8-26% of weekly earnings, and 66-118% of estimated housing costs.

Households that qualify for publicly funded child care (PFCC) are in a slightly better position but face more limited selection among providers. PFCC reimbursement rates for Bronze rated providers do not reach the 90th percentile rate for any type of provider or age of child in the Action for Children service area. And in Delaware, Fairfield, Franklin and Union counties, PFCC Bronze rates do not even reach the 50th percentile rate.

An alternative benchmark is the federal Child and Dependent Care Credit, the value of which is tied to income and capped at \$3,000 for one qualifying child.¹² This amounts to, at the most, five months of care for a preschooler and, at the least, two months of care for an infant.

Another potential benchmark, the U.S. Department of Health and Human Services in 2016 adopted a threshold of no more than 7% of household income for affordable child care.¹³ As shown in Figures 4 and 5, all counties in Action for Children’s service area exceed the affordability threshold, ranging from nearly two to five times as high.

This 7% of household income is shown as the vertical blue bar in Figures 4 and 5. The circles on the chart are based on median estimated costs and are more reflective of the actual cost of care - all significantly higher than 7% of families’ income. The PFCC reimbursement rates (horizontal bars) show what providers receive, which is closer to, but often still below, market prices. Low income families who earn too much to qualify for PFCC – often called the benefits cliff – are likely to find child care out of reach.

Figure 4. Full Time Weekly Rates Category 2

Full Time Weekly Rates for Category 2 Counties (Licking, Madison, Pickaway)

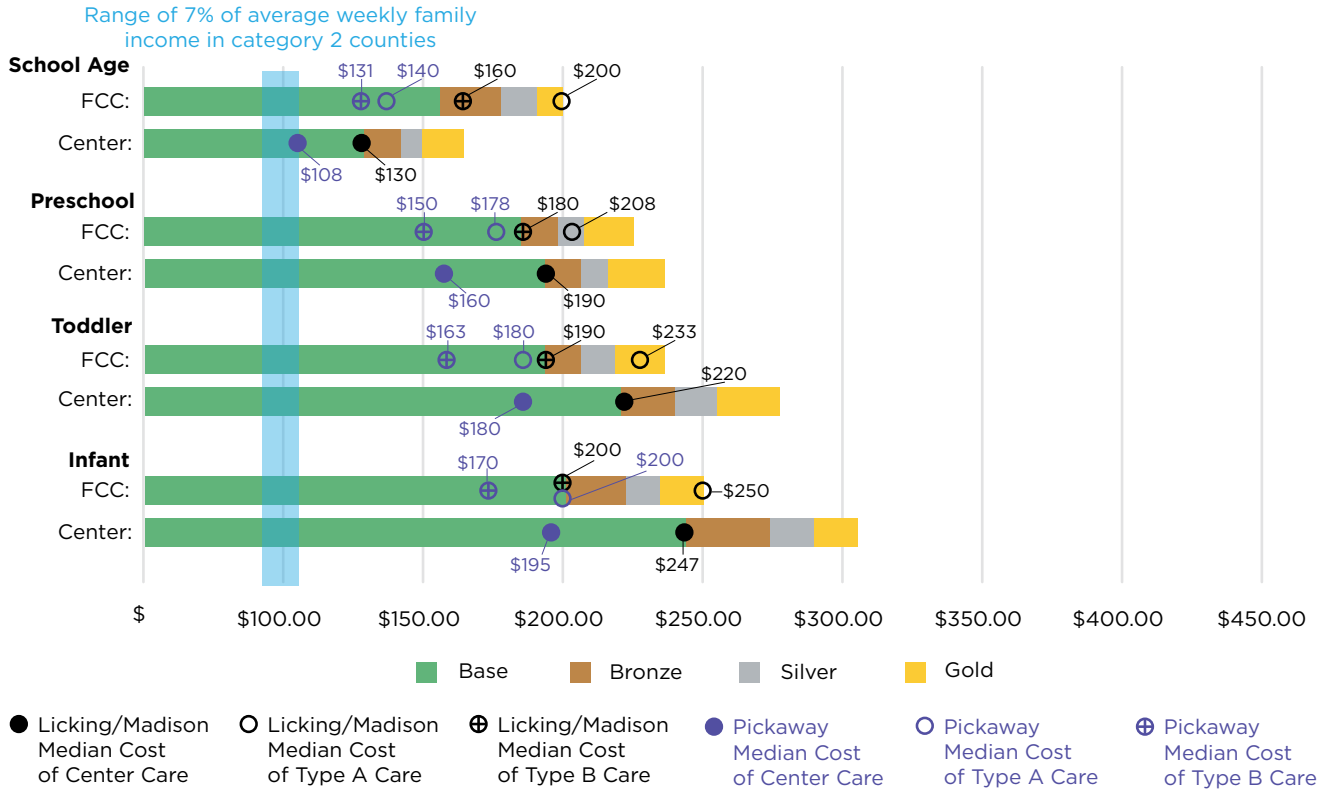
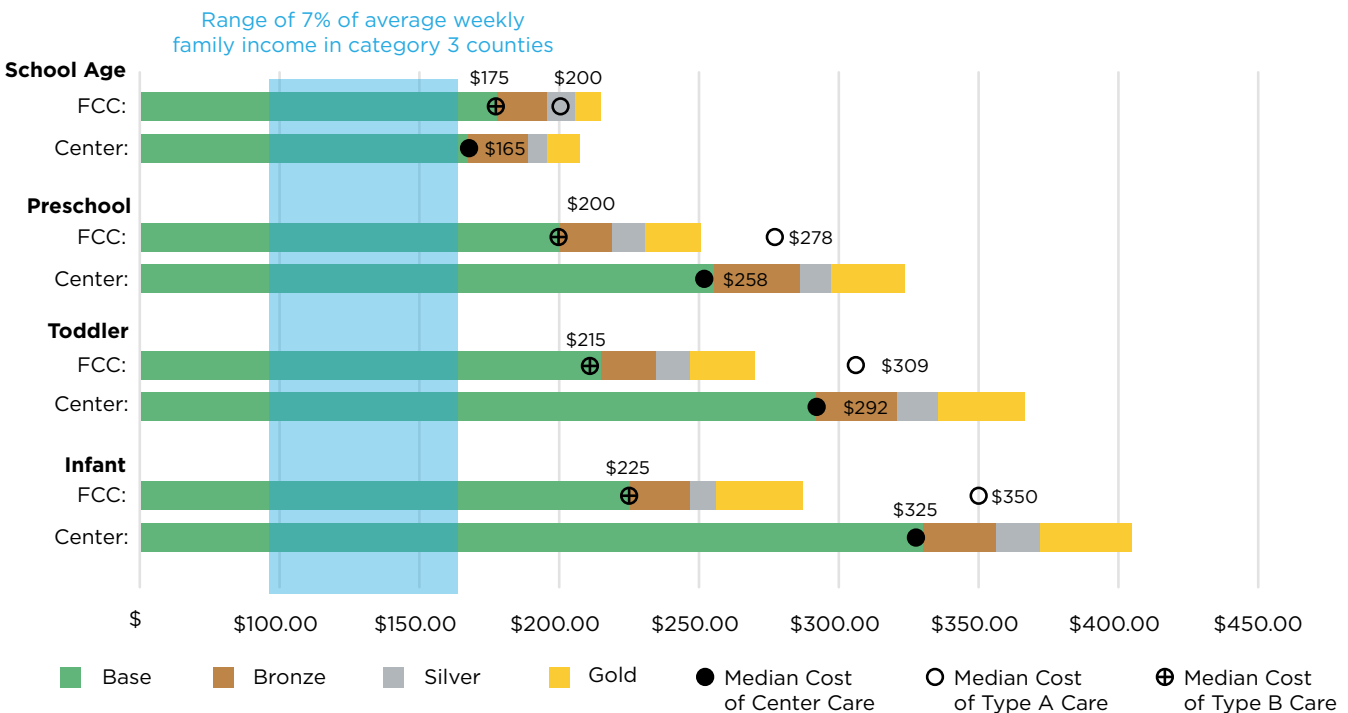


Figure 5. Full Time Weekly Rates Category 3

Full Time Weekly Rates for Category 3 Counties (Delaware, Fairfield, Franklin, Union)



Total Compensation for Center Child Care Professionals

Data and discussion in this section are limited to child care centers and do not reflect the experiences of family child care providers, who often do not pay themselves directly. Reported wages for teachers have shown solid growth (2.9-6.1%) over the last year, outpacing the 2.7% overall rate of inflation. However, these rates remain less than half of the prevailing market wage. In our sample, the highest pay for lead teachers is \$19.06/hour, and the highest pay for assistant teachers is \$16.23/hour, on average, whereas average pay across sectors in Ohio for August 2025 was \$33/hour.

