



FAMILY CHILD CARE
— EXPERTS —

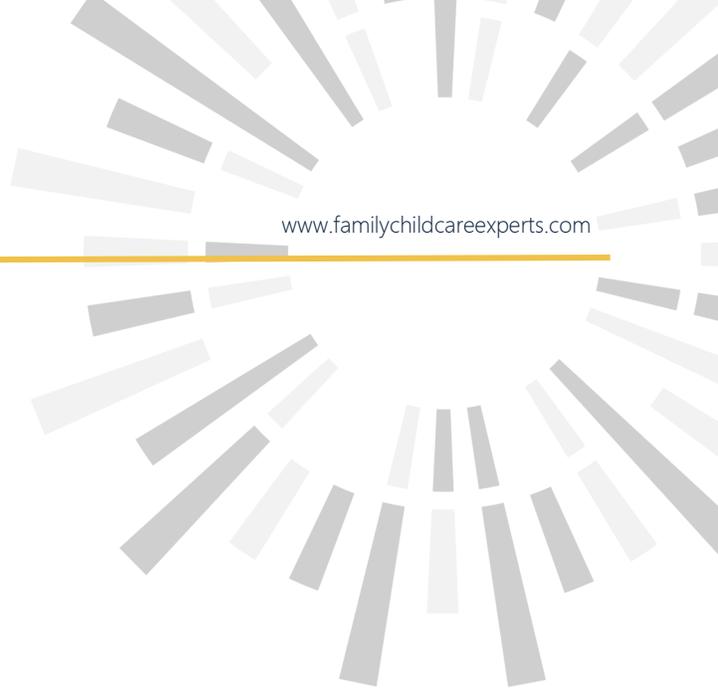
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San Mateo County Family Child Care Organization Presents:

FAMILY CHILD CARE INSIGHTS REPORT[©] San Mateo County





Overview



**FAMILY CHILD CARE
EXPERTS**



This report was commissioned by the San Mateo County Family Child Care Organization (SMCFCCO) with funding provided by Silicon Valley Community Foundation (SVCF) to gain insights directly from family child care business owners in order to inform organizational initiatives and provide valuable data for system planning in San Mateo County.

The report was compiled utilizing background information from SMCFCCO, as well as publicly accessible research at both the California and national levels pertaining to family child care practices, and analyzations of the Balance Survey[®] results, conducted with San Mateo County licensed family child care business owners by Family Child Care Experts, LLC[®].



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Background

Family Child Care Experts LLC® (FCCE), on behalf of the San Mateo County Family Child Care Organization (SMCFCCO), collected data from licensed FCC educators in San Mateo County, California, for the purpose of gaining insights to improve SMCFCCO advocacy efforts and contribute to the national view of the state of family child care.





Family Child Care Experts, LLC®

Family Child Care Experts LLC® is dedicated to gathering detailed family child care data in order to inform the systems that support this important sector of the early childhood education field (ECE). In order to truly see how systems affect FCC, the proprietary FCCE Balance Survey® asks the experts—the FCC business owners. The survey includes questions no one else is asking, diving deeper into the wide spectrum of elements impacting their work, including motivations, strengths, challenges and the relationships between them that affect retention and quality of care in family child care. We assist systems and organizations that support family child care to going beyond the one-size-fits-all approach to reaching their goals, collecting data and analyzing results to identify the combination of initiatives where targeted funding and support will have the largest impact on outcomes.



The survey results are illustrated in a “3 Wheels” visual model: the Business Wheel, Educator Wheel and Personal Wheel. Each wheel consists of a set of spokes that represent different aspects of the work and life of a family child care educator and business owner. The survey questions explore not only actual practices, but also the perceptions about many aspects of their work.

The proprietary FCCE algorithm assesses the responses to determine the strength of each spoke—whether they will remain full length (strong) or are shortened (weak). The “3 Wheels” model functions similarly to a tricycle: when all three wheels have strong spokes, they achieve balance allowing for smooth and efficient movement. Conversely, the presence of missing or broken spokes (shortened) creates weak and flat areas within the wheels, subsequently impacting overall forward movement.

When FCC educators encounter challenges in their business or teaching practices, or struggle with personal well-being issues, each encounter can have a cascading effect on the others, leading to instability. The primary objective of the 3 Wheels visual is to quickly identify areas of strength and challenge, providing insight to the systems and organizations that support family child care regarding where to concentrate their efforts and goals in order to facilitate successful progression.

By strategically directing support and associated funding towards achieving balance, not only are challenges overcome but the associated stress is alleviated. This expands the mental bandwidth for growth in all areas and empowers educators to thrive in their careers as early childhood education professionals which in turn expands their impact on the children in their program.

The Balance Report® data serves not only to provide insights to the individual FCC educators, but also to identify trends within the systems that support them. This data sheds light on underlying issues contributing to retention and recruitment when analyzed at the organizational level, as the following report demonstrates.

Note: FCCE uses the terms “FCC business owner” and “FCC educator” to reference the dual roles of a person running a family child care program throughout this report.



About the Authors

Patricia Dischler and Donna Fowler are both former nationally accredited family child care providers and Past-Presidents of the National Association for Family Child Care. Each moved from family child care into the broader field of early childhood education and have made significant contributions to the ECE field in their careers.



Patricia Dischler has worked over 35 years to elevate the field of family child care, from her 17 years as a nationally accredited family child care business owner, moving into her work as an

author and speaker on a wide range of ECE topics and organizational strategy. She served as President of the National Association for Family Child Care, represented the Wisconsin Family Child Care Association on the Wisconsin Early Learning Coalition and has been the recipient of many awards for her service in ECE, including the Wisconsin Governor's Award. She holds a bachelors degree in Early Childhood Development and has published a multitude of articles along with seven books, including *From Babysitter to Business Owner* (2005, Redleaf Press), which continues to be a leading source for FCC Improvement Projects and business courses. She has facilitated strategic planning and board development sessions for many state and local family child care associations, as well as direct coaching for their executive directors and board presidents. She provides coaching for family child care providers, school district ECE teachers, and the administrators and technical support coaches who work with them. She has presented numerous keynotes and trainings based on her books and as a consultant for Teaching Strategies on Creative Curriculum™ and GOLD™, both nationally and internationally for over 15 years. She works diligently to bring the voice of family child care to the systems who support them, using data informed strategies, and to shine a light on the uniqueness and value of this important sector of the ECE field that will guide strategic planning and create a pathway for success.



Donna Fowler is a dedicated early childhood education professional with over 25 years of experience. She has worked extensively with teachers, coaches, and administrators across various educational settings, including Departments

and Ministries of Education, International Schools, Head Start programs, private childcare, and family childcare around the world. For 14 years, Donna served as a nationally accredited family child care business owner and educator in Maryland, where she became a prominent advocate, serving as chair for the Maryland State Department of Education's Office of Child Care Advisory Council, Director of Public Policy and Lobbyist for the Maryland Family Child Care Association and President of the National Association for Family Child Care. As an expert in Implementation Science, Donna has played a crucial role in transforming early childhood practices, redesigning methods across 8,000 classrooms in New York City and implementing changes in Bermuda and the Philippines. Donna earned her masters degree in Early Childhood Education Curriculum and Instruction and holds a bachelor's degree in Organizational Management. Donna co-authored a groundbreaking report on family child care participation in state-funded mixed delivery preschool initiatives and successfully wrote a grant and implementation plan to support these efforts. This project, the largest of its kind, serves as a national model for FCC participation in school district PreK. Currently, she serves as the Senior Director of Implementation and Solutions Implementation at Teaching Strategies, LLC, where she continues to advocate for high-quality early childhood education.



San Mateo County Family Child Care Organization

The San Mateo County Family Child Care Organization (SMCFCCO) is dedicated to providing high-quality support, mentorship, and resources to family child care business owners. With a strong focus on elevating the quality of care, SMCFCCO offers educational opportunities, mentoring, and peer connection to strengthen the professional practice of its members. The association is committed to ensuring that the voices, experiences, and ideas of family child care professionals are valued and acknowledged. Through its efforts, SMCFCCO aims to cultivate a thriving, equitable, and resilient family child care community that benefits business owners

*SMCFCCO Vision:
Providing Resources for the child care
professionals, families and children of
San Mateo County*

The SMCFCCO FCC Insights Report[®] aims to inform a collaborative effort between multiple agencies in San Mateo County to support and elevate the child care industry by providing insights on how family child care professionals perceive their work. By identifying their strengths, as well as the obstacles creating imbalance, SMCFCCO aspires to identify areas for improvement within the supporting systems, serving as a voice for family child care professionals throughout San Mateo County.





National Landscape

Family child care (FCC) refers to professional care provided in the home of a family child care business owner for one or more children, typically of mixed ages. Depending on state regulations, FCC homes may be designated as small or large based on the number of children in care and may or may not require licensing or regulation.

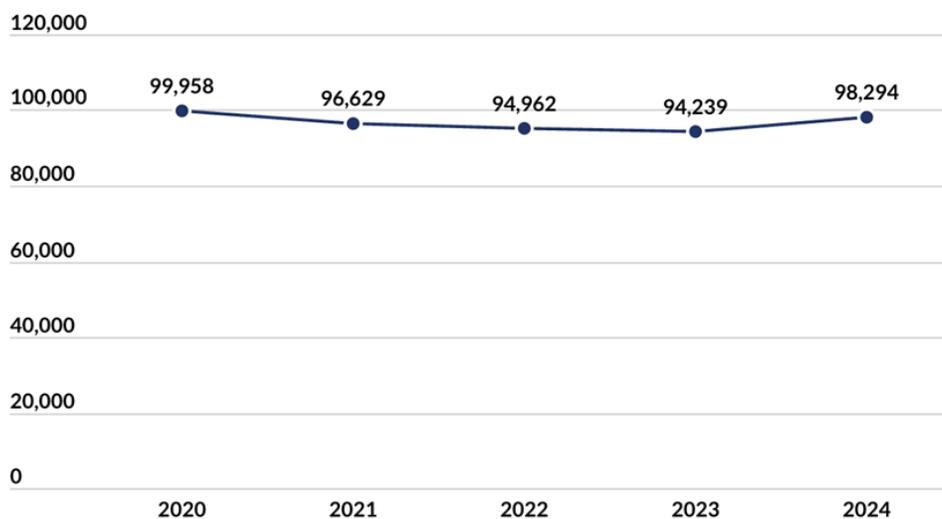
FCC represents the most common form of child care in the United States, with families selecting FCC for a variety of reasons. Research indicates that FCC primarily serves low-income families and offers care for infants and toddlers at higher rates compared to center-based programs (Barnett & Li, 2021; Data et al., 2021; NSECE, 2015). Key factors influencing families' preferences include: the affordability of FCC, smaller group sizes that can accommodate siblings, a home-like environment that aligns with cultural and linguistic needs, greater accessibility (especially in rural areas), and flexibility for varied work schedules.

Family child care particularly supports families facing barriers to access, including those with nontraditional work hours, rural residents, families with infants and toddlers, or those with limited English proficiency. Notably, the Administration for Children and Families reports that 40% of young children with working mothers are in family child care, more than any other setting (2016).

A multi-state study (Bromer et al., 2021) highlights the diversity among FCC business owners, indicating that the complexities of this field cannot be captured by a single data set. Family child care business owners enter the profession for various reasons, such as the ability to care for their own children while earning an income and the desire to influence their educational practices. Notably, about half of FCC business owners nationally lack prior experience in early care and education.

The child care workforce is diverse in age, with FCC business owners typically older than those in center-based programs—approximately 38% of FCC staff are over 50, compared to 26% of center-based staff. Additionally, the FCC workforce generally has

Figure 2: Number of Licensed Family Child Care Homes Open by Year*



*Source: Calculations based on CCAoA annual survey of states, 2020-2024. Based on data from 39 states.



lower levels of formal education, with 31% of family child care workers holding an A.A. or B.A. degree, compared to 52% of center-based staff (Bipartisan Policy Center, 2021). FCC also reflects the demographics of its community, which can be beneficial for dual-language learners, and are often more likely to speak the language of dual-language children than their center-based counterparts.

