



MAX

Metro Atlanta eXchange for Workforce Solutions

MAX MINUTES

WITH THE FEDERAL RESERVE BANK OF ATLANTA

October 24, 2025

SPECIAL THANKS TO OUR ANCHORS!



AGENDA

- **WELCOME AND INTRODUCTIONS**
 - Karen Leone de Nie, Community Affairs Officer and Vice President, Community and Economic Development, Federal Reserve Bank of Atlanta + MAX Board Member
- **CHILD CARE AFFORDABILITY**
 - Brittany Birken, Director and Principal Adviser, Community and Economic Development, Co-Leader, Center for Workforce and Economic Opportunity, Federal Reserve Bank of Atlanta
- **Q&A**
- **CLOSING REMARKS**
 - Karen Leone de Nie



Federal Reserve Bank of Atlanta: Fostering an Economy that Works for Everyone

Karen Leone de Nie
Vice President & Community Affairs Officer



Federal Reserve
Bank of Atlanta

The comments in this presentation are those of the presenter alone and do not necessarily reflect the views of the Federal Reserve Bank of Atlanta or the Federal Reserve System.

The Atlanta Fed's Community & Economic Development team

supports the Central Bank's mandate of stable prices and maximum employment by focusing on the economic opportunity of low- and moderate-income individuals and underserved places to foster a stronger economy for all Americans. We provide research, tools, and connections to inform policies, programs, and investments.

 Federal Reserve Bank of Atlanta

Identify and support ways to eliminate or mitigate barriers to career pathways.