Although typical wages for child care professionals are above poverty – for a family of four, the federal poverty line (also used by Ohio) is currently set at \$32,150, which is equivalent to \$16.07/hour – they are far below survival levels. The ALICE Survival Budget estimates a minimum income of \$35.74/hour for a family of four in Ohio with two in child care (one preschooler and one school-age). Even with two adults and two school-aged children, the estimated minimum survival budget requires \$32.51/hour.

Figure 6. Average Hourly Wages for Child Care Professionals

	Newly Hired			Current Highest			Desired to be Competitive		
	2024	2025	% Change	2024	2025	% Change	2024	2025	% Change
Lead Teacher	\$15.53	\$16.24	4.6%	\$18.52	\$19.06	2.9%	\$18.75	\$18.06	-3.7%
Assistant Teacher	\$14.03	\$14.64	4.3%	\$15.29	\$16.23	6.1%	\$16.12	\$15.95	-1.1%
Admin Staff	\$19.47	\$19.07	-2.1%	\$22.25	\$23.14	4.0%	\$23.52	\$22.74	-3.3%

Given the high costs of child care detailed in the preceding section, one of the most valuable benefits an employer can provide is child care subsidies, i.e., covering the cost of child care in part or full for teachers’ and staff’s own children. In our sample, 23% of child care centers report providing a full child care subsidy to employees, 60% report providing a partial subsidy, and 17% provide no subsidy. Based on median estimated rates, a full child care subsidy could be valued as much as \$350/week. Assuming a 40-hour work week, this would be equivalent to an additional \$8.75/hour, a roughly 54% increase for assistant teachers and 46% increase for lead teachers.

The ability of a center to provide child care subsidies appears to be related to financial viability, though in complex ways. Centers offering full subsidies are less likely to be at risk of closure, with 51% not at risk versus 47% and 44%, respectively, for centers offering partial or no subsidies. Although enrollment rates are quite similar across all groups, centers offering full or partial subsidies tend to have greater capacity at 92 and 95 child care slots, respectively, compared to 78 for centers offering no subsidies. Conversely, centers offering no child care subsidies have lower risk of short term (within 6 months) closure (24% versus 38% for those offering full subsidies), experience somewhat less turnover (28% compared to 31% and 33% for centers offering full and partial subsidies), and are less likely to want to hire (50% versus 58% and 69% for centers offering full and partial subsidies). Centers offering partial child care subsidies may be the most precarious, balancing the provision of subsidies against the costs to the business; they are the least likely to report revenue covering expenses (54% versus 64% and 68% for full and no subsidies) but also the most likely to be trying to hire.

Figure 7. Indicators of Center Financial Viability, by Provision of Child Care Subsidies to Employees

	Fully Subsidize	Partially Subsidize	No Subsidy	All Centers
Monthly Revenue Exceeds Expenses	64.4%	53.8%	67.6%	58.7%
At Risk of Closure Within 6 Months	37.8%	23.1%	23.5%	26.5%
Not at Risk of Closure	51.1%	47.0%	44.1%	47.4%
Would Like to Hire	57.8%	69.2%	50.0%	63.3%
Teacher Turnover Rate	31.0%	32.6%	27.5%	31.4%
# of Teachers Employed	11.6	13.1	8.1	11.9
Capacity	91.6	94.7	77.9	91.0
Enrollment vs. Capacity	72.6%	71.0%	72.6%	71.6%

Our survey data suggest that employers may distinguish themselves by offering differing total compensation packages, allowing potential hires to choose the combination of benefits that best meets their needs.¹⁴ Many child care centers that do not provide child care subsidies also tend to opt not to provide other benefits, including higher pay. Among centers that offer no child care subsidy, 38% offer health insurance, compared to 27% for centers offering full subsidies and 34% for centers offering partial subsidies. On the other hand, centers offering partial child care subsidies are more likely to offer paid vacation (84% compared to 76% and 62% for centers offering full or no subsidy), assistance with Child Development Associate (CDA) credentials (71% compared to 56% and 62% for centers offering full or no subsidy), signing bonuses (24% compared to 4% and 12% for centers offering full or no subsidy), and retirement plans (44% compared to 29% and 38% for centers offering full or no subsidy).

Figure 8. Compensation and Benefits, by Provision of Child Care Subsidies to Employees

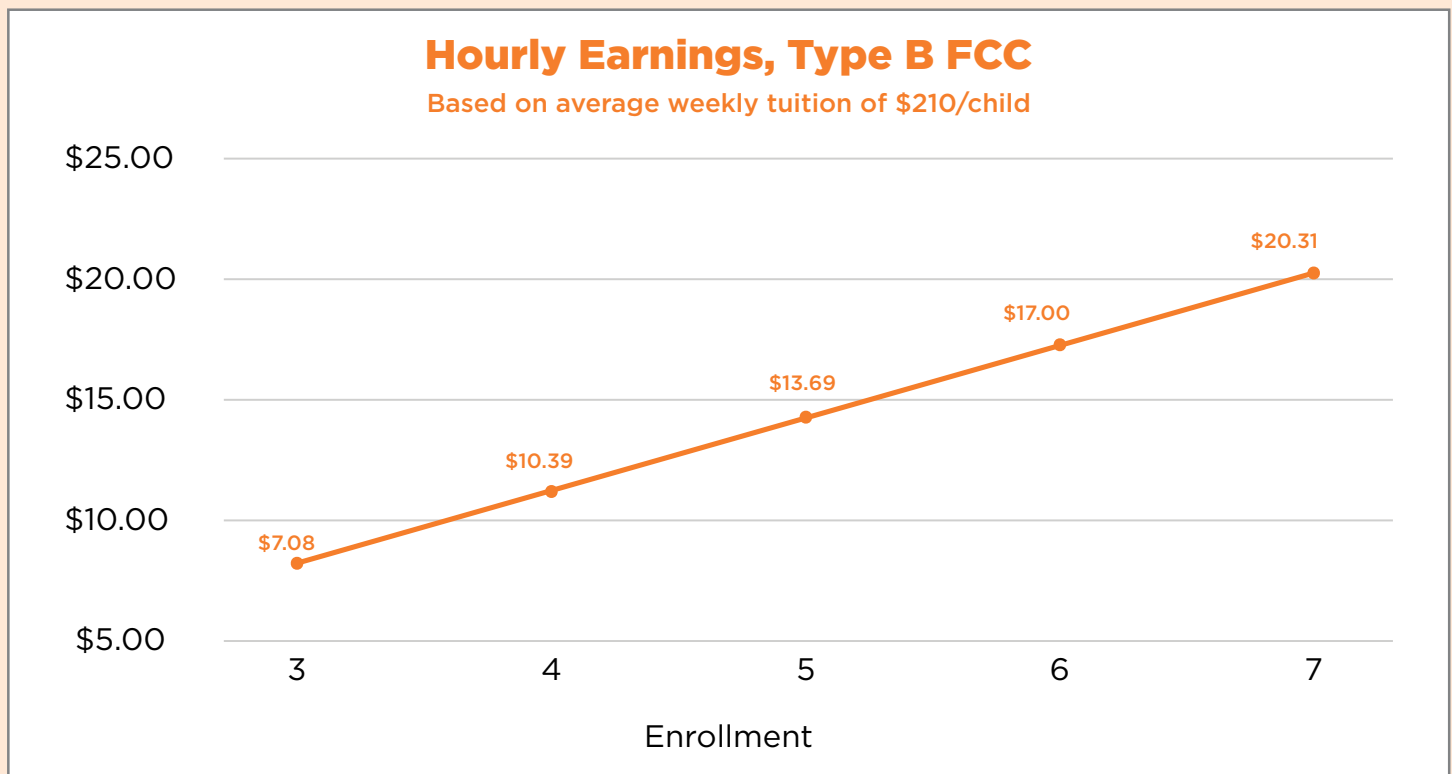
	Fully Subsidize	Partially Subsidize	No Subsidy	All Centers
Highest Hourly Pay, Lead Teacher	\$20.26	\$18.70	\$18.53	\$19.06
Highest Hourly Pay, Asst Teacher	\$17.11	\$16.04	\$15.57	\$16.23
Highest Hourly Pay, Admin/Support	\$23.02	\$23.38	\$22.43	\$23.14
Paid Sick Leave	73.3%	70.9%	52.9%	68.4%
Paid Professional Development	84.4%	79.5%	64.7%	78.1%
Paid Vacation	75.6%	83.8%	61.8%	78.1%
CDA Assistance	55.6%	70.9%	61.8%	65.8%
Flexible Scheduling	55.6%	55.6%	44.1%	53.6%
Signing Bonuses	4.4%	23.0%	11.8%	16.8%
Retirement Plan	28.9%	44.4%	38.2%	39.8%
Health Insurance	26.7%	34.2%	38.2%	33.2%