The availability of licensed FCC homes has fluctuated over recent years. In 2019, there were 107,041 licensed FCC homes across 39 states with available data. This number decreased to 99,958 in 2020 and fell further to 94,227 by 2023, reflecting a 12% decline since 2019. However, three states—California, Massachusetts, and Virginia—each saw increases of more than 10% in their FCC home supply. Additionally, six other states (Indiana, Kentucky, Maine, New York, Oregon, and South Carolina) experienced smaller increases in FCC home supply.

A recent study identifies key challenges contributing to the exit of FCC businesses nationally (Bromer et al., 2021):

- ◇ 80% cited difficulties with monitoring, licensing, subsidy payments, and quality rating systems.
- ◇ 63% faced economic challenges in operating their businesses.
- ◇ 53% reported adverse working conditions, including long hours, minimal benefits, and social isolation.

Failure to address the decline in FCC can pose multiple challenges within the broader early childhood education (ECE) system, including:

- ◇ Reduced choices for families that reflect their cultural and linguistic needs as well as personal values.
- ◇ Increased difficulties for families requiring non-traditional care options, such as night or weekend services.
- ◇ Expansion of child care deserts, especially in rural areas where FCC may be the only option.
- ◇ Declines in infant care availability, as fewer centers provide these services, making FCC the primary choice for families with infants and toddlers.
- ◇ Challenges for states in fulfilling Child Care Development Fund (CCDF) requirements, which support a diverse range of child care options, including FCC.

The Bipartisan Policy Center reports that while FCC is critical to a healthy child care market, it is declining nationwide. Optimizing support systems for FCC business owners is essential to reversing current declines in the field and ensuring families continue to have access to quality early childhood care and education. To address this, policies must intentionally include FCC and align strategies with the unique structure of FCC businesses and the families they serve.





California Landscape

In California, family child care plays a vital role in the early education landscape, offering home-based settings licensed under Title 22 that can serve up to 14 children and must meet staffing, safety, and educational standards. As of 2023, California had approximately 24,700 family child care business owners—predominantly women—out of a total of nearly 36,000 licensed child care facilities serving roughly 990,000 children.

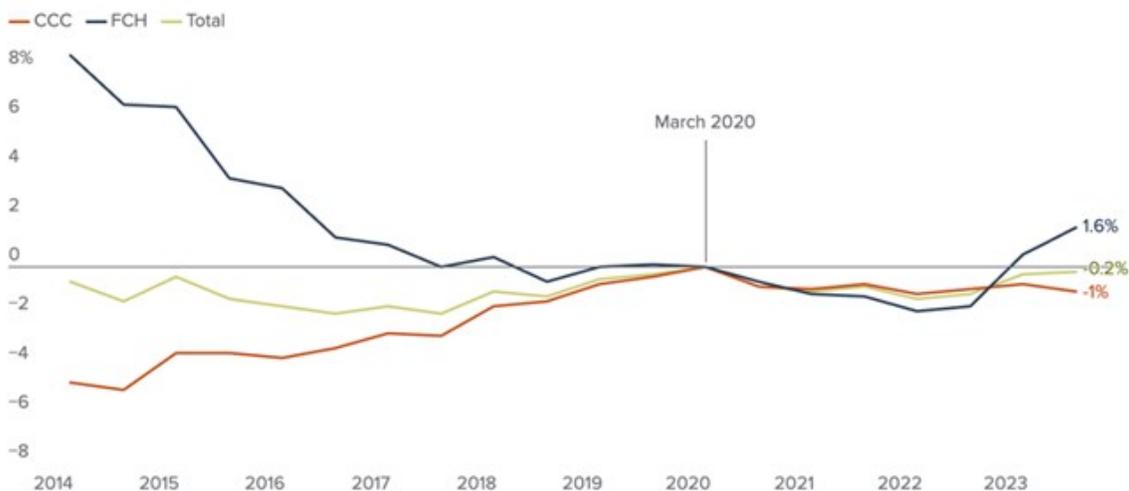
Family child care (FCC) businesses are regulated by the state’s Community Care Licensing Division, which oversees two categories of licensure: small family child care homes, licensed to care for up to eight children; and large family child care homes, which can accommodate up to 14 children with the assistance of an additional staff member.

From 2014 to 2022, California experienced a notable decline in the number of licensed FCC businesses, decreasing from 30,701 FCC businesses in 2014 to 25,284 in 2022—a reduction of 17.64%. However, starting in 2022, an influx of federal funding during the pandemic spurred a modest growth rate of 3% from 2021 to 2023, surpassing pre-pandemic levels.

Family child care homes are driving post-pandemic capacity growth among licensed providers in California

% change in child care capacity relative to March 2020

Sites



SOURCES: California Department of Social Services, Community Care Licensing Division as of 04/16/24; Author's Calculations

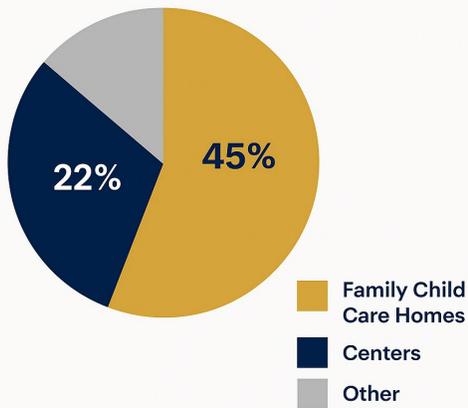
NOTES: Figure represents the statewide percent change in licensed child care capacity by provider type relative to March 2020 levels. Excludes school-age child care centers, inactive licenses, pending licenses, and license exempt providers including family, friend, and neighbor care and those caring for children from only one other family. Family child care homes include both large (<14 children) and small family homes (<8 children).

FROM: PPIC Blog, September 2024

Get the data • Embed • Download image



Types of Licensed Child Care Facilities in California (2023)



Conversely, child care centers have seen a decrease in both the number of sites and available spaces. There are significant regional disparities as well, with many Southern California counties nearing their previous capacity while others in the north have faced challenges.

Regardless of declines, however, family child care remains a substantial figure in the child care landscape in California, with 45% of the child care licenses representing FCC businesses.

Statewide licensed child care meets just a fraction of demand: one licensed slot is available for every four children ages 0–12 from working families, and only one in nine eligible children receives subsidized care. With rising costs—averaging nearly \$20,000 annually for infant care in California—and deep inequities in access, the sector remains under strain (Procare, 2024).

Upcoming changes, such as the expansion of Transitional Kindergarten (TK) and new rate-setting for publicly supported care, are likely to impact the overall market. Ongoing monitoring will be essential as these policy changes unfold to understand their effects on families and FCC businesses.





San Mateo County Landscape

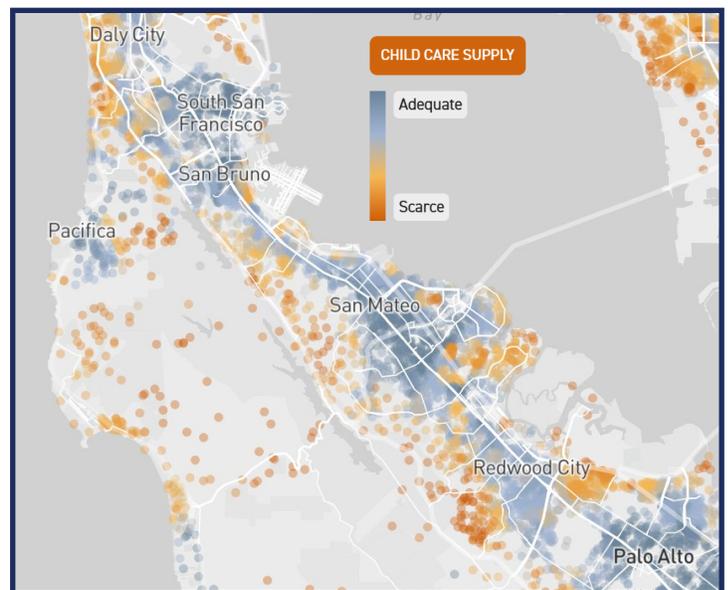
Family child care in San Mateo County, California, offers a warm, home-based alternative to traditional child care centers. Licensed FCC homes can care for up to eight children in a residential setting, delivering personalized attention, flexible scheduling, and often bilingual or culturally tailored programming. Families seeking quality care can turn to local agencies like 4Cs of San Mateo County, which assist with referrals and subsidy applications. A variety of support for FCC business owners is offered through the San Mateo County Family Child Care Organization (SMCFCCO), 4Cs, and other community based organizations.

Types of FCC Businesses in SMC:
179 Small FCC Homes
294 Large FCC Homes

San Mateo County has seen a decline in FCC businesses, similar to the national trend, with a decrease from 626 FCC homes in 2017 to 473 as of April 2025, representing a 24% decline. Currently, San Mateo County has 179 small FCCCH and 294 large FCC homes. The county faces a significant shortage of infant care, with a deficit of approximately 1,403 spaces, according to the 2025 Child Care Supply and Demand Analysis. Despite this shortage, 80% of the FCC homes—totaling 377—have openings, including 213 vacant infant spaces, as reported by the 4C’s Child Care Openings website. The discrepancy between these findings deserves some re-search, the following Insights Report[®] attempts to shed some light on current practices and challenges with enrollment in family child care in SMC.

There is potential for the demand for care to decline due to a decrease in the number of children under the age of 12 in San Mateo County. As seen in the graphic from US Child Care Deserts, much of SMC is reported as having adequate availability of child care spaces, with only small areas of scarcity south of Redwood City and east of Pacifica.

In addition, a decline in available clientele for FCC businesses is likely with the introduction of statewide Transitional Kindergarten (TK). In 2021, California passed AB130, the Education Omnibus Budget Trailer Bill, which funds TK for all four-year-olds in the state. TK programs are offered for a minimum of three hours per day in public schools, with full implementation in the 2025-2026 school year. The implications of this initiative for the recruitment and sustainability of family child care homes remain uncertain. The following Insights Report[®] attempts to explore these issues and offer recommendations for protecting this valuable option for families in SMC.



Source: US CHILD CARE DESERTS, www.childcaredeserts.org



Results

Using data collected from the Balance Survey[®], FCCE analyzed results for trends, challenges and opportunities looking closely at the business practices, educator practices and personal well-being for survey respondents.



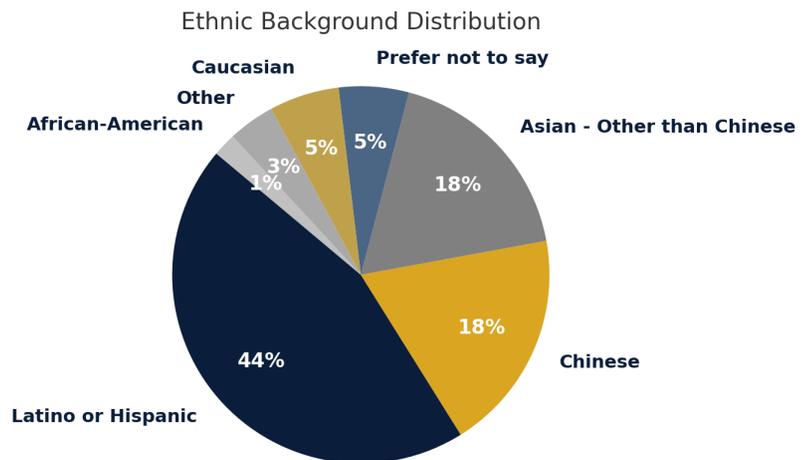
Who Participated

The Balance Survey[®] was distributed to 250+ licensed family child care business owners in San Mateo County (SMC) through the San Mateo County Family Child Care Organization (SMCFCCO) and its partners. This distribution took place via email and direct communication between April 30, 2025, and May 11, 2025. To accommodate all participants, webpage translation instructions using Google[®] were provided at the beginning of the survey, and SMCFCCO, Unitedly and Child Care Business Institute provided translation support services. The survey received 91 responses. Additionally, SMCFCCO hosted five listening sessions, both in person and virtually, allowing FCC business owners to share their insights and feedback on work, policy and available services in SMC..