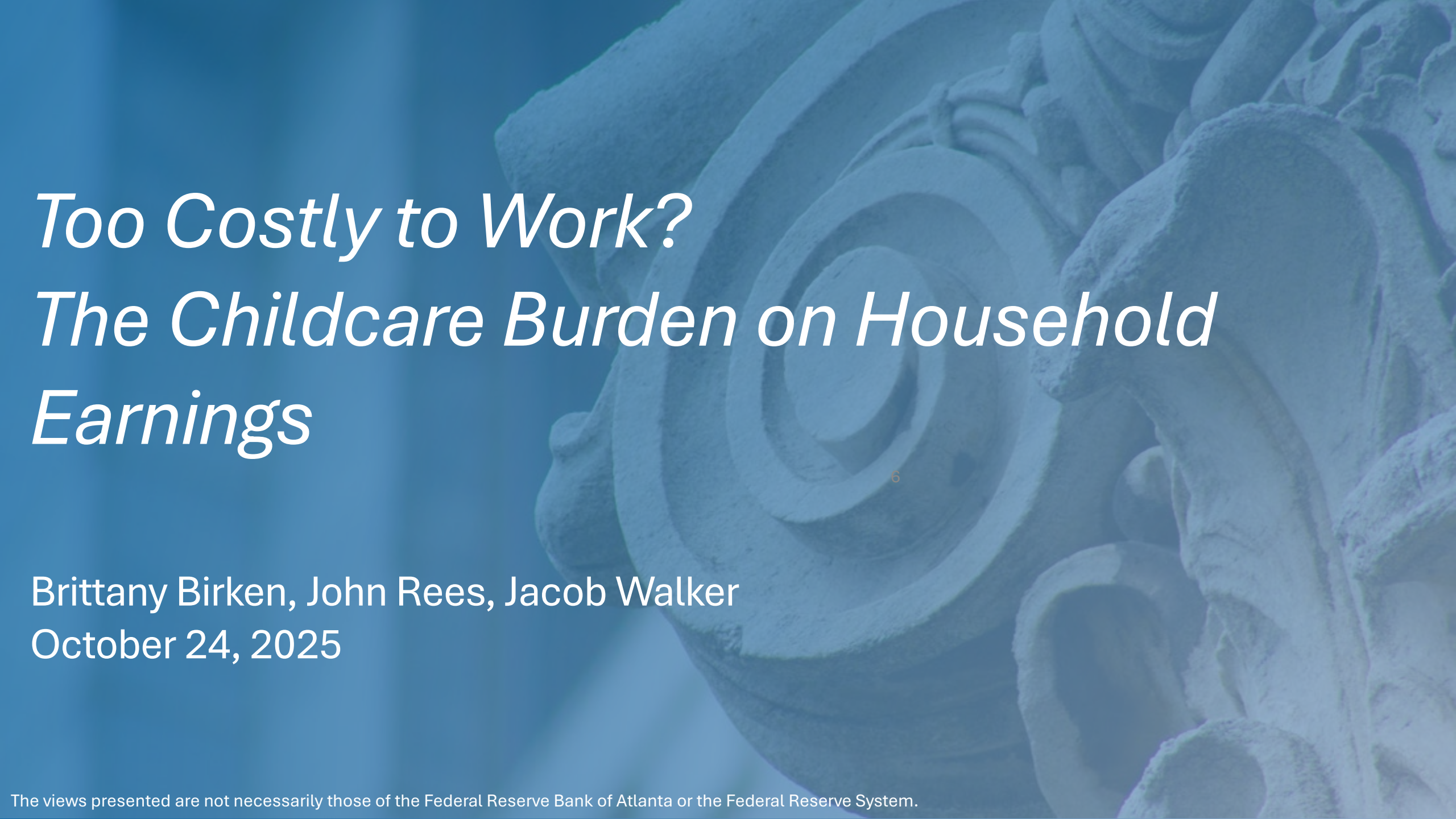
Careers

Communities

Foster approaches that advance economic opportunity for people and places.

Help align capital from various sources to improve economic mobility.

Capital



Too Costly to Work? The Childcare Burden on Household Earnings

Brittany Birken, John Rees, Jacob Walker
October 24, 2025

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Primary Issue

- Two southeastern states, Florida and Georgia, have several of the country's fastest growing metro areas.
- Adequate labor supply is going to be critical to support that growth.
- High child care costs have the potential to be an impediment to labor supply.
- High-growth metropolitan areas could constrain their expansion if workers in occupations that are in high demand and important for community development and business objectives cannot afford to live and work in these communities because of high child care costs.

Parents in the Labor Force

- In 2024, nearly 1 in 5 prime-age adults (ages 25 to 54) in the U.S. had a young child (under 6) living with them. Nationally, that's about 24.4 million people.*
- In Q1 2023, there was a noticeable uptick in the labor force participation rate among women aged 25 to 54, reaching record levels, particularly among those with children under the age of 4.**
- In 2024, 16% of mothers with young children (under 6) who wanted to work indicated they were not actively looking for a job because they couldn't arrange child care.*

*Source: *The Economics of Child Care*, Federal Reserve Bank of St. Louis



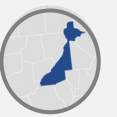



**Source: *The Economics Daily*, U.S. Bureau of Labor Statistics

Child Care Affordability Research Questions

The primary aim of this research is to understand the extent to which child care affordability constraints may pose a potential *barrier to work* for families with young children. The specific research questions guiding this work are as follows:

- In select high-growth communities in FL and GA with current and anticipated labor supply demand, what are the likely child care costs for working families with young children?
- Using median wages for select in-demand occupations, what proportion of household income would likely be spent on child care?

Selected Geographies, Occupations, & Family Compositions

<p>Chatham Co. Savannah, GA</p> 	<p>Duval Co. Jacksonville, FL</p> 	<p>Fulton Co. Atlanta, GA</p> 	<p>Hillsborough Co. Tampa, FL</p> 	<p>Miami-Dade Co. Miami, FL</p> 	<p>Orange Co. Orlando, FL</p> 
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Foundational

- Customer Service Representative
- Driver/Sales Workers & Truck Drivers
- Laborers and Material Movers

Essential

Childcare Workers	Police Officers
Teachers	Registered Nurses
Firefighters	Home Health Aides