Highlight: Financial Viability

As with all businesses, the financial viability of Family Child Care (FCC) programs is dependent on revenue versus costs. Using Action for Children’s Budget Forecasting and Cost Estimation Tool,¹⁵ we provide projections of hourly earnings for a Type B family child care (FCC) based on different scenarios.

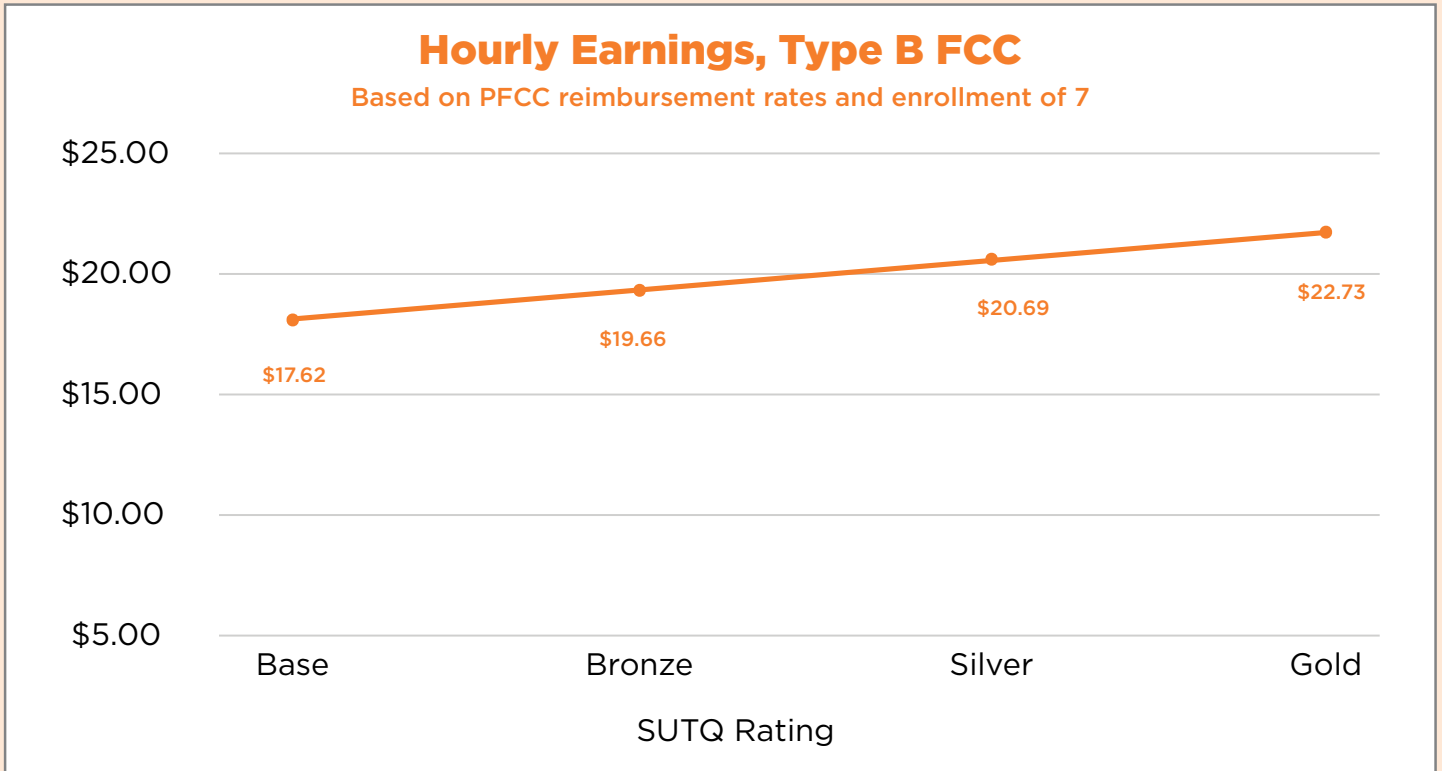
Higher enrollment brings in more dollars and allows FCCs to spread their fixed costs (e.g., insurance, equipment, professional development, maintenance, taxes, rent/mortgage) over a larger number of children, thereby improving financial viability. Assuming average weekly tuition of \$210/child, and a common 13-hour day (7AM to 6PM, plus 2 hours of daily administrative/prep work), the implied hourly earnings for the operator of this FCC would be just over \$7/hour with only three children enrolled. By comparison, the hourly earnings would be over \$20/hour at full capacity (seven children enrolled).