Demographics:

- ◇ Gender: 93% Female, 6% male, 1% Prefer not to say
- ◇ Marital Status: 59% Married, 34% Single, 7% Prefer not to say
- ◇ 57% are the sole income provider in the household
- ◇ 63% serve state subsidy families
- ◇ 57% licensed as Large Family Child Care Homes
- ◇ 43% licensed as Small Family Child Care Homes

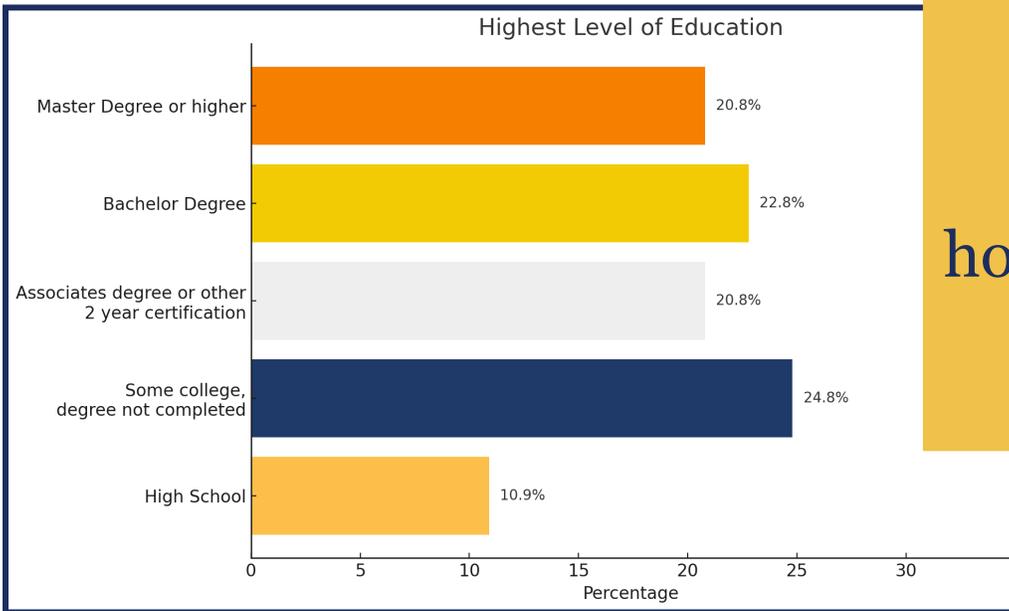


67% of participants had previous experience in early childhood education before opening their business.

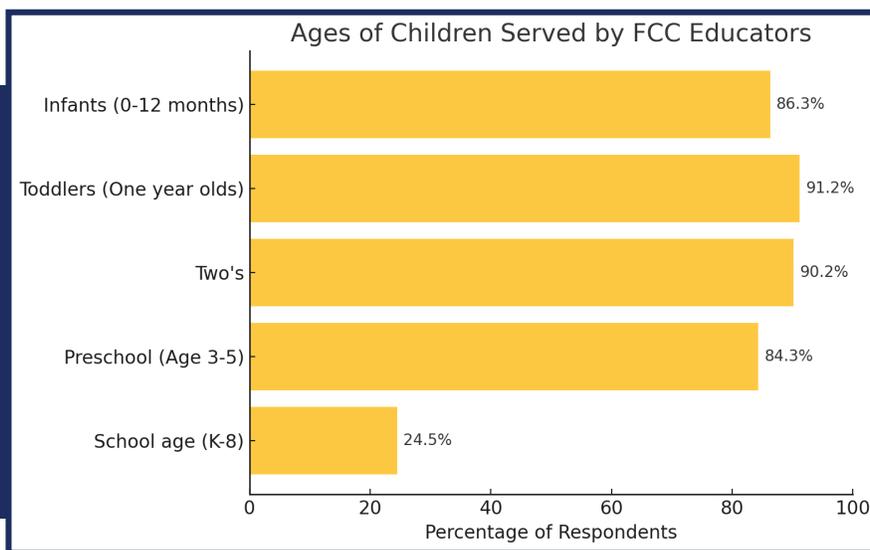


Participants reported three primary reasons for opening their family child care business:

- ◇ 46% - To stay home with my own children and create income
- ◇ 28% - To have control over my program practices and business
- ◇ 19% - To care for children of family, friends or neighbors that need it



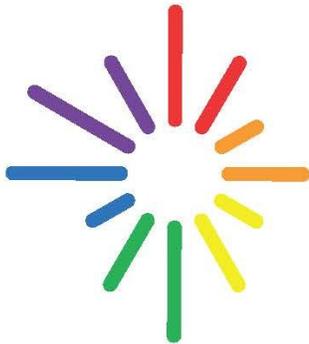
65% of FCC Educators hold some type of degree



Note: All quotations included in this report were gathered through Listening Sessions or the Balance Survey[®]. Selected quotes reflect themes expressed by multiple participants. Stand-alone comments are noted as such within the text.

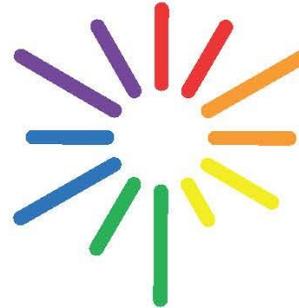


Business



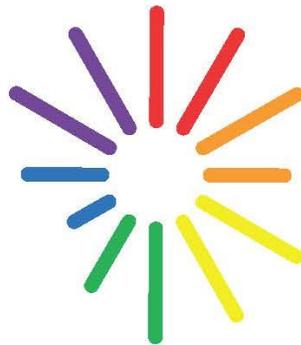
- Record Keeping
- Fiscal Management
- Enrollment
- Compliance
- Contract/Policies
- Technology

Personal



- Commitment to Field
- Family Support
- Personal Well-being
- Professional Development
- Connection to Field
- Working Conditions

Educator



- Environment
- Teacher-Child Interactions
- Curriculum
- Screening & Assessment
- Challenging Behaviors
- Parent Communication

READING THE BALANCE REPORT[©]

Each wheel contains “spokes” that reflect responses from the Balance Survey[©], organized into six topic areas.

Each topic area is represented by two spokes. The representation of the spokes is as follows:

- Full Spoke = Strength in this Area
- Partial Spoke = Partial Challenge in this Area (the shorter the Spoke, the greater the challenge)
- No Spoke (dot) = An Area of Extreme Challenge

This report analyzes the results along with inconsistencies with responses, correlations between answers, and trends seen in the group. For example, when the two spokes in any area do not match, it can signify a difference between perception and practice. Additionally, a wheel with missing or partial spokes will create imbalance for the respondent and have a negative impact on the other two wheels.



Results: Overview

The results of the assessment of family child care (FCC) business owners in San Mateo County (SMC) reveal notable strengths across multiple domains, with only moderate areas of weakness and imbalance. The *Educator Wheel* emerged as the strongest of the **three focus areas**, showing full strength in the spokes of Environment, Curriculum, and Parent Communication. These findings align with participant perceptions, with 83% self-reporting that they feel strong to very strong in their educator practices.

FCC educators reported especially positive relationships with the children and families they serve, a hallmark strength of family child care. Many entered the field in order to serve their communities, making it a priority from the start to build close relationships.

“I educated myself and earned my BA after a parent urged me to become a pre-school because she had visited six in our area and she thought I did more to help her children learn than what she saw in any of them.”

When asked to identify their current highest priorities from eight possible listed, participants reported the following (in order):

1. Fill Openings
2. Increase Income
3. Expand to Large Family Child Care

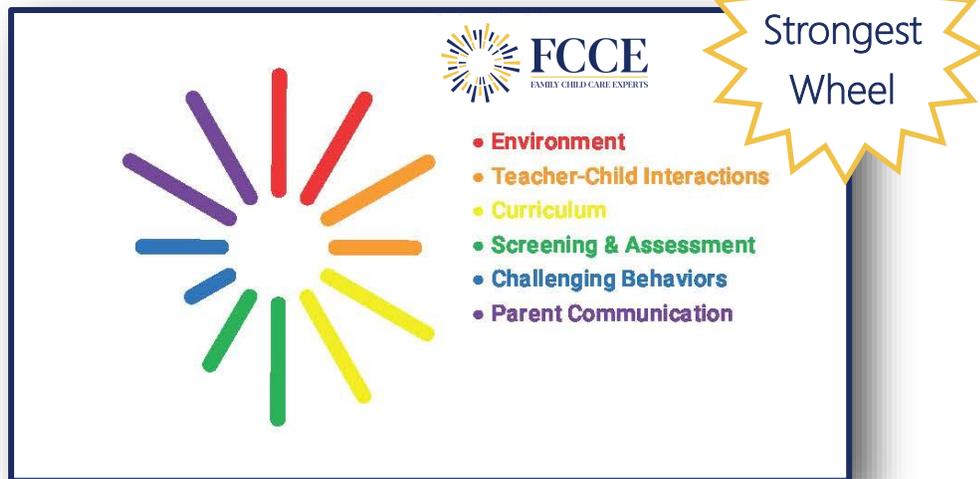
These priorities align closely with the areas of weakness identified in the *Business Wheel*, particularly enrollment and financial stability.

Despite any challenges, FCC educators in SMC are delivering high-quality care and education, maintaining strong family relationships, and demonstrating an ongoing commitment to professional growth. These accomplishments are worth celebrating—and they merit a deeper investment in support that will allow all FCC businesses to thrive.





Analyzing Individual Wheels



Educator Wheel

Strengths (Full Spokes):

- ◇ **Environment** - 90% of FCC educators report having sufficient space to meet the needs of all children in their care, and 80% express satisfaction with their room arrangement and available materials.
- ◇ **Curriculum** - 89% of FCC educators are confident in developing individualized lesson plans, and 81% report maintaining a balanced approach between teacher-led and child-led activities—demonstrating strong curriculum practices.
- ◇ **Parent Communication** - 81% of FCC educators reported a deep understanding of each child's family, while 88% feel somewhat-to-very comfortable communicating with parents, including around sensitive topics such as challenging behaviors.

*89% of SMC FCC Educators are Confident
in Individualizing Lesson Plans*



The alignment between the Environment, Curriculum, and Parent Communication components illustrates the consistency between perceived strengths and actual practices. FCC educators take pride in their child care spaces, programming, and relationships with families. Their commitment to children and their communities is evident in both the data and their open-ended responses, which include:

- ◇ *“I love what I do!”*
- ◇ *“We are a key part of every community's success.”*
- ◇ *“I am here for the family.”*
- ◇ *“It's hard work and it's really, really important work for us.”*
- ◇ *“The families are so grateful for me.”*

Environment:

FCC educators in SMC generally report having adequate space and materials to meet the developmental needs of the children currently in their care, 90% satisfied. This positive outlook may be attributed, in part, to several local initiatives that have provided grant funding and free materials to support FCC programs. While materials are consumable and require regular replenishment, the overall satisfaction expressed by educators suggests that future funding may have broader impact if directed toward other areas of need. The exception for this would be for those looking to expand the number of children served, in which case expansion grants for building or renting larger space would be needed.