Community Selected

- Hotel, Motel & Resort Desk Clerks
- Waiters and Waitresses
- Building Cleaner

1 Adult Working
1 Infant in Care

1 Adult Working
1 3YO in Care

1 Adult Working
1 Infant + 1 3YO
in Care

2 Adults Working
1 Infant in Care

2 Adults Working
1 3YO in Care

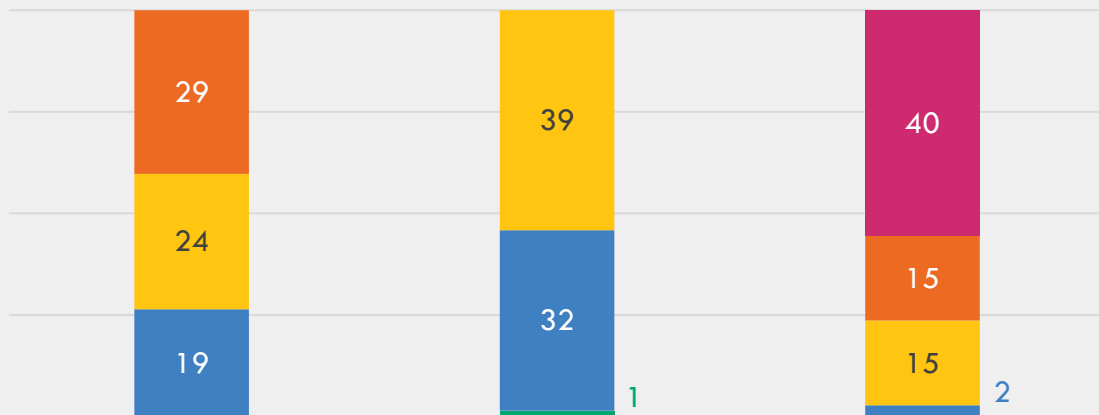
2 Adults Working
1 Infant + 1 3YO
in care



Household Proportion of Income (HPI) on Child Care Across the 12 Occupations and 6 Geographies

One Worker Scenarios

Each Bar Includes 72 Scenarios
(12 Occupations x 6 Geographies)



One Earner w/ Infant

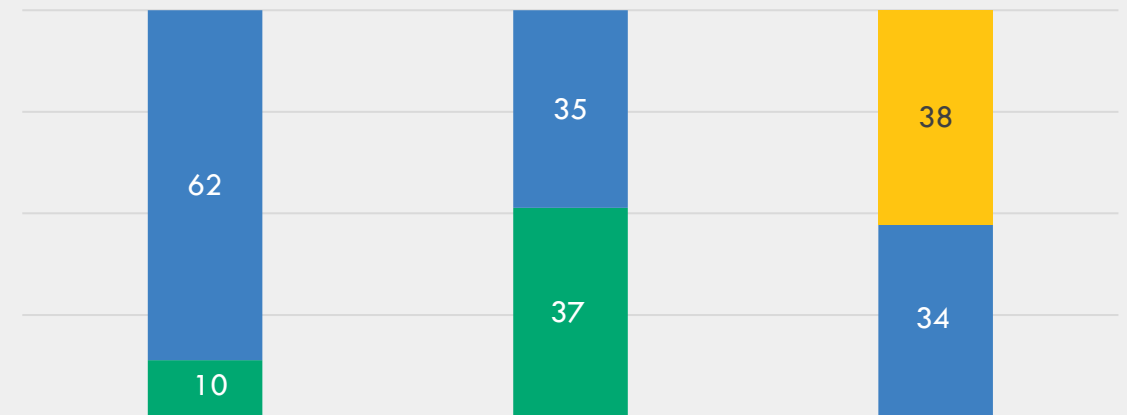
One Earner w/ 3 YO

One Earner w/ Infant and 3YO

- <10% of Income
- 10% to 25% of Income
- 25% to 40% of Income
- 40% to 60% of Income
- 60%+ of Income

Two Worker Scenarios

Each Bar Includes 72 Scenarios
(12 Occupations x 6 Geographies)



Two Earners w/ Infant

Two Earners w/ 3 YO

Two Earners w/ Infant and 3YO

- <10% of Income
- 10% to 25% of Income
- 25% to 40% of Income
- 40% to 60% of Income
- 60%+ of Income

Unpublished research. Do not cite or distribute without author permission.