Figure 9. Hourly Wage, Type B FCC, Depending on Enrollment



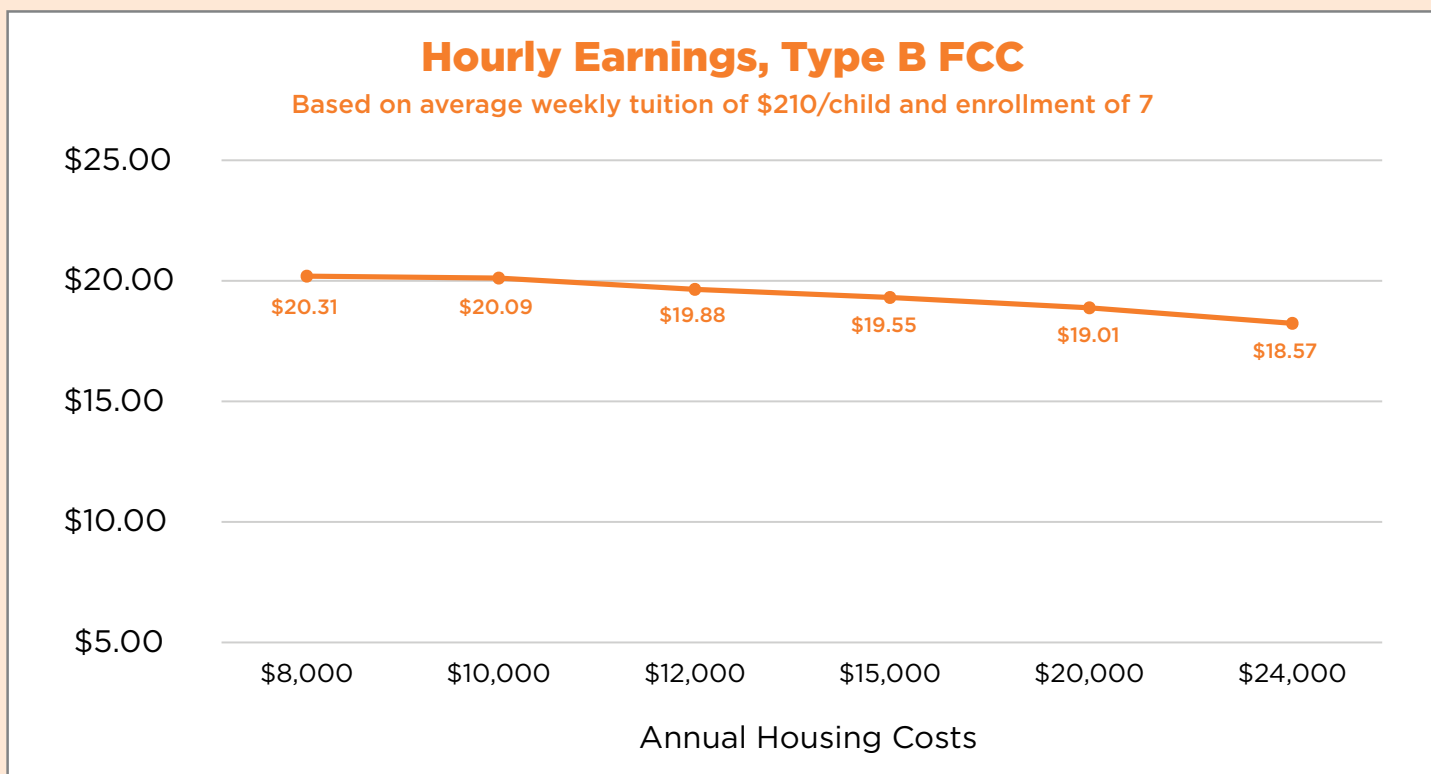
Publicly Funded Child Care (PFCC) reimbursement rates are set by the state and tied to the provider’s Step Up To Quality (SUTQ) rating, if applicable. PFCC providers are not permitted to charge PFCC families more than the state payment rate, which links provider revenue directly to PFCC reimbursement rates.¹⁶ At current reimbursement rates and assuming enrollment of seven children, the hourly earnings would be roughly \$20/hour for a Bronze-rated facility, compared to \$23/hour for a Gold-rated facility.

Figure 10. Hourly Wage, Type B FCC, Depending on SUTQ Rating



On the cost side, rent/mortgage is typically the largest expense for Type B FCCs. Assuming average tuition of \$210/child and enrollment of seven, the hourly earnings are \$20/hour for FCCs with housing costs of \$8000/year, compared to \$19/hour if housing costs are \$24,000/year. Housing costs have a muted effect because only the portion of the home used for child care may be considered a business expense. However, given that housing costs have risen dramatically in recent years and continue to climb, financial viability is likely to be much more challenging for younger and newly established providers.

Figure 11. Hourly Wage, Depending on Housing Costs



Rule Changes and Unique Challenges for Family Child Care^{17, 18, 19}

The State of Ohio has released several changes in recent months impacting child care providers,²⁰ and additional changes (or revisions to changes) are pending as of the publication of this report. All providers are impacted, but the effects on family child care are particularly notable.

Change	Announced	Effective	New Policy/Procedure
Payment based on enrollment	H.B. 96 Signed into law 6/30/2025 ²²	No later than 5/5/2026	Requires DCY to calculate publicly funded child care payments based on a child's enrollment, rather than on the child's attendance. This will give providers predictable payments, and better align with expenses that do not fluctuate based on child attendance. ²³ This law also specified that providers be paid in advance, rather than reimbursed. ²⁴
Authorizations for PFCC	8/15/2025 changes in rule 5180:6-1-06 H.B.96 Section 423.250.(A)(2) ²⁶	11/16/2025	Changes the PFCC child care authorization levels a family can receive, based on the primary caregiver(s) qualifying activities (e.g., work or school); ²⁷ Hourly - Fewer than 10 hours per week Part-time - 10 to fewer than 33 hours per week Full-time - 33 or more per week ²⁸ The authorization level dictates the PFCC rate the provider receives, with full-time authorization receiving the highest rates, and hourly authorization receiving the lowest. ²⁹
PFCC Payment Amount	H.B. 96 Signed into law 6/30/2025	Policy change was effective 9/30/2025 Updated rates were effective 11/2/2025	PFCC payments increased to the 50th percentile of the 2024 Market Rate Survey, even if the provider charges a lower rate to private pay families. ³¹ The new rates are listed in Appendix A to rule 5180:6-1-10. ³²
Increase in FCC ratios	9/16/2025 DCY Memo 25- 069, "Increase in Family Child Care Ratios" ³⁴	11/2/2025	Type B FCCs can care for up to 7 children, and Type A FCCs can care for up to 14 children. The adult:child ratio increases to 1:7, with no more than 3 children under age 2. Type A providers caring for 8 or more children require an additional staff member. As of October 24, 2025, providers can request an increase in licensed capacity through OCLQS.
Paying Type As at Type B rate	H.B.96. Section 423.250.(A)(2) signed into law 6/30/2025	11/2/2025	H.B. 96 stopped Type A homes from being aligned with centers during this period of time, and instead aligns them with Type B, "To ensure fair compensation and address the rising costs of providing care."

Changes to Ratios

The September 2025 DCY Memo 25-069,²¹ announced that Type A FCCs will be able to care for up to 14 children at a time (previously 12), and Type B homes can care for up to 7 children (previously 6). For both Type A and Type B FCCs, no more than 3 of the children can be under age two. The staff-child ratio for both increased from 1:6 to 1:7; Type A programs must have an additional staff member for eight or more children. These changes were effective November 2, 2025, but providers must request an increase to their capacity through the Ohio Child Licensing and Quality System (OCLQS).

Prior Policy/Procedure	Providers impacted
<p>Parents and other primary caregivers enter daily attendance into Ohio Child Care Time, Attendance and Payment system (TAP). Providers certify attendance, and payment is reimbursed based on actual attendance. A maximum of 20 absent days per six month period can be paid to the provider.</p> <p>The TAP system relies on the caregiver to check the child in/out. If the caregiver forgets, the provider can enter the interaction for the caregiver to approve. The provider can only enter a check in or check out, but not both. Currently, providers are reimbursed for care. Attendance is calculated the Sunday after submission, and payment is issued 7-10 days after that.²⁵</p>	Centers, FCCs
<p>Previous authorization levels:³⁰</p> <p>Hourly - fewer than 7 per week</p> <p>Part-time - 7 to fewer than 25 per week</p> <p>Full-time - 25 or more per week</p>	Centers, FCCs
<p>PFCC payments were either the rate established by DCY, or provider's customary rate - whichever was lower.³³</p>	Centers, FCCs
<p>Type B FCCs could care for up to 6 children, and Type A FCCs could care for up to 12. The adult:child ratio was 1:6, with no more than 3 children under age 2. Type A providers caring for 7 or more children required an additional staff member.</p>	FCCs
<p>Type A Payments were aligned with center payments</p>	FCC Type A

In general, this is a welcome change for FCC professionals. Additional child care spots equate to additional income, and FCC professionals are already operating on extremely thin margins. They must include their own children among the number they care for, potentially limiting income. When children attend different shifts (for example, school agers from 6:00 AM to 7:45 AM, and younger children arriving at 8:00 AM), an additional child care slot can help prevent being out of ratio and risking a licensing violation if a child misses school due sickness or the school bus is late.