One area where space remains a concern is in the ability to expand licensure to operate as a Large FCC Home. Several respondents noted challenges in securing grant funding specifically for home modifications or renovations required for license expansion. However, for renters, often the only option for expansion was to move to a larger, more expensive, location. This issue is addressed in greater depth in the *Exploring Challenges* section of this report.

FCC educators make individual choices about how to balance personal and professional space within their homes. Over half report having “Exclusive Use Space,” defined as areas dedicated solely to their child care program (e.g., a walk-out basement or designated room).

Trends by years in business reveal a shift:

67% of educators in their early years of business report having Exclusive Use Space.

This drops to 44% by years 5–10, reflecting an increase in the use of shared space.

This shift suggests a move toward a more home-like environment, which aligns with what many parents seek in FCC settings—emotional comfort, flexibility, and cultural familiarity (Riley et al., 2003). Demographic analysis showed that 67% of those using Exclusive Use Space had prior experience in early childhood education (ECE). This experience in center or school district classrooms may have influenced the desire to replicate a classroom setting. In addition, those who achieved college degrees, or enrolled in child development classes, may have been influenced as well since most ECE curricula centers on a standard classroom environment and gives limited attention to home-based child care (Gilken, Longley, & Crosby, 2022).





Curriculum:

FCC educators consistently demonstrate a commitment to individualized care and developmentally appropriate practices. 89% expressed confidence in developing individualized lesson plans.

Many respondents shared experiences of supporting children with special needs, highlighting a notable increase in the number of children requiring such support over the years. One educator noted that four out of five children in her care had special needs.

“There is a very big crisis of autism, speech, and feeding.”

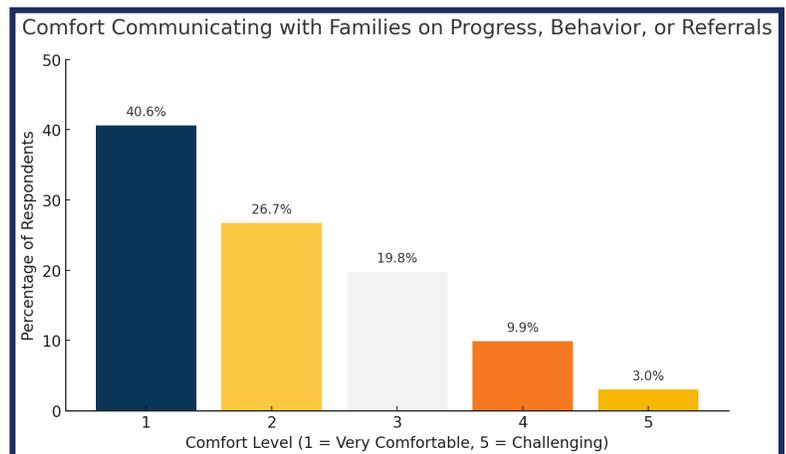
Educators are actively seeking professional development to better support children with disabilities. As one stated: “I would like to take more courses or learn about the latest things that exist regarding autism, speech problems, and so on.”

FCC educators employ a variety of teaching strategies in their programs, often blending both teacher-led and child-led approaches. Research strongly supports the value of a balanced curriculum that incorporates opportunities for guided instruction alongside child-initiated play. This dual approach enhances learning by allowing educators to introduce new concepts in structured settings, while also giving children the freedom to explore, experiment, and apply new knowledge through play-based experiences (Copple & Bredekamp, 2009; Epstein, 2007).

FCC educators in SMC demonstrate a strong alignment with this evidence-based practice. A notable 81% report intentionally incorporating a balance of teacher-directed and child-led activities into their daily planning. This reflects a deep understanding of developmentally appropriate practices and underscores the capacity of FCC educators to create responsive, engaging learning environments that support children’s growth across all domains.

Parent Communication:

At the heart of family child care is a commitment to families. FCC educators not only prioritize strong relationships with the children in their care, but also intentionally foster meaningful partnerships with their families. 81% reported a deep understanding of each family’s culture, circumstances, and aspirations for their children. It is therefore not surprising that the majority of FCC educators report having positive, trusting relationships with families that support open and effective communication—even around sensitive topics such as behavioral concerns or service referrals.





Challenges (Shortest Spokes):

- ◇ **Challenging Behaviors** - 65% would consider giving notice to a child because of challenging behaviors. Additionally, 64% often feel stressed by challenging behaviors, with 24% reporting daily stress.

Managing challenging behaviors emerged as a significant area of concern for FCC educators. **This was the only area within the *Educator Wheel* that consistently displayed shorter spokes, highlighting it as a clear and pressing challenge.** Challenging behavior is defined as “any repeated pattern of behavior...that interferes with or is at risk of interfering with the child’s optimal learning or engagement in pro-social interactions with peers and adults” (Smith & Fox, 2003, p. 6).

When filtered by cultural background, notable differences emerged:

- ◇ Among FCC educators identifying as Chinese, 79% reported they would consider giving notice due to challenging behaviors, compared to 65% in the full group.
- ◇ 42% of Chinese-identifying educators reported experiencing daily stress related to these behaviors, a marked increase from 24% overall.

The high levels of stress are likely to also contribute to decisions around enrollment, which is counterproductive to sustaining stable enrollment and business viability. This underscores the critical need for targeted supports that help FCC educators retain children by effectively working with families and managing behavioral challenges.





Short Spokes of Note:

- ◇ **Teacher-Child Interactions** - 97% of FCC educators report they have a close connection to all the children in their care. However, 41% report it being somewhat difficult to find time to spend quality time with each child due to the demands of their role.
- ◇ **Screening and Assessment** - 51% do not use a developmental screening tool. Additionally, only 23% of FCC educators are conducting daily observations on children's development.

This highlights areas where FCC educators show commitment and perceived strength, yet where practical implementation presents notable challenges.

Teacher-Child Interactions:

While educators value and prioritize strong relationships with children, their dual role as both educator and business owner can limit the time available for sustained, high-quality interactions. Given that **73% of FCC educators report feeling moderately to strongly overwhelmed by the breadth of their responsibilities**, it is not surprising that this impacts their ability to fully engage in their role as educators. Building these relationships is foundational to early childhood education, and FCC educators are aware of their importance. Many expressed ongoing efforts to overcome time constraints by learning best practices and maintaining strong, nurturing connections with each child.

A compelling example was shared by one educator caring for an infant who cried persistently throughout the day. The child's mother, exhausted and stressed, was unsure how to help. The educator dedicated focused time to soothing the infant and coached the mother through strategies she had found effective. Reflecting on the experience, the educator shared: "The mummy said thank you, because you helped me a lot. And that was enough for me." This example demonstrates the deep emotional investment and impact FCC educators have—not just on children, but on families as a whole.

Screening & Assessment:

Effective individualized planning relies on regular, structured observations and developmental assessments. The limited use of screening tools and the low frequency of daily documentation suggest that educators may face barriers such as:

- ◇ A lack of formal training on screening and assessment tools
- ◇ Time constraints due to the demands of running a home-based business
- ◇ Restricted access to specialized tools designed for optimal use in mixed-age environments, such as family child care settings.

Notably, several local agencies and colleges report including content on developmental screening and observation in their training and coursework. However, this does not always translate into day-to-day practice. To bridge this gap, FCC educators would benefit from targeted support that addresses both the why and the how—why data-informed planning matters, and how to realistically integrate observation and assessment into their daily routines.



Personal Wheel

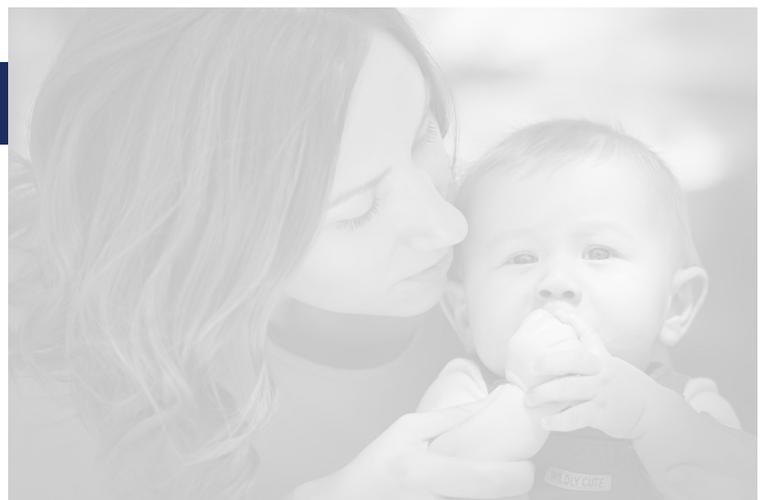
Strengths:

- ◇ **Family Support**—78% report having the support of their family for having a business in their home.
- ◇ **Professional Development**—While most exceed the required minimum training hours each year, only 58% are creating a plan for their professional development.
- ◇ **Connection to the Field**
- ◇ **Working Conditions**

While the Personal wheel did not have areas of full strength (characterized by two full spokes in an area) there were four areas which showed strong self-reported perceptions and moderate levels of actual practice.

Family Support:

The support of a FCC professional's family is vital to their longevity in the field. Fortunately, 78% of the respondents reported that having a business in their home was not a cause of conflict with other family members. Additionally, 66% reported that their family members often help out with their business in some capacity, further indicating a supportive working environment.





Professional Development:



In the Family Child Care Landscape Analysis: San Mateo County[®], a wide range of professional development offerings were reported by the many agencies working to provide a supportive system for family child care in SMC. Despite the availability of coaches to assist with the development of professional development plans through the Quality Counts initiative, only 58% of survey respondents reported that they create a professional development plan each year. In the Landscape Analysis, it was reported that Quality Counts served 69 FCC professionals in 2024, representing 17% of the field. Given these results, it is imperative more be done to engage FCC professionals in the practice of planning for comprehensive professional development.

The quantity of professional development hours does not seem to be a significant issue, as 72% of professionals reported that they often exceed the required hours for licensing each year. However, further exploration is needed regarding the diversity of topics and types of professional development received. Research underscores the importance of comprehensive planning in early childhood education (ECE). Key findings from various studies indicate that high-quality professional development—when strategically planned and sustained—directly contributes to improved teaching practices, increased retention, and enhanced child outcomes.

“The most effective professional development is part of a coherent system, tailored to the context, and aligned with standards and child outcomes.”

-Institute of Medicine & National Research Council, 2015

Professional development plans must extend beyond a mere list of topics to also incorporate a strategy for implementation that includes coaching or mentoring support. “Effective professional development is ongoing, includes coaching or mentoring, and is aligned with program goals and children’s needs.” (Zaslow, et al, 2010) Agencies that provide coaching and mentoring in SMC were identified in the FCC Landscape Analysis[®] as well: Quality Counts (initiative implemented through 4Cs), SEIU (Service Employees International Union) and SMCCD/BAEC (San Mateo Community College).

Professional development, when inclusive of coaching and connection to peers, becomes a powerful tool for retention of family child care businesses (Bromer & Porter, 2019):

Support Type	Evidence of Impact	Outcome
Staffed FCC Networks	Higher quality scores, retention boost	Sustained business operations
Peer Associations	Emotional, informational, and practical support	Increased resilience & retention
Peer Mentoring	Higher retention among mentees	Peer-based retention mechanism
Coaching	Improved teaching practices, individualized support	Enhanced educator effectiveness and child outcomes



Connection to the Field:

In SMC, just over half (54%) of FCC professionals reported feeling strongly connected to their communities, including their neighborhoods and community spaces such as libraries, resource and referral agencies, and professional associations. However, this leaves room for improvement, with 46% of professionals not feeling strongly connected in their community. Engaging in professional development opportunities helps to connect FCC professionals to the broader field of ECE as does involvement with local and state activities such as conferences, child care fairs in their community, Provider Appreciation Day events, and similar activities.