Sources: Childcare Market Rate Survey, Lightcast, and 2023 ACS 1-year estimates

Fulton County, Georgia – HPI by Occupation and Family Type

Selected One Earner Occupational Scenarios

(Household Proportion of Income Dedicated to Child Care)

	One Earner w/ Infant	One Earner w/ 3-Year-Old	One Earner w/ Infant and 3-Year- Old
Childcare Workers	48.6%	37.6%	86.2%
Building Cleaning Workers	47.6%	36.9%	84.5%
Home health and personal care aides	46.9%	36.3%	83.3%
Waiters and Waitresses	44.7%	34.6%	79.3%
Hotel, Motel, and Resort Desk Clerks	42.6%	33.0%	75.6%
Laborers and Material Movers	37.4%	28.9%	66.3%
Customer Service Representatives	34.1%	26.4%	60.5%
Driver/Sales Workers + Truck Drivers	29.6%	22.9%	52.5%
Teachers	27.3%	21.2%	48.5%
Firefighters	22.2%	17.2%	39.4%
Registered Nurses	18.7%	14.5%	33.1%
Police Officers	14.4%	11.2%	25.6%

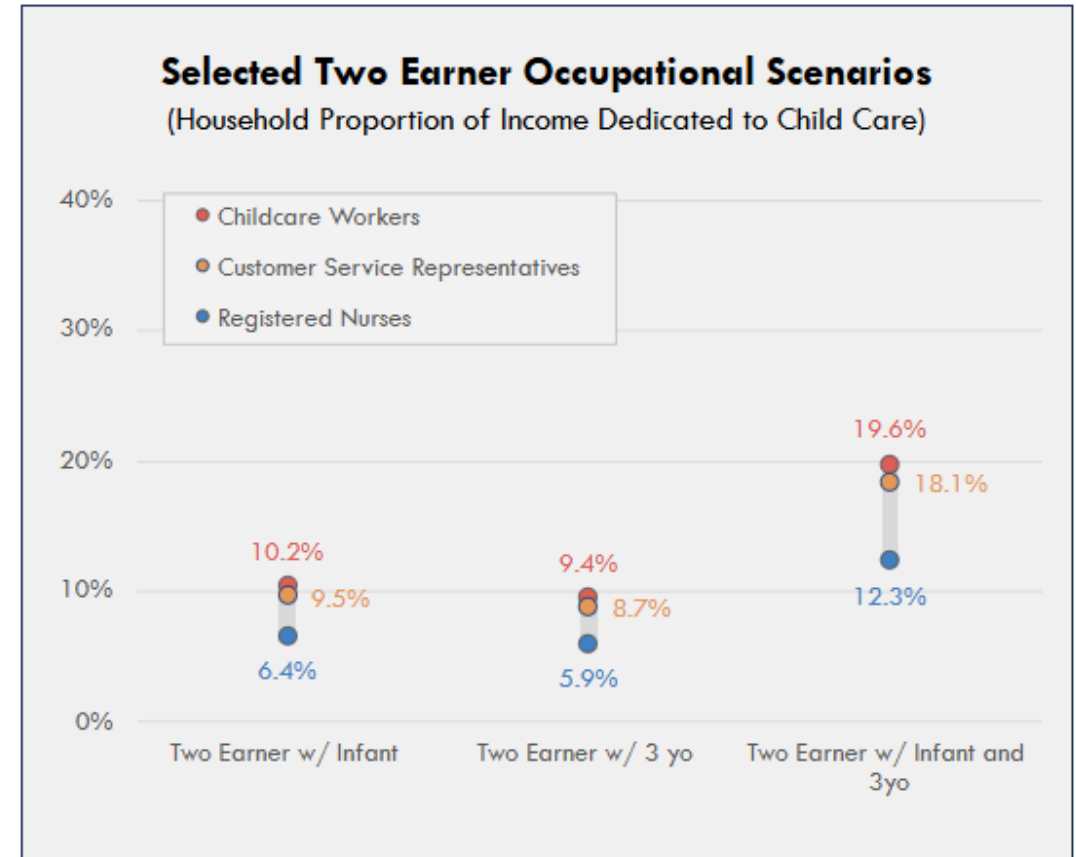
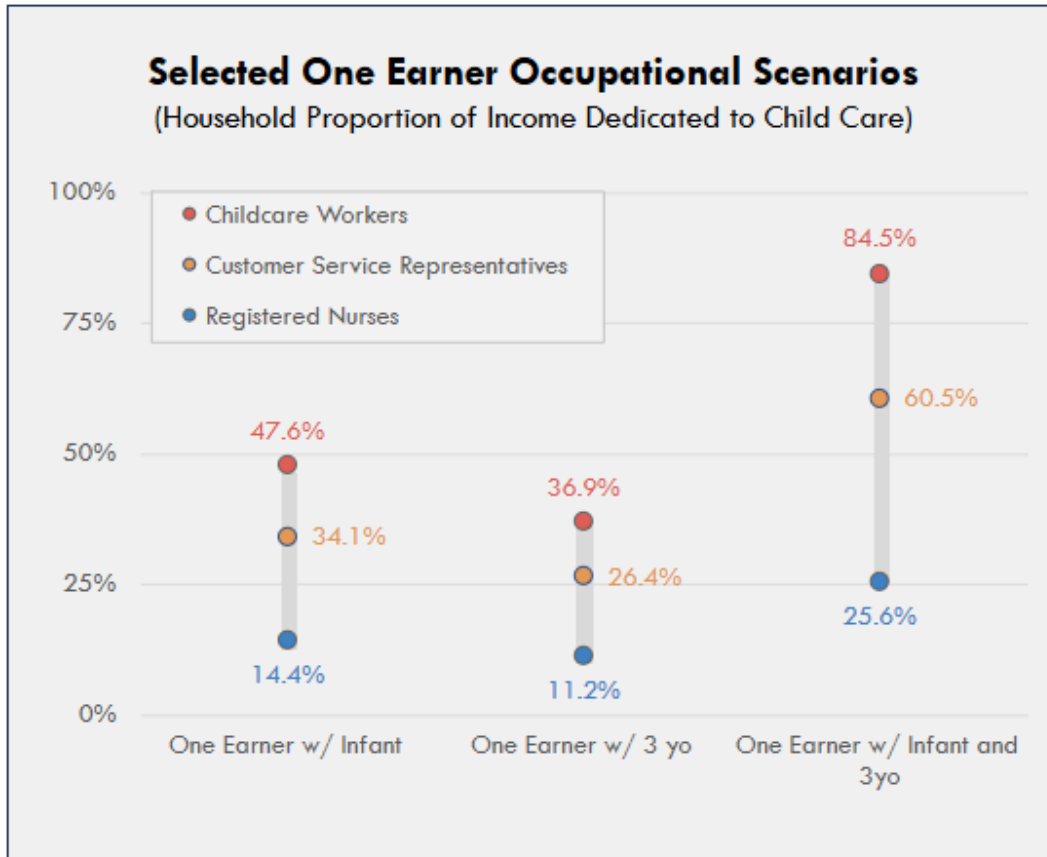
Selected Two Earner Occupational Scenarios