Changes to PFCC rates

All child care programs partnering with PFCC saw increases in their rates in November 2025, to align to the 50th percentile of the 2024 biennial Market Rate Survey. However, the benefit is negated for most Type A providers. House Bill 96³⁵ prohibited DCY from aligning Type A rates to those of center-based care – as they have for more than 20 years³⁶ – and instead, aligns Type A rates to those of Type B FCC providers. These changes together result in a decrease in pay for most Type A providers, for infant, toddler and preschool care, and a slight increase for school-age care. In fact, the new Gold rate for infant care in category 3 counties is lower than the previous base rate for infants (see Figure 12). By law, this change is required to go into effect no later than December 31, 2025 and continue through June 30, 2027.

Figure 12. Weekly Rates for Full Time³⁷ Care, per Child, for Type A FCCs

Category 2 (Licking, Madison & Pickaway)								
	Previous Base Rates ³⁸	New Base Rates ³⁸ as of 11/2/2025	Previous Bronze Rates	New Bronze Rates as of 11/2/2025	Previous Silver Rates	New Silver Rates as of 11/2/2025	Previous Gold Rates	New Gold Rates as of 11/2/2025
Infant	\$221.87	\$200.00	\$244.06	\$220.00	\$255.15	\$230.00	\$277.34	\$250.00
Toddler	\$200.00	\$190.00	\$220.00	\$209.00	\$230.00	\$218.50	\$250.00	\$237.50
Preschool	\$175.00	\$180.00	\$192.50	\$198.00	\$201.25	\$207.00	\$218.75	\$225.00
School-Age	\$126.00	\$160.00	\$138.60	\$176.00	\$144.90	\$184.00	\$157.50	\$200.00
Category 3 (Delaware, Fairfield, Franklin, & Union)								
	Previous Base Rates ³⁸	New Base Rates ³⁸ as of 11/2/2025	Previous Bronze Rates	New Bronze Rates as of 11/2/2025	Previous Silver Rates	New Silver Rates as of 11/2/2025	Previous Gold Rates	New Gold Rates as of 11/2/2025
Infant	\$295.00	\$225.00	\$324.50	\$247.50	\$339.25	\$258.75	\$368.75	\$281.25
Toddler	\$265.00	\$215.00	\$291.50	\$236.50	\$304.75	\$247.25	\$331.25	\$268.75
Preschool	\$232.00	\$200.00	\$255.20	\$220.00	\$266.80	\$230.00	\$290.00	\$250.00
School-Age	\$150.00	\$175.00	\$165.00	\$192.50	\$172.50	\$201.25	\$187.50	\$218.75



“Columbus is growing, family child care is going to be needed more than ever. We are flexible on days and hours, and match schedules to non-traditional work hours.”

- Family Child Care, Franklin County

Type A providers are bound to the same adult:child ratios as Type B providers, meaning Type A providers must have an additional staff member to serve their full capacity. Type A providers must also have greater square footage, and comply with different zoning laws. While they will be able to care for two additional children, their per child payment from the state will decrease.



“It is unfair to all the providers who have opened a Type A that the rates are dropping, with all the things they had to do and extra fees they had to pay to even be licensed, and we still have to pay staff. For those who want to open a Type A, the changes make it not worth it because any extra payments due to increased ratio goes straight to required staff members to pay a fair wage. There’s really no benefit/incentive anymore.”

- Family Child Care, Franklin County

According to a recent Policy Matters Ohio report,³⁹ 95% of Type A providers will see an overall decrease in weekly revenue, with providers in urban areas experiencing the biggest impact. This report found that an FCC Type A provider in a mostly urban area will lose about \$600 per week with these changes. If that professional has earned a Silver designation through Ohio’s Step Up To Quality rating system, she’ll lose approximately \$825 per week.

For example, a Bronze-rated Type A provider serving 4 preschoolers, 3 toddlers, 3 infants, and 2 school-age children in Licking county would likely lose about \$200 per week based on the category 2 reimbursement rates. A Gold-rated provider serving the same ages in Franklin county would lose more than \$800 per week. This is a drastic, 21% cut in income (see Figures 13 and 14).

Figure 13. Example Type A Provider: 7.63% decrease in payment

Example Category 2 (Licking, Madison, Pickaway)						
Children Enrolled	Bronze Rated			Gold Rated		
	Weekly Rate Before 11/2/2025	Weekly Rate After 11/2/2025	Weekly Revenue Change	Weekly Rate Before 11/2/2025	Weekly Rate after 11/2/2025	Weekly Revenue Change
3 Infants	\$732	\$660	-\$72	\$832	\$750	-\$82
3 Toddlers	\$660	\$627	-\$33	\$750	\$713	-\$37
4 PreK	\$963	\$792	-\$171	\$1,094	\$900	-\$194
2 School-Age	\$277	\$352	\$75	\$315	\$400	\$85
Total	\$2,632	\$2,431	-\$201	\$2,991	\$2,763	-\$228

Figure 14. Example Type A Provider: 21.34% decrease in payment

Example Category 3 (Delaware, Fairfield, Franklin, Union Counties)						
Children Enrolled	Bronze Rated			Gold Rated		
	Weekly Rate Before 11/2/2025	Weekly Rate After 11/2/2025	Weekly Revenue Change	Weekly Rate Before 11/2/2025	Weekly Rate after 11/2/2025	Weekly Revenue Change
3 Infants	\$974	\$743	-\$231	\$1,106	\$844	-\$262
3 Toddlers	\$875	\$710	-\$165	\$994	\$806	-\$188
4 PreK	\$1,276	\$880	-\$396	\$1,450	\$1,000	-\$450
2 School-Age	\$330	\$385	\$55	\$375	\$438	\$63
Total	\$3,454	\$2,717	-\$737	\$3,925	\$3,088	-\$837

FCC professionals already earn a minimal salary – if any at all. Many providers do not claim a salary for themselves.⁴⁰ This decrease in providers’ payment rate means less pay for the same work, jeopardizing their personal and professional well-being, and our community’s reliance on their availability.



Type A providers have overhead and expenses that Type B providers do not. We are obligated to keep at least one other staff person to stay within our ratio limit, and to aid and assist with breaks and other emergencies that may come up in day-to-day operations.

- Family Child Care, Franklin County

Family childcare is NOT recognized as a priority and the Type A providers are being treated wrong.

- Family Child Care, Franklin County

I am thinking about closing in November due to new rules for Type A.

***- Family Child Care,
Fairfield County***

[My greatest concern is] parents not being able to afford child care, and us providers not being able to pay our bills as expenses increase.

***- Family Child Care,
Franklin County***

Concerns for The Future

We asked professionals an optional, open-ended question on their biggest concerns about the future of child care in central Ohio. The resulting 289 responses were categorized by seven staff from four Action for Children teams serving child care programs and professionals.⁴¹ A summary of these responses follows, with examples of each.

Across both center- and home-based providers, 51% of concerns were primarily financial in nature. Among these financial concerns were responses about:

Cost of operations (27%)

“Tuition alone will not be able to sustain our program as prices continue to rise.”