Local child care fairs were brought up often in the Listening Sessions, with mixed feelings:



- ◇ *"In San Carlos, we had a child care fair, and had a good turnout. We'll be bigger next year!"*
- ◇ *"It's during the day when you're working. I'm busy on Saturday."*
- ◇ *"Frankly, most people were looking for preschool, not infant/toddler. I didn't get clients but it did give me exposure and I have had more hits on my Facebook page."*
- ◇ *"I think it's good to spotlight family child care. I think most parents want their children in family child care, at least for those first few years."*

WAKE UP CALL:

73% indicating they have little to no relationship with other FCC professionals.

FCC professionals report limited peer connection, with 73% indicating they have little to no relationship with other FCC professionals. This isolation may negatively impact their engagement with available services and supports offered by local agencies. When FCC professionals are able to exchange information and share positive experiences with resources, their confidence in those services—and overall engagement—tends to increase.

Language barriers can create obstacles to connection among FCC professionals. Those who cannot access support groups in their primary language may miss out on meaningful engagement and peer learning opportunities. Establishing language-specific FCC support groups, along with inclusive cross-language communities, could enhance comfort and cohesion within the field.

Research suggests that strong peer relationships are a critical factor in retention. FCC professionals who have trusted peers to turn to during challenges—especially those who understand the unique nature of home-based care—are more likely to remain in the field (Bromer & Porter, 2019).

"Being a part of the SMCFCCO support group is how I know everyone I know, even the child care programs that are close to me, I only know because of this group!"



Working Conditions:

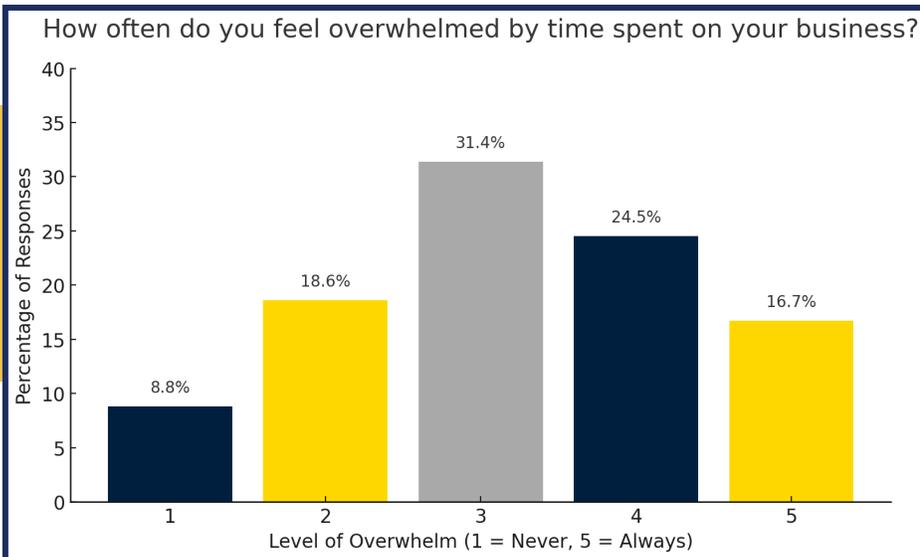
Many aspects of balance in the Personal Wheel are affected by working conditions, the level at which a FCC professional feels overwhelmed each day can affect their work as an educator and as a business owner. Feelings of being respected, or not, can also affect how the FCC professionals view themselves and how they interact with both parents and children, which can also affect their business practices. It is a complex area to explore. FCC professionals in SMC report generally feeling respected, with 60% reporting feelings of respect. But this still leaves 40% of this field struggling with a sense of respect.

Many factors feed into this response, such as how:

- ◇ a parent treats them,
- ◇ other ECE professionals treat them,
- ◇ agency staff treat them,
- ◇ state monitoring staff treat them,
- ◇ even how they simply feel about themselves, including their education level, personal relationships, and if they feel overwhelmed with their work.



The ability to attend professional meetings or training can significantly impact feelings of respect among family child care (FCC) professionals. Notably, only 60% of FCC business owners reported utilizing substitutes to attend personal appointments or training sessions. While using substitutes for meetings and training is a common practice among center or school professionals, many FCC providers lack this option. Additionally, FCC has an 80/20 rule, Title 22 Section 102417(a), requiring their presence onsite 80% of the hours of care daily, even when providing qualified substitutes. This rule does not apply to center or school early childhood programs. Awareness of these disparities compared to their peers can contribute to feelings of inadequacy among FCC professionals.



Feeling overwhelmed, with the responsibilities of both a business owner and an educator, in addition to typical work/life balance issues, can damage self-esteem and further thoughts of being unworthy of respect. With only 8.8% of FCC professionals reporting never feeling overwhelmed, the clear majority struggle often with these feelings.



“When teachers feel emotionally exhausted or overwhelmed, their ability to respond sensitively to children is reduced.”

— Jeon, L., Buettner, C. K., & Snyder, A. R. (2014)



Balancing personal and family time is a challenge for all working individuals, and the extended hours of operation for FCC businesses exacerbate this difficulty. Among SMC respondents, 63% reported that they can allocate sufficient time for themselves and their families. However, this leaves 37% of participants grappling with the stress of balancing work and life, which may contribute to retention decline in the absence of robust support networks. Enhancing connections with peers could be a key factor in fostering a greater sense of work-life balance among FCC business owners, where improving connections with peers can correlate to higher feelings of work/life balance.

Studies indicate that early childhood teachers experiencing high levels of stress and depressive symptoms are less likely to engage in positive interactions and demonstrate responsiveness—key elements of effective teaching. When educators feel overwhelmed or emotionally drained, they may reduce individualized attention, employ fewer intentional teaching strategies, rely more on control and routine rather than observation-based planning, and exhibit less warmth and responsiveness, all of which can negatively impact child outcomes.

Challenges:

- ◇ **Personal Well-Being**—Long hours, few benefits, and a lack of support system are creating stressful conditions for professionals.

The role of a FCC professional can be quite demanding, characterized by long hours, low compensation, and significant responsibilities. On average, FCC professionals work between 50 to 65 hours per week (Bromer & Porter, 2019).

This includes:

- ◇ Caregiving hours: 45–55 hours per week directly caring for children, often with early morning and late pick-up times.
- ◇ Non-contact hours: An additional 10–15 hours weekly on administrative tasks (e.g., record keeping, lesson planning, cleaning, communication with parents, training, and compliance documentation).

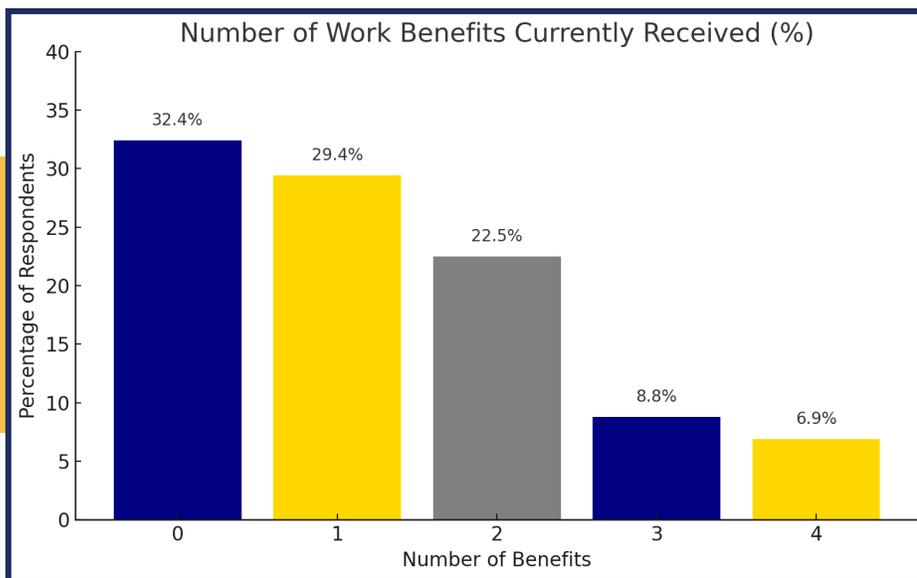
“As women and educators we’re always last. We need to take care of ourselves in order to care for children.”



In addition, FCC professionals that serve families working non-traditional hours often describe their work as a “24/7” job (Porter et al., 2010).

The extended work hours required of family child care educators often contribute to significant work-life imbalance. **Nearly half (49%) report that they do not have sufficient time to manage both their professional responsibilities and their personal or family life.** This lack of balance is a key contributor to stress and burnout, further threatening the long-term sustainability of their work in the field.

Another stress factor to consider is that of the lack of benefits in FCC, with 32% reporting they have no benefits at all. Survey respondents were given a list of four benefits (health insurance, vacation pay, paid sick time and retirement contributions) and asked how many of these they currently have:



The absence of employer-sponsored benefits—such as health insurance, paid time off, and retirement contributions—further contributes to stress and undermines long-term sustainability. A large majority of FCC professionals have very few benefits, with only 7% reporting they have all of those listed.

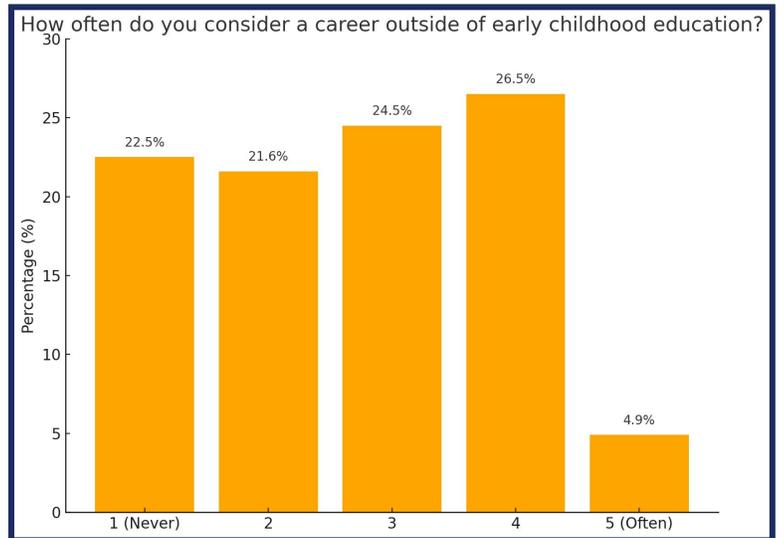
Emotional exhaustion is exacerbated by feelings of professional isolation and a lack of recognition. These cumulative stressors have been identified as significant factors influencing the decision to leave the field. Therefore, implementing targeted support and policy solutions is crucial for retaining this vital segment of the early care and education workforce (Bromer, 2019; Bromer & Porter, 2019; Porter et al., 2010; NWLC, 2021).

“As a child care provider and self employed, at no benefits at all aside from having our own contract like paid vacation for a couple days only and holidays, it would be very nice if there's a fund that we can get a loan or financial support in case of family emergencies, also programs that would benefit those who are about to retire.”



Short spokes of note:

Commitment to the Field—Low financial stability and high stress are creating conditions that drive FCC professionals out of the ECE field.



While it is encouraging that only 5% of FCC professionals frequently consider leaving the field, it is concerning that only 23% report never contemplating such a move. This means that a significant majority—72% of FCC professionals—think about leaving the profession at least occasionally.

WAKE UP CALL:

50% of family child care business owners would leave this career in order to make more money.

This figure underscores the persistent stressors and challenges faced by FCC professionals, including long work hours, lack of benefits, professional isolation, and financial pressures. The fact that such a large proportion of the workforce contemplates leaving the field highlights the urgent need for comprehensive support, sustainable compensation structures, and targeted retention strategies to stabilize and strengthen this vital segment of the early care and education system.