(Household Proportion of Income Dedicated to Child Care)

	Two Earner w/ Infant	Two Earner w/ 3-Year-Old	Two Earner w/ Infant and 3-Year- Old
Childcare Workers	16.1%	12.5%	28.6%
Building Cleaning Workers	16.0%	12.4%	28.4%
Home health and personal care aides	15.9%	12.3%	28.3%
Waiters and Waitresses	15.7%	12.1%	27.8%
Hotel, Motel, and Resort Desk Clerks	15.4%	11.9%	27.3%
Laborers and Material Movers	14.7%	11.4%	26.0%
Customer Service Representatives	14.1%	10.9%	25.1%
Driver/Sales Workers + Truck Drivers	13.3%	10.3%	23.6%
Teachers	12.8%	9.9%	22.7%
Firefighters	11.6%	9.0%	20.5%
Registered Nurses	10.5%	8.2%	18.7%
Police Officers	9.0%	7.0%	16.0%

■ <10% of Income ■ 10% to 25% of Income ■ 25% to 40% of Income ■ 40% to 60% of Income ■ 60%+ of Income

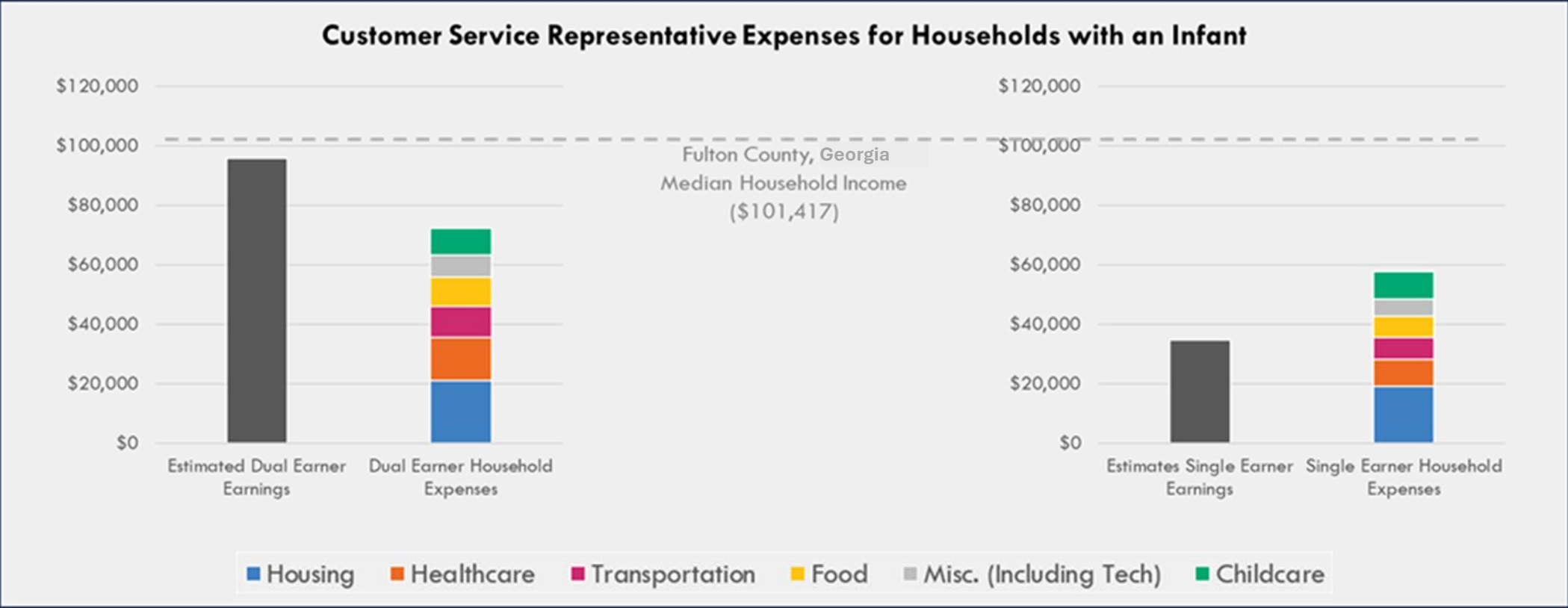
Fulton County, Georgia – HPI Range



Sources: Childcare Market Rate Survey, Lightcast, and 2023 ACS 1-year estimates

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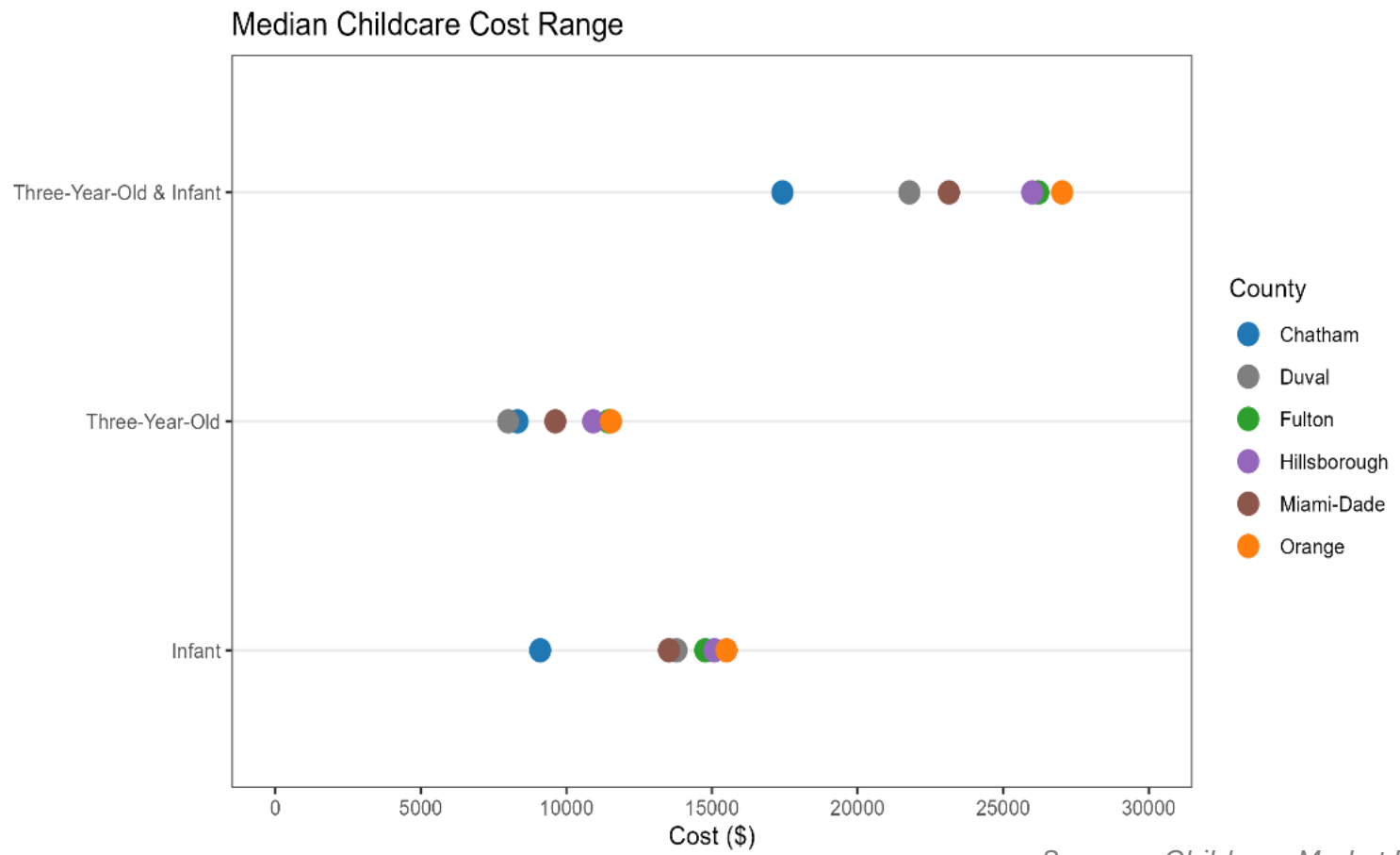
Fulton County, Georgia – Household Budget Context



Sources: ALICE, ACS 1-Year estimates, and author calculations

Unpublished research. Do not cite or distribute without author permission.

Median Childcare Costs Range by Type of Care and County



Sources: Childcare Market Rate Survey and authors calculations

Unpublished research. Do not cite or distribute without author permission.

Key Findings

- The analysis provides comprehensive quantitative evidence of the substantial childcare affordability challenges facing working families in high-growth metropolitan areas of Florida and Georgia.