- Center, Franklin County

“There should be rewards and incentives for centers who are sacrificing profitability in order to have centers in low-income markets...This is our 20th year and every expense has doubled, from food to utilities to rent. We had to stop providing transportation due to the cost of the vehicle, insurance, fuel, and the low-reimbursement rate for part-time school-age children.”

- Center, Franklin County



Funding and grants (27%)

“I am concerned with the potential for reduced funding under the current administration.”

- Center, Franklin County

“In recent funding cycles, the scoring rubrics used for competitive grants have tended to favor larger child care centers over smaller ones. While the measures used have value, they have unintentionally created an uneven playing field, limiting access to resources that could significantly benefit smaller providers and the families we serve.”

- Center, Franklin County



Affordability for families (21%)

“We wish we could offer every family an option, but the truth is not everyone who is over the poverty level can afford child care.”

- Center, Franklin County

PFCC rates and/or processes (18%)

“[PFCC] reimbursement rates do not cover the cost of running our businesses. Living costs have gone up and we are still underpaid and pressured to stay open, and somehow, provide quality service.”

- Family Child Care, Franklin County



When concerns specific to families from the PFCC and funding/grants categories are added to concerns about affordability for families, 17% of all responses relate to cost of care for families.

Cost of care (17%)

“Parents can’t get help with child care assistance or it takes too long to get approval from the State.”

- Family Child Care, Franklin County

“Many families need the support from programs like Franklin County RISE, but the application/funds are not always available. There is also concern that the private pay rate will increase so high that many families will be forced to look for child care elsewhere.”

- Center, Franklin County



Program supports were named by both centers and FCCs (10% overall), though more common among FCC providers (16%). These responses included:

Need for support and concern at decreasing resources

“The biggest concern is making sure we are still here for this community that we live in. We have a small town and child care is a need for this community.”

- Center, Madison County



Concern about closing

“[My greatest concern is] that we may not receive the assistance needed to keep our programs open.”

- Family Child Care, Fairfield County



Desire to continue providing high-quality care and education for children

“[My greatest concern is] proper care for early childhood and kindergarten readiness.”

- Family Child Care, Franklin County



Only 6% of responses referenced enrollment primarily, which suggests that other concerns weigh more heavily, or low enrollment is perceived to be a symptom of other concerns.

Enrollment (6%)

“We are losing children to pre-k programs that are offered in public schools.”

- Center, Franklin County

“Schools like ours – traditional, half day preschool only classes – are diminishing...Parents are working more hours and want more care for their children. There is perceived less value in private pay, preschool-only programs.”

- Center, Franklin County



Center-based providers were more likely to name staffing as a primary concern — 20% of all center responses. These concerns include:

Staff wages (45%)

“[My greatest concern is] teacher pay and burnout.”

- Center, Delaware County

“[My greatest concerns are] workforce challenges. Child care workers are among the lowest paid professionals, despite the importance of their role.”

- Center, Licking County



Staff qualifications (32%)

“[My greatest concern is] finding qualified staff who are willing to work for lower wages than other positions.”

- Center, Franklin County

“I am very concerned about the lack of trained/educated professionals entering our field. The educational training is very important. It matters!”

- Center, Franklin County



Finding and retaining staff (23%)

“I’m concerned that even more employees will leave this field.”
- Center, Franklin County



Both center and home-based providers shared concerns about child care policies and perceptions of the field (13% of all responses), though these were more common among FCC professionals, who made up 72% of these responses. Most common among these were concerns about rules and regulations, which made up 51% of these responses.

Rules and regulations (51%)

“[My greatest concern is] just the continual changes and being able to keep up.”
- Family Child Care, Fairfield County

“Since they increased the hours but decreased my income, I have to be more selective with child enrollment.”
- Family Child Care, Fairfield County

“Our child care assistance rates are among the lowest in the U.S. Many families don’t qualify for public funds because the eligibility is set too low.”
- Family Child Care, Franklin County



Providers also expressed concern at their lack of representation, and lack of respect for the child care profession.

Representation and respect

“I feel families will continue to need our business, but lawmakers allow democracy to overtake the needs of the people that vote them into office. I’m thankful they have not cut the Head Start programs. Children are our future.”
- Family Child Care, Franklin County



Next Steps

Action for Children’s mission is to support, empower, and advocate for the adults who impact on the lives of young children. Along with the dedicated teachers, parents, and caregivers we serve every day, we ask all adults to join us in this commitment to central Ohio’s children. In addition to being key for children’s long-term development and well-being, child care is critical economic infrastructure. Businesses, school systems, and communities holistically need reliable, reputable child care, and those child care programs in turn need meaningful, sustained investment.

Stakeholders have different motivations for their commitment to excellent early care and education. They may see it as a promising employee benefit, a tool to boost kindergarten readiness, a societal good, or otherwise – they’re all right. Whether viewed from child, family, social, or economic vantage points, access to high quality early care and education benefits everyone.

To leaders in local, state, and federal government; business; advocacy; philanthropy; and concerned citizens and neighbors: Consider which of the steps below are in your realm, and act to stabilize and strengthen the child care sector.

Speak Up

You aren’t imagining it. Child care has been in the news, a lot recently. We’ve heard great things coming from states like New Mexico, where they have announced universal child care for everyone in the state.⁴² And advocacy stories on PBS Newshour,⁴³ and CBS Sunday Morning.⁴⁴ Child care is also being discussed in the United States Chamber of Commerce, the Ohio Chamber of Commerce, and even more locally, the Columbus Chamber of Commerce. It’s also bringing politicians from opposite sides of the aisle together under the banner of “helping parents afford child care.” We need the conversation to keep going, as great strides don’t happen overnight, and we need to make sure critical voices are at the table when decisions are being made.



“My concern is that child care is overlooked as an essential priority to families, businesses and more. We offer value, trust, and confidence, which allows parents to focus on their job knowing that their children are safe.”

- Family Child Care, Franklin County

Child care professionals and families have made their voices clear – the system that supports the workforce behind the workforce is stretched to its limits. The data in this report reflect the urgent need for informed advocacy at every level of community leadership. When child care professionals and parents with children in care speak, we must listen and amplify their experiences to those with the power to make change.

- Elevate provider voices in legislative hearings, community planning and business development efforts, and local coalitions. Those in elected office and policymakers should seek direct input from child care professionals, including FCC providers, when shaping policies and rate structures that affect their livelihoods.
- Promote awareness that early childhood education is not a “private family issue” but a public good. Child care is an economic driver that strengthens central Ohio’s labor force, businesses and long-term prosperity.
- If you are a business owner or an organization that invests in child care for your workforce, champion your work to your peers. Share the lived realities behind that data and how it has impacted your workforce and their families as a whole.

Fund Holistic Supports

Child care providers of all types and sizes need resources and supports for both the children they serve, and the professionals providing those experiences. The teacher is the most impactful influence on a child’s experience in child care settings. Investments in education and resources that directly feed the quality of those interactions are critical to achieve the lifelong – and intergenerational – impacts of high-quality care and education.⁴⁵



“Providers want to grow, but often don’t have the resources to support that growth, or current policy limits that growth. Overhead cost, the cost of living, and low reimbursement rates are causing providers to consider other fields of work no matter how rewarding the job! It’s discouraging and difficult to maintain. I hope one day to see more retirement and health options for providers at all levels. I hope to see more financial investment in childcare and education as a whole.”

- Family Child Care, Franklin County

Simultaneously, the child care programs and professionals themselves also need investment, which ultimately benefits the children and families served. Like employees in general, early care and education professionals who are respected and compensated fairly are more likely to persist and grow in their profession. People and entities committed to excellent, equitable early childhood education should remember the experience of the adults providing the care.