Business Wheel

Strengths:

- ◇ **Record Keeping**—A strong majority, 93%, reported no record-keeping violations in the past year. While 57% indicated that these responsibilities are manageable.
- ◇ **Compliance with Licensing**—Although monitoring visits can be stressful, 66% of FCC business owners felt adequately prepared without needing to make changes, and only 32% reported moderate to high stress during such visits.
- ◇ **Technology Use**—77% of participants use technology regularly, with most reporting little to no stress when adopting new tools or systems.

Despite the SMC Landscape Analysis[®] showing a wide variety of business practices support available in SMC, there were no areas exhibiting full strength (indicated by two complete spokes) in the *Business Wheel*, three areas demonstrated moderate strength, characterized by strong self-reported perceptions alongside only moderate levels of actual practice. These areas are notable, as they relate primarily to regulatory responsibilities connected to regulations for either licensing, serving subsidy families, or participation in a program such as the Child and Adult Food Program (CACFP) or Early Head Start/Head Start —areas often assumed to be burdensome for FCC business owners, but appear to be manageable for SMC FCC business owners.

Record Keeping

Record keeping is a critical but often burdensome component of operating a family child care business. FCC business owners must manage extensive documentation, including child enrollment and health records, income and expenses, tax filings, licensing compliance, and child development assessments. These administrative responsibilities are layered on top of the long hours spent providing direct care and instruction, frequently leading to stress and burnout (Bromer, 2019; Porter et al., 2010).



In San Mateo County, while the majority of FCC business owners report that they are successfully managing record-keeping tasks, there are still 43% who indicate that they find it difficult to keep up. This highlights a clear need for systemic and practical support. Research suggests that streamlining regulatory requirements and expanding access to administrative assistance can reduce stress and improve long-term sustainability (Bromer & Porter, 2019; National Center on Early Childhood Quality Assurance, 2017).

Licensing Compliance

In contrast to trends observed in other regions of the country using the Balance Survey[®], SMC respondents showed competence and confidence in navigating regulatory demands. This likely reflects the presence of strong licensing support systems, including agency-based technical assistance and training opportunities. While some positive relationships with monitoring staff may contribute to this, regulatory interactions still pose stress for a subset of participants, as identified in survey comments and is explored in the *Exploring Challenges* section later in this report.

Technology

A common misconception in the field of FCC is that business owners face significant challenges in adopting and implementing new technology. However, survey results clearly dispel this myth. A strong majority—77% of respondents—reported that they are already utilizing technology-based systems in their business operations. Furthermore, only 5% indicated that adopting new technology is a highly stressful experience.

These findings suggest that FCC business owners are not only capable of integrating technology into their workflows but are open to expanding its use when provided with the right tools. Several respondents even expressed interest in accessing record-keeping technology to improve efficiency and streamline business practices. This feedback highlights a valuable opportunity to support FCC professionals through targeted investments in digital tools and training that enhance administrative capacity and reduce time spent on manual processes.



Challenges:

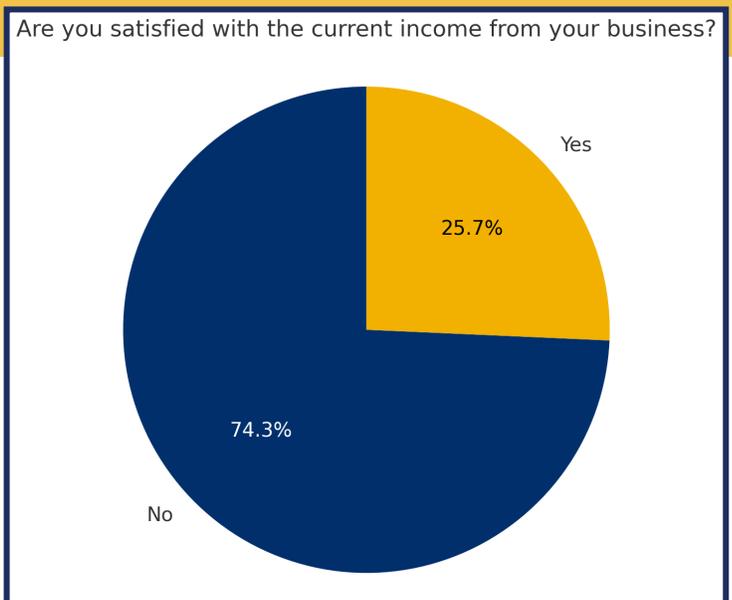
- ◇ **Fiscal Management**—74% reported dissatisfaction with their income, and only 48% expressed moderate confidence in managing fiscal responsibilities.
- ◇ **Enrollment**—A significant 63% of FCC business owners reported no confidence in their ability to fill program openings. This concern was echoed in survey comments and Listening Sessions, where enrollment emerged as a key stressor.

The combined impact of income dissatisfaction and low enrollment confidence points to broader issues affecting financial stability. Contributing factors include low subsidy reimbursement rates and restrictive teacher-child ratios, which limit revenue generation. Overall financial stability factors are explored in greater detail in the *Digging Deeper* section of the report under *Financial Stability*.

Fiscal Management

Sustaining a profitable FCC business presents significant challenges, particularly in a sector where families—the primary payers—have largely reached the ceiling of what they can afford for early care and education (Adams et al., 2010). In the absence of substantial and consistent grant funding, maintaining full enrollment becomes essential to financial viability. **This strain on financial stability emerged as a dominant theme during listening sessions and was frequently referenced in open-ended survey responses.**

Additionally, almost half, 49%, reported they would consider closing their business if a higher-paying opportunity became available.



Many FCC business owners expressed a lack of confidence in managing their business finances. Only 5% of respondents reported high levels of confidence in maintaining financial stability, reflecting national trends that point to widespread difficulties in managing budgets, navigating subsidy systems, and planning for long-term sustainability (Porter et al., 2010, 2017). These findings underscore the urgent need for targeted support in business training, financial coaching, and access to tools that assist with budgeting, forecasting, and enrollment management.

While FCC business owners were able to maintain compliance with licensing record keeping expectations, there is much more to maintaining fiscal responsibility than successfully managing the paperwork. FCC business owners are struggling with fiscal responsibility, as evidenced by the many comments shared in the survey and listening sessions.



“We need support on marketing. Right now there is no market. No demand. We need support on why the market is changing and how we remain stable.”

“I belong to Quality Counts. We’ve gotten grants and toys, but very little.”

“I won’t stay in business. The IRS says if you’re not profitable for 3 years, why are you in business? We’re all going to shut down. Where are all these babies going to go?”

“With the high costs of living in SMC the county needs to invest in child care.”

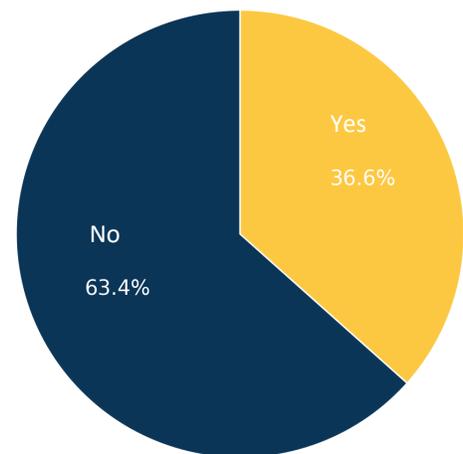
Additionally, survey respondents were asked, “What title would you give yourself?” Only 13% identified as “Business Owner,” with an additional 9% using the title “Administrator.” The majority, 61%, identified as “Family Child Care Provider,” while 17% described themselves as “Educator.”

These findings indicate that the titles FCC business owners in San Mateo County primarily give themselves are “provider” and “educator”, which aligns with the challenges many face in the business aspects of their work. Although numerous trainings and resources are available to help FCC professionals strengthen their business skills, these results underscore the importance of providing individualized support through coaching and mentoring to build business capacity effectively within this workforce.

Enrollment

Enrollment challenges appear to be multi-faceted. The introduction of publicly funded Transitional Kindergarten (TK) has reduced demand for preschool-aged care in FCC settings. FCC business owners report mixed feelings regarding TK, as expressed by one participant: “I’m conflicted on TK. As a community, it’s a good thing. Obviously, it does hurt us though. I’m pro-TK with changes to the regulations that allow us to survive financially and serve the need in our community, which would be infant care.” The impact of TK is explored further in the *Exploring Challenges* section of this report.

Are you confident in filling openings quickly?





WAKE UP CALL:

Only 7% rely solely on the local referral system to fill openings.

Additionally, marketing practices may be limiting outreach:

- ◇ Only 7% rely solely on the 4Cs resource and referral system.
- ◇ 39% rely exclusively on word of mouth.

This is concerning given the widespread difficulty in filling openings. Many business owners reported that they remain listed in the referral system but do not receive referrals, prompting them to use alternative strategies such as Facebook promotion.

A review of the referral website revealed a potential barrier to connecting families with family child care programs. Search results display centers first, organized by city, with no clear indication that family child care listings appear separately at the end of the city list. Although the program type is noted, families are likely to scroll to their city and stop there, unaware that the city list restarts for family child care. A straightforward solution would be to list both centers and family child care programs alphabetically under each city. Additionally, listing centers first may unintentionally signal to families that centers are the preferred or prioritized option.

Short Spokes of Note:

Contracts and Policies - Despite 57% expressing moderate to high confidence in upholding policies, 59% are not enforcing them.

While many FCC business owners express moderate confidence in developing and upholding program policies, there appears to be a disconnect between written policy and actual enforcement practices. Crafting contracts and policies is fundamentally different from consistently implementing and enforcing them, particularly when difficult decisions—such as terminating care or confronting noncompliance—must be made.

Training programs like the All Our Kin Business Series®, offered by multiple agencies in the region, have provided FCC business owners with valuable tools, including templates and guidance on how to structure program policies and contracts. However, these trainings often focus on what to include in a policy, with limited emphasis on the critical step of enforcement. Notably, most commonly used templates lack clear language outlining procedures or consequences when a policy is violated, leaving business owners without a structured approach for resolution.

According to Tom Copeland, a nationally recognized expert in family child care business practices, every policy should include clear, enforceable terms to protect both the business and the children served. Copeland emphasizes that enforcement is essential for maintaining professionalism and financial stability within FCC programs (Copeland, 2010).





Diving Deeper...

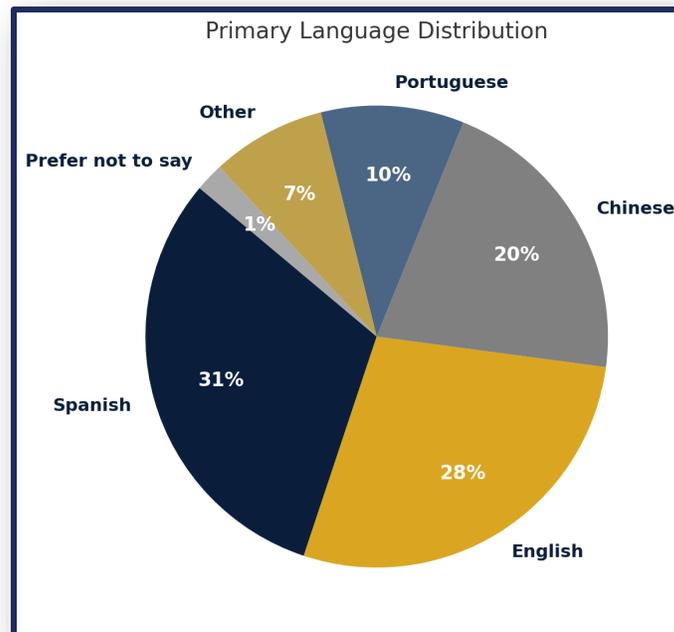
Language Insights

San Mateo County is a diverse area of the United States, with approximately 45% of residents speaking a language other than English at home.