- The analysis reveals that childcare costs consume a disproportionate share of household income, particularly for single-earner families and those employed in lower-wage occupations essential to community functioning.
- Childcare affordability varies dramatically by occupation and family structure.
- Regional variations in costs and wages create differential impacts across metropolitan areas.






Takeaways for Practice:

Employers, workforce intermediaries, and other community social service organizations can use this analysis to better understand the potential financial constraints for workers with young children and consider strategies that might help attract and retain employees by addressing childcare affordability challenges.

Community and state leaders focused on economic development, economic mobility, and strategies for meeting the talent needs of employers can use this analysis to better understand and address the potential childcare affordability constraints that can affect labor force participation.

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Metro Atlanta eXchange for Workforce Solutions

MEMBERSHIP



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MAX Resource Library
MAX Website



Professional Development

MAX Academy
MAX Minutes
MAX Talks



Connection

MAX Leadership Network
MAX Provider Council
MAX Data Council



Awareness

MAX Provider Portal
MAX Blog
MAX Member Spotlight



Ready to Join?

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UPCOMING WITH MAX

- **MAX ACADEMY...**

- November 20: Age as An Asset in the Workforce

- **MAX MINUTES...**

- November 21: Fostering Social Impact Partnerships with For Momentum

- **MAX ANNUAL MEETING...**

- December 10: Time of fun, food, and fellowship for MAX Members!

SPECIAL THANKS TO OUR ANCHORS!