- Invest in and incentivize child care participation in quality improvement initiatives that improve the teacher-child interactions and the everyday experience of children in care.
- Advocate for and fund livable, sustainable wage structures for early care and education professionals across care settings.
- Advance proven initiatives to off-set costs for early care and education professionals such as subsidized child care for professionals' own children/dependents.
- Reinvest in COVID-era business supports and shared services models to ease pressure on child care programs and promote more efficient operations.
- Ensure new initiatives address a provider-identified need, and do not replace or confound existing process.

Help Families Pay for Care

Affordability remains one of the largest barriers to child care access in central Ohio with families struggling to afford tuition, even with two parents working full-time. When families can't pay, providers can't sustain their programs, and communities lose vital early learning opportunities.

For families that can afford care, it is often their largest single monthly expense, higher than rent or mortgage payments,⁴⁶ leaving families with difficult decisions over keeping their children in care or leaving the workforce. In 2025 alone, over 400,000 women nationwide left the workforce altogether.⁴⁷ The reason? Child care. We have seen an uptick in states across the country coming up with innovative solutions to help curb the cost of care, which is a great start. Here in Ohio,⁴⁸ we have seen collaboration between the business community and child care advocacy groups to support House Bill 484,⁴⁹ and the state has launched the Child Care Choice Voucher program helping families who are above the income threshold for PFCC, but whose gross monthly income falls between 146% and 200% of the FPL.



“Fewer people are able to afford child care on their income, but are too far above the threshold for assistance, leaving a lot of families out of jobs because of lack of child care.”

- Center, Fairfield County

When we help families pay for care, we strengthen the entire workforce. Every dollar invested in affordability yields returns in employment stability, child well-being, and long-term community growth.

- Expand supports for families earning too much to be eligible for child care supports, but still struggling to afford care. Families who are on the benefits cliff and those earning just above the current limits are among the most vulnerable to losing access to care.
- Encourage employers to offer child care benefits, or start taking advantage of already existing incentives from the state and federal government. This can include dependent care stipends, on-site or partnered child care, or pre-tax savings options that make care more affordable for working parents.
- Advocate for state and federal tax credits and benefits for both families and child care providers that directly reduce the financial burden of quality care.

Empower Early Care and Education Professionals

New rules and regulations for child care programs have been flowing steadily, from changes to the Step Up To Quality rating system in 2024, to PFCC payments based on enrollment coming in 2026. Even when welcomed, the shifts in procedures are difficult to keep pace with, especially when professionals are taxed with rising costs, challenging behaviors, and other persistent demands. The professionals implementing the policies should be included in the conversations before, during, and after rule implementation.



“Listen, have an open ear, and know what family child care brings to the table. Act on it, and let us show our creativity and power to support our communities and support Ohio.”

- Family Child Care, Franklin County

In addition, early care and education providers also bear the emotional weight that comes with working with families struggling to stay afloat, and caring for young children with a spectrum of needs and behaviors. Professionals need accessible, meaningful supports that enable them to both address and recover from day-to-day challenges.

- Continue the “Tuesday Times” newsletters, and monthly provider calls hosted by the Ohio Department of Children and Youth, in line with the Department’s commitment to transparency and accountability.
- Lean into opportunities to update and inform CCR&R agencies, county Departments of Job and Family Services, and other partners of new and upcoming changes, to enable local partners to support smooth implementation of DCY policies.

- Fund professional networks for child care providers, including mental health and holistic well-being services.
- Honor the contributions of early care and education professionals by attending, sponsoring, and promoting award events and other opportunities that give public recognition and tangible rewards to early education leaders and models of excellence.
- Whether local or national, ensure new opportunities, ideas, and solutions for the early care and education profession are made with those professionals not just in mind, but involved and invested.



“I believe that people don’t always understand the work and commitment that go into being a provider. The cost of child care is talked about, but not the labor and extensive hours it requires.”

- Family Child Care, Franklin County

The next steps here may seem familiar. Those attuned to early care and education – whether teachers, administrators, FCC professionals, families, policy makers, advocates, funders, or supporters – know many of these steps are necessary now and have been necessary for years. The need for these key actions are illustrated, but not freshly uncovered, by this report.

Action for Children remains ready and eager to partner with those committed to a comprehensive solution to the child care crisis. The information collected in this and previous iterations of the Central Ohio Child Care Provider Survey reports help ensure solutions are rooted in the lived experience of early care and education professionals and the families they serve.

List of Abbreviations

ALICE	Asset Limited, Income Constrained, Employed
CCCP	Child Care Choice Program
CCR&R	Child Care Resource and Referral
COCCPS	Central Ohio Child Care Provider Survey
DCY	Department of Children and Youth
ECE	Early Care and Education
ELDS	Early Learning and Development Standards
FCC	Family Child Care
OCCRRA	Ohio Child Care Resource and Referral Association
ODJFS	Ohio Department of Jobs and Family Services
PFCC	Publicly Funded Child Care
SDA 9	Service Delivery Area 9 including counties in central Ohio
SUTQ	Step Up To Quality
WPAP	Workforce and Program Analysis Platform

Figure 15. Child Care Resource & Referral (CCR&R) Network in Ohio



Visit the Ohio Child Care Resource and Referral Association website (www.occrra.org) to learn more about CCR&R agencies in Ohio.

Endnotes

1. The child care providers in Madison County, Pickaway County, and Union County each total around 1% of the provider population in central Ohio, therefore, the providers in these counties were combined throughout the report.
2. DCY data is assessed by county specialists and updated during licensure visits, and therefore does not capture seasonal fluctuation (e.g. school-age summer care), and may reflect discrepancies in potential versus actual capacity.
3. U.S. Census Bureau. 2023 American Community Survey 5-Year Estimates, Table S0101 (Age and Sex). Retrieved via Census API (variables S0101_C01_003E and S0101_C01_003M) for Delaware, Fairfield, Franklin, Licking, Madison, Pickaway, and Union Counties, Ohio. <https://data.census.gov/table/ACSST1Y2023.S0101>
4. To be a Gold-rated center, 40% of classrooms must adhere to lower ratios than required by licensing. https://dam.assets.ohio.gov/image/upload/v1731687324/childrenandyouth.ohio.gov/For%20Providers/SUTQ/Gold_Rating_Requirement_Summary.pdf
5. See Groundwork Ohio's 2024 Family Voices Project Report (https://www.groundworkohio.org/files/ugd/a395ee_d8d5f28e961a46cba28765f8d2b0fefa.pdf).
6. ALICE Budget and Income Status tool, <https://www.unitedforalice.org/alice-income-status-tool>, based on household with two adults and two children.
7. <https://childrenandyouth.ohio.gov/for-families/early-care-education/child-care-choice-program>
8. "The state-funded ECE Grant is awarded to early care and education programs that are required to provide developmentally appropriate learning environments that address the outcomes and goals essential for healthy development and academic growth. Highquality programming includes implementing a curriculum aligned to the Ohio Early Learning and Development Standards (ELDS), setting learning goals for children based on assessment data, degreed teachers engaging in ongoing professional development, and building partnerships with families and the community." <https://childrenandyouth.ohio.gov/for-families/early-care-education/ece-grants-families>
9. 2024 Ohio Early Care and Education Market Rate Survey Analysis, available at https://dam.assets.ohio.gov/image/upload/v1744211799/childrenandyouth.ohio.gov/For%20Providers/CCDF/2024_Ohio_Child_Care_MRS_Report.pdf
10. Based on 2018-2022 American Community Survey, 5-Year Estimates, available at <https://www.census.gov/library/visualizations/interactive/median-household-income.html>.
11. ALICE Budget and Income Status tool, <https://www.unitedforalice.org/alice-income-status-tool>, based on household with two adults and two children.