The most commonly spoken non-English languages in San Mateo County are:

- ◇ 20% - Spanish
- ◇ 7% - Chinese (including Mandarin and Cantonese)
- ◇ 3% - Tagalog
- ◇ 5% - Other Asian languages (e.g., Japanese, Korean, Vietnamese)

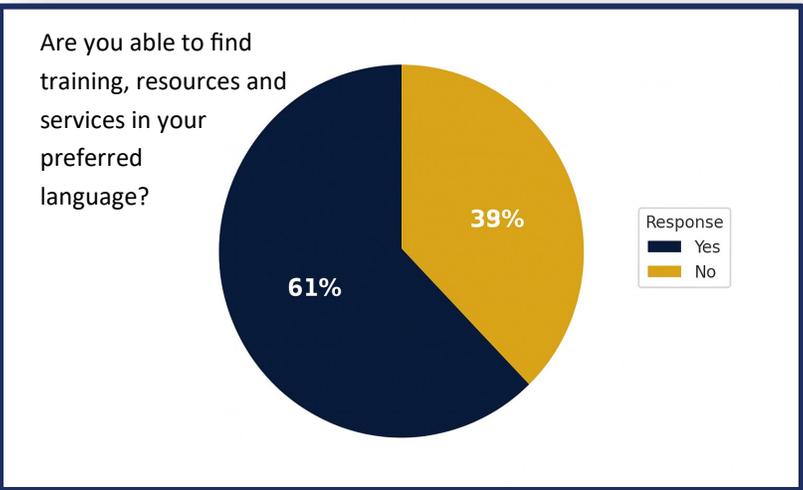
Family child care business owners reflected this diversity as well, with participants of the Balance Survey[®] sharing their primary languages as follows:



Providing materials and staffing that accommodate the wide range of languages spoken by FCC professionals in SMC remains a significant challenge. Many agencies are working hard to overcome these barriers: employing bilingual staff, offering training in different languages (primarily Spanish), and maintaining translation viewing options on their websites. However, there is room for continued growth. Most print resources on websites and in trainings are in English only, meetings rarely have translation services,



grant materials are in English-only, bilingual staff is extremely limited and, in most cases, bilingual staff are Spanish-speaking only. To better understand this need, the survey asked participants about their ability to access training, resources, and services in their preferred language.



Among those whose first language is not English, 39% reported difficulty finding supports in their preferred language. Comments from participants frequently cited a lack of translated materials, training content, and direct language assistance as key barriers to accessing effective support.

Some agencies in San Mateo County currently utilize “Language Line” services to assist with phone calls requiring interpretation. As Liz Scully, President of SMCFCCO shared, “With tech now, it shouldn’t be this hard. We want to be able to talk to each other, not just with providers who speak the same language. We should be able to be in a meeting and switch from one to another.”

While translation technology can greatly enhance accessibility, FCC professionals have expressed that having direct human support in their language, as well as translated print resources and training content, is critical. This presents an opportunity for agencies and initiatives to deepen engagement and strengthen their support for the FCC community.

FCC professionals also recognize the importance of language and culture in the services they provide. As one respondent shared: “Families like being able to find a provider of the same culture. Our differences are our strengths, meeting the needs of all families.”

WAKE UP CALL: *“Find people speaking my language.”*

“4Cs has a Portuguese trainer now, but their documents need translation.”

“My first language is Russian, and most of the time there is no access to a Russian translation.”



“Not all information is in Spanish.”

“There are only classes in English and Spanish, not in Chinese, even though we need it.”



Ethnicity Insights

To better understand how to embrace, support, and uplift the diverse FCC businesses in San Mateo County, the Balance Survey[©] was further analyzed by filtering responses by identified ethnicity, focusing on the Chinese and Spanish ethnic groups (the two highest demographics), offering agencies deeper insights to strengthen culturally and linguistically responsive support.

Balance Survey[©] Results for Respondents Who Identified as Chinese: Key Insights

- ◇ **Performance Metrics:** This group scored lower on the *Business Wheel* and *Educator Wheel* compared to the overall participant group, while their scores on the *Personal Wheel* were similar.
- ◇ **Education Levels:** The proportion of college-educated individuals in this group was slightly lower, with 58% holding a college degree compared to 65% of the full participant group. However, a higher percentage of the Chinese group held Master's Degrees than both the overall group and the Spanish group.

WAKE UP CALL -

79% own their own home, a significant difference from the overall results. (Only 52% in full group).

- ◇ **Homeownership:** A significant 79% of those who identified as Chinese own their homes, compared to only 52% in the overall group.
- ◇ **Challenges:** This group faced increased difficulties in record-keeping practices and enrollment, with minimal use of the resource and referral system. They reported a high level of income dissatisfaction, with 84% considering leaving the field for better pay.
- ◇ **Policy Enforcement:** Fewer individuals in this group permitted parents to bypass policies (53%) compared to the full participant group, and although 47% reported having no benefits, this was still a slight improvement.
- ◇ **Teaching Preferences:** The Chinese respondents demonstrated a stronger preference for teacher-led activities, with 26% primarily using this approach. Additionally, 79% indicated they would notify a family to remove a child for challenging behaviors, and all respondents were caring for infants.
- ◇ **Peer Connection:** Challenges in peer networking were pronounced, with 85% of reporting little to no connection with other FCC business owners, and 0% feeling very connected to their peers.



- ◇ **Business Longevity:** Unlike the broader participant group, most Chinese respondents had been in business for over five years, highlighting a smaller influx of new entrants into the field. Many completed the survey with assistance from Unitedly, a SMC-based organization serving the Chinese community, suggesting that newer Chinese FCC business owners may be unaware of available services.

Top Three Priorities:

1. Filling openings
2. Improving quality
3. Increasing income

While filling openings and increasing income were also priorities for the overall group, the Chinese cohort placed a greater emphasis on improving quality as their second highest priority.

Balance Survey[®] Results for Respondents

Who Identified as Spanish: Key Insights

- ◇ **Performance Metrics:** This group reported lower scores on the *Educator Wheel* compared to the overall participant group, while their scores on the *Business* and *Personal Wheels* were similar.
- ◇ **Education Levels:** The proportion of college-educated participants in this group closely matched the overall results, with 63% of Spanish respondents holding a college degree compared to 65% of the full participant group. Notably, the Spanish group had the highest percentage of respondents with an associate's degree compared to both the overall group and the Chinese respondents.
- ◇ **Language Diversity:** An interesting finding was the varied first languages reported by this group. While 65% identified Spanish as their first language, 17% indicated English, and 17% reported Portuguese.





- ◇ **Housing Situation:** A significant 70% of Spanish respondents rent their homes, which contrasts with the Chinese group, where home-ownership was more prevalent (79%). In the overall participant group, 48% reported renting.
- ◇ **Challenges:** The Spanish group experienced increased feelings of disrespect, reported fewer benefits, had fewer caregivers taking infants, and demonstrated lower usage of child screening tools. However, they also noted a good balance of teacher-led and child-led activities, felt less stressed by challenging behaviors, exhibited a higher level of understanding of the families they serve, and had fewer individuals considering leaving the field.
- ◇ **Business Longevity:** A higher proportion of Spanish respondents had been in the field for 1–3 years compared to the Chinese group, with a noticeable decline in those within the 3–5 year range, indicating better retention during this critical phase of business operations.

70% of Spanish
respondents rent
their homes

Top Three Priorities:

1. Filling openings
2. Improving quality
3. Expanding to a Large FCC Home license



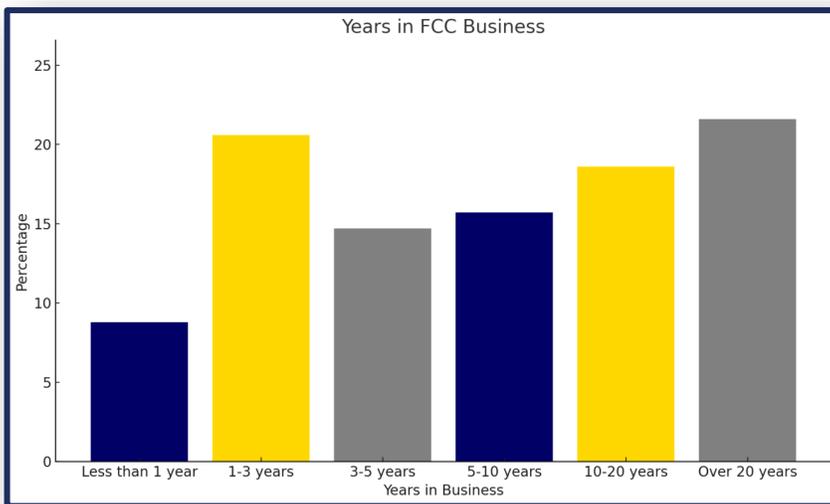


Exploring Challenges...

In addition to the survey questions for the *3 Wheels Balance Survey*®, SMCFCCO conducted listening sessions to discuss available support for FCC business owners and their experiences. Several areas of the *Balance Survey*® also provided opportunities for open comments. The following section examines the challenges highlighted in the *Insights Report*® by integrating this data with the perspectives of FCC business owners to enhance understanding and identify potential solutions.

Retention

The chart illustrates a clear pattern in the tenure of FCC business owners, aligning with national findings from the *Balance Survey*®. Only 14.7% of respondents reported being in operation for 3–5 years, indicating a decline in this category. This trend highlights a critical inflection point in the FCC business lifecycle, as the 3–5 year mark often prompts owners to reevaluate their sustainability.



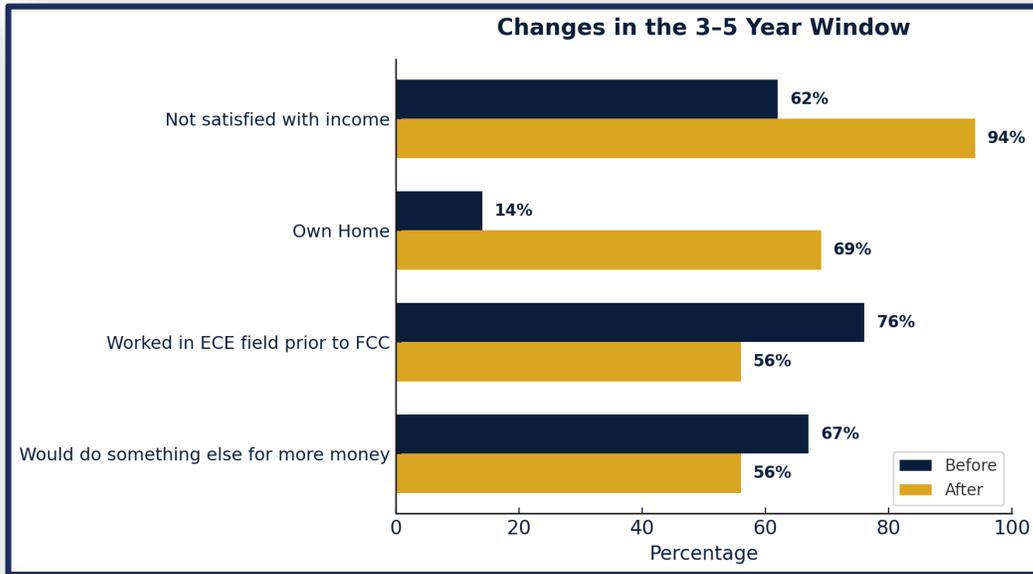
During this phase, owners frequently face heightened stressors, including administrative burdens, financial strain, social isolation, and a lack of professional recognition, all of which can contribute to burnout and, ultimately, an exit from the field.

The notable decline in renters highlights a substantial impact on FCC business sustainability amid rising rent costs in SMC, as renters either moved into homeownership or left the field altogether. Concurrently, the increase in income dissatisfaction suggests that those committed to their FCC businesses are still struggling to fill enrollments and achieve financial stability. This shift reflects a growing awareness of their challenges, echoed in survey

comments and listening sessions, where owners voiced frustrations about improving their incomes.