12. Available at <https://www.gpo.gov/fdsys/pkg/FR-2015-12-24/pdf/2015-31883.pdf>
13. Additional details at <https://www.irs.gov/taxtopics/tc602>
14. See report from the National Association for the Education of Young Children, available at https://www.naeyc.org/sites/default/files/wysiwyg/user-73607/naeyc_benefits_brief.may_2024.pdf
15. Available for download at https://www.actionforchildren.org/wp-content/uploads/2023/11/Child-Care-Budget-Forecasting-Cost-Estimator-tool_FCCs.xlsx
16. By signing a PFCC agreement, the provider agrees to “accept the payment amount for all covered services as payment in full.” Providers cannot charge families the difference between the PFCC rate and the provider’s customary charge or actual cost of care. <https://childrenandyouth.ohio.gov/for-providers/resources/pfcc>
17. https://content.govdelivery.com/attachments/OHDCY/2025/09/24/file_attachments/3398379/9.23.25%20ECE%20Stakeholder%20Call%20Final.pdf
18. <https://policymattersohio.org/research/ohios-childcare-crisis-2025/>
19. <https://policymattersohio.org/research/public-comment-regarding-proposed-rule-51802-16-10-under-package-title-new-publicly-funded-child-care-authorization-and-payment-categories-due-to-hb96/>
20. https://dam.assets.ohio.gov/image/upload/v1729092713/childrenandyouth.ohio.gov/For%20Partners/Rules%20and%20Resources/2024/CCMTL_168.pdf
21. https://dam.assets.ohio.gov/image/upload/childrenandyouth.ohio.gov/Tuesday%20Times/2025/09%20September/DCY_Memo_25-069- Increase in Family Child Care Ratios.pdf
22. https://search-prod.lis.state.oh.us/api/v2/general_assembly_136/legislation/hb96/07_EN/pdf/
23. <https://codes.ohio.gov/ohio-revised-code/section-5104.32>
24. <https://codes.ohio.gov/ohio-revised-code/section-5104.38>
25. [https://www.registerofohio.state.oh.us/pdfs/5180/6/1/5180\\$6-1-06_PH_RV_N_RU_20250904_1533.pdf](https://www.registerofohio.state.oh.us/pdfs/5180/6/1/5180$6-1-06_PH_RV_N_RU_20250904_1533.pdf)
26. https://search-prod.lis.state.oh.us/api/v2/general_assembly_136/legislation/hb96/07_EN/pdf/
27. [https://www.registerofohio.state.oh.us/pdfs/5180/6/1/5180\\$6-1-02_PH_OF_N_RU_20250815_1433.pdf](https://www.registerofohio.state.oh.us/pdfs/5180/6/1/5180$6-1-02_PH_OF_N_RU_20250815_1433.pdf)
28. [https://www.registerofohio.state.oh.us/pdfs/5180/6/1/5180\\$6-1-06_PH_RV_N_RU_20250904_1533.pdf](https://www.registerofohio.state.oh.us/pdfs/5180/6/1/5180$6-1-06_PH_RV_N_RU_20250904_1533.pdf)
29. https://dam.assets.ohio.gov/image/upload/v1729092713/childrenandyouth.ohio.gov/For%20Partners/Rules%20and%20Resources/2024/CCMTL_168.pdf

30. [https://codes.ohio.gov/assets/laws/administrative-code/authenticated/5180/2/16/5180\\$2-16-10_20240707.pdf](https://codes.ohio.gov/assets/laws/administrative-code/authenticated/5180/2/16/5180$2-16-10_20240707.pdf)
31. <https://codes.ohio.gov/ohio-revised-code/section-5104.32>
32. https://dam.assets.ohio.gov/image/upload/childrenandyouth.ohio.gov/For%20Providers/MRS/PFCC_50th_of_2024_MRS_Effective_11.02.2025.pdf
33. <https://codes.ohio.gov/ohio-revised-code/section-5104.32/1-1-2025>
34. https://dam.assets.ohio.gov/image/upload/childrenandyouth.ohio.gov/Tuesday%20Times/2025/09%20September/DCY_Memo_25-069-_Increase_in_Family_Child_Care_Ratios.pdf
35. <https://www.lsc.ohio.gov/assets/legislation/136/hb96/en0/files/hb96-kid-bill-analysis-as-enacted-136th-general-assembly.pdf>
36. For example, rates as of January 1, 2001 can be found here; [https://www.registerofohio.state.oh.us/pdfs/5101/2/16/5101\\$2-16-41_PH_EM_RE_APP1_20050701_0916.pdf](https://www.registerofohio.state.oh.us/pdfs/5101/2/16/5101$2-16-41_PH_EM_RE_APP1_20050701_0916.pdf)
37. As of November 16, 2025, “Full Time” is 33 or more hours per week. Prior to this, the full time rate was authorized for 25 or more hours per week. Providers receive higher hourly rates for full time care, and lower hourly rates for part time care.
38. These rates and those for center-based care and school-age-summer care can be found here: https://dam.assets.ohio.gov/image/upload/childrenandyouth.ohio.gov/For%20Providers/MRS/PFCC_50th_of_2024_MRS_Effective_11.02.2025.pdf. Rates prior to November 1, 2025 can be found here: [https://codes.ohio.gov/assets/laws/administrative-code/pdfs/5180/2/16/5180\\$2-16-10_PH_FF_A_APP2_20240624_1424.pdf](https://codes.ohio.gov/assets/laws/administrative-code/pdfs/5180/2/16/5180$2-16-10_PH_FF_A_APP2_20240624_1424.pdf)
39. <https://policymattersohio.org/research/public-comment-regarding-proposed-rule-51802-16-10-under-package-title-new-publicly-funded-child-care-authorization-and-payment-categories-due-to-hb96/#:~:text=This%20provision%2C%20which%20reduces%20payment,license%20as%20Type%20B%20providers.>
40. See page 11, 2024 Central Ohio Child Care Provider Survey Report, “Dedication Through Difficulty” https://www.actionforchildren.org/wp-content/uploads/2024/12/COCCP-Survey-Report-2024-Draft-12.11.24_FINAL.pdf
41. Each response was put in a single category, though many responses referenced multiple concerns, as shown in some example responses. Therefore, the numbers here are minimums.
42. <https://www.governor.state.nm.us/2025/09/08/new-mexico-is-first-state-in-nation-to-offer-universal-child-care/>
43. <https://www.pbs.org/newshour/tag/childcare>
44. <https://www.cbsnews.com/news/dealing-with-the-crushing-costs-of-childcare/7>

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45. See for example the Frank Porter Graham Abecedarian Project <https://abc.fpg.unc.edu/follow-up-studies/>, The Perry Preschool Project https://cehd.uchicago.edu/?page_id=958 and <https://www.marketplace.org/story/2021/07/15/study-underlines-the-economic-importance-of-early-childhood-education>, National Institute of Child Health and Human Development, <https://pmc.ncbi.nlm.nih.gov/articles/PMC2938040/#abstract1>, Early Childhood Education Institute <https://www.mdpi.com/2227-7102/12/12/908>
 46. <https://www.unitedforalice.org/the-cost-of-basics/ohio>
 47. Bureau of Labor Statistics and The University of Kansas. As reported on CBS Sunday Morning: Dealing with the crushing costs of child care, November 2, 2025. https://www.cbs.com/shows/video/QpMsepXYFpkf4kUFvH2nArzLhLKu8g_7/
 48. <https://ohiocapitaljournal.com/2025/10/30/ohio-child-care-workers-business-leaders-push-for-pilot-program-to-subsidize-care/>
 49. <https://ohiohouse.gov/legislation/135/hb484>

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Continued Support

You can continue to support Action for Children's advocacy efforts, ensuring our vision that all children have opportunities for quality early learning experiences to prepare them for success in school and life by sharing this document with your local, state, and national government representatives to encourage them to invest in child care.

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