A significant change is also evident in the priorities of these two groups. When given eight choices to prioritize for their business, the priority of “Expanding to Center” shifted from third position for the 1-3 year group to last for the 5-10 year group, reflecting a commitment to the longevity of their FCC businesses. Interestingly, increased years in business did not correlate with greater connectedness among peers. Typically, as FCC owners gain experience, they build relationships through local trainings, events, and support groups; however, the SMCFCCO county-wide support group was recently established in 2022. Participants in listening sessions shared their experiences of previous support groups that ended, expressing a need for a consistent and trustworthy source for peer connections.

Research indicates that FCC business owners are particularly vulnerable to burnout due to the unique demands of their roles, including long hours, blurred boundaries between personal and professional life, and limited access to breaks or mental health re-



sources (Bromer, 2019). Key components of burnout, such as emotional exhaustion and depersonalization, are intensified by a lack of peer support and structured professional development opportunities (Porter et al., 2010).

Without access to coaching, mentoring, and professional learning networks during the critical 3-5 year period, closing rates are likely to continue rising, adversely affecting both the business owners and the continuity of care for the children and families they serve.

Financial Stability Factors

Financial stability emerged as a significant concern among FCC business owners, as expressed during Listening Sessions and reflected in open-ended survey responses. As highlighted in the *Business Wheel* section of this report, 74% of FCC business owners reported dissatisfaction with their current income. Several key factors were identified as contributing to financial instability, including the implementation of statewide Transitional Kindergarten, restrictive regulations on child-to-adult ratios, limitations specific to Large FCC Homes, and ongoing challenges related to grants and subsidies.

Priority Changes Before & After the 3-5 Year Window

1-3 Year Group

1. Expand to Large FCC Home
2. Fill Openings
3. Expand to Center

5-10 Year Group

1. Fill Openings
2. Increase Income
3. Expand to Large



Transitional Kindergarten (TK) Impact

Transitional Kindergarten was expanded in 2021 to all 4 year olds with implementation that began in the 2022-2023 school year and will be open to all 4 year olds by the 2025-2026 school year. While the full impact of this policy shift remains to be seen, it has already raised significant concerns among FCC business owners, as expressed during Listening Sessions and in survey responses.

Participants conveyed mixed reactions. Some reported feeling a substantial impact on enrollment and financial stability, while others expressed confidence in their ability to retain families by offering high-quality preschool programs that serve as an alternative to public TK. For many, the anticipated decrease in the number of four-year-olds enrolling in FCC programs prompted broader discussions about adjusting age ranges served, addressing restrictive child-to-adult ratios, and seeking regulatory changes that would allow for greater flexibility in enrollment.

A number of FCC business owners remain committed to serving preschool-age children, believing that families seeking smaller group sizes, stronger relationships, and higher-quality experiences will continue to choose their programs over public TK:

◇ *"I'm staying strictly preschool. As families learn about the 20:1 ratio and children are getting hurt, and the quality isn't always there, I think they're sticking with the privates. Then it's an equity issue at that point. Those who can afford it will go private, those who cannot will go public."*

◇ *"I do parent conferences where I show them I do ASQ* and use DRDP** and something goes off in their head — 'Oh, you're serious!' That keeps my parents longer."*

*Ages and Stages Questionnaire, **Desired Results Developmental Profile



Some FCC business owners reported that their businesses have not been affected due to a focus on younger age groups, such as this respondent: "No, it hasn't affected me because I only work with babies." Others described a notable decrease in preschool-age enrollment such as this response: "I lost 20% of my preschoolers due to TK."

During the San Mateo County Landscape Analysis©, local agencies suggested that FCC business owners adapt to the new environment by expanding services to include before- and after-school care or by focusing on infant and toddler care. However, these suggestions were often met with resistance at listening sessions. Participants expressed that such an expansion did not align with their program philosophy or operational realities. Most comments mirrored those of this participant: "Can't meet everyone's needs. Developmental range is so large, materials are all different so extra cost. Can't have older children making noise during nap, so



“I’m already taking babies, I just can’t take enough to be financially stable.”

need extra space for them.” In addition, many shared a commitment to being an educator for the preschool years, that this was what they trained for, or received their degree in, and this is their focus for their program and their career path.

Participants also highlighted scheduling challenges due to varying TK program hours across districts and the expectation that FCC businesses transport children, which is often unmanageable when simultaneously caring for younger children.

Some FCC business owners shared that they are already attempting to serve more infants and toddlers, but state ratio and licensing limitations that make this shift financially unsustainable.

Although there is interest in expanding services for younger children, survey data revealed that only three FCC business owners currently limit their enrollment exclusively to infants and toddlers, and just 10 care only for children under age two. Many expressed that they must enroll older children to remain financially viable under current regulations, and are looking for ways to either compete with, or partner with, school district TK programs in order to retain their preschool enrollment.

A solution offered by one participant, brought up the idea of community-based school district TK: “Instead of opening more TK in public schools, give those families options to go to a family daycare.” Currently, there are no community-based options for California’s TK program, but many other states have utilized this option as a way to provide parents with options and create strong community partnerships with the school district.

The most robust program nationwide that is inclusive of family child care is the Aspire program in Maryland, managed by the Family Child Care Alliance of Maryland. This program, and other similar programs in other states, contract with family child care businesses for school district Pre-K slots, stabilizing enrollment for the business owner, providing them training and resources, and improving options for families in the community. More information on the Aspire program can be found at www.aspireprek.org.





Limiting Regulations

Two of the most frequently cited regulations creating financial challenges among FCC business owners were: (1) the cap of four infants which remains in place even when operating as a Large FCC Home with a second adult, and (2) the restrictive age range used to define infants. These limitations make it difficult to increase income—particularly as the number of preschool-age children declines due to the expansion of TK.

In the open-ended comments section of the survey (where they could comment on any topic), 45% of survey participants stated a request for a change in infant ratios and maximums. The chart below outlines the current ratio guidelines for licensed family child care programs in SMC:

Infant Ratio Guidelines for Family Child Care in San Mateo County

License Type	Infant Definition	Adult : Infant Ratio	Notes
Small FCC Home	Under 24 months	1:4	Max 6-8 children total
Large FCC Home	Under 24 months	2 adults : up to 4 infants	Max 12-14 children total

It is important to note that while child care centers are required to maintain a 4:1 infant-to-adult ratio, they are permitted to have up to 12 infants in a single classroom when ratios are met, family child care businesses are not afforded this option, under current regulations (California Department of Social Services [CDSS], 2020), family child care programs are capped at four infants, regardless of additional staffing.

“If infant age was 0-12 months it would help. I went large only to have 4 infants.”

“Ratios are financially challenging because we can’t fill up with infants. It would be nice to be able to hire more teachers and take more.”

“The infant ratios are going to put FCC out of business!”

Additionally, some center-based programs may obtain/hold a toddler license, moving children out of the “infant” range at 18 months, allowing for a larger child-to-staff ratio much earlier than FCC programs who do not have this option (CDSS, 2020). Further aligning with national standards, the infant age definition could be adjusted even more conservatively to under 12 months, as is the case in states such as Arizona, Wisconsin, and North Carolina. Either revision would reduce the length of time a child is classified as an infant, thereby enabling FCC business owners to enroll more children overall without exceeding current ratio restrictions.

Both FCC business owners and local agencies noted that the current area of greatest demand is infant care. However, existing ratio and age regulations do not offer a pathway for FCC programs to expand their infant capacity. Providers consistently reported that they are already operating at the maximum number of infants allowed. Attempting to increase infant enrollment under current rules would require reducing the total number of children served, ultimately resulting in decreased income.

“It’s just a matter of time. I can’t make a profit with 3 children or less. Can’t address it quick enough. It’s going to kill us.”



Expansion to Large FCC Home

Expanding their license to a Large FCC home was listed in the top three priorities for the survey respondents (under “fill openings” and “increase income”), all related to financial stability of the program. However, in Listening sessions and in comment areas of the survey, FCC business owners explained they saw the expansion as a pathway to increase the business income, and reported that adding additional staff was not an issue, but often felt that in the end the ratio limitations negated the potential for an increase of income.

Additionally, participants expressed challenges with becoming a Large FCC Home due to insufficient space and lack of funding for expansion. With 52% of respondents reporting they are renting the space for their business, the option for increased space needed for the Large FCC Home requirements would entail a move to a larger, likely more costly, space.

*“Our blueprint is our blueprint,
it’s very hard to change.”*

**52% of SMC FCC business owners
rent the home they are using for
their program**

There are various grant and loan opportunities available for improving personal property within the business sector. However, it is important to note that these resources are accessible to only 47% of the marketplace—specifically, those who own their homes. This situation highlights a significant equity concern, as more than half of providers may be excluded from these supports due to their rental status. Enhancing access to facility improvement funds for all FCC business owners, or establishing equivalent support for renters, could help create a more equitable landscape and promote the sustainability of a larger share of FCC businesses.





Grant Challenges

While funding sources, such as grants, were not part of the Balance Survey[®], they were often brought up during the listening sessions during discussions around financial stability. There were participants who shared that they had received grants, however, there were equally as many who were curious about the grants, stating they did not know there were any available. There were multiple comments in the survey that reflected this, such as: "Please, I need more information about the grants."

Many FCC business owners expressed a desire to expand to a Large FCC Home license, but that they were unable to do so without additional funding support. While there were expansion grants available for this purpose, some reported they did not receive this information and others reported the grant amounts were too low compared to their expansion costs. Additionally, renters felt left out of these opportunities.

Some FCC business owners reported receiving grant funding, and other expressed frustration with the processes or requirements in order to receive them, such as a requirement to be serving subsidy children or participate in Quality Counts. Other examples include:

- ◇ *"There was a grant to fix your childcare, but it was so difficult to maneuver that I felt I don't even want to apply for it. You had to get 3 bids for items, it was very labor intensive." [Re: Major & Minor Renovation Grant]*
- ◇ *"You had to be licensed for two years first for the Rebuilding Together grant before they give you any services."*

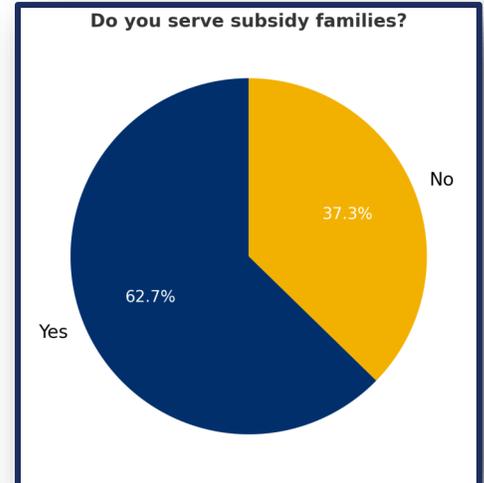
FCC business owners often expressed the need for open-ended funding support, as one participant put it: "Ask - what do you need to keep going for 5 years?" Participants shared a wide range of needs for financial support - including materials and furniture, home repair, substitute salaries, enrollment technology and higher education tuition costs.





Subsidy

Guaranteed payment, steady enrollment, and access to grants and resources, typically are strong incentives for FCC businesses to enroll state subsidized children. However, FCC business owners shared a variety of challenges when considering this option. Of survey respondents, 63% currently accept subsidized children, however, many voiced concerns in the comments section that they were not receiving referrals as expected, thus not having the benefit of any increase in enrollment. Payment issues were also expressed, with delays, and in some cases, being denied payment after services were rendered. Additionally, there were comments requesting information on how to enroll to provide subsidy care.



- ◇ *“The subsidies are so low in our county that a lot of us don’t even apply for them.”*
- ◇ *“I’m available to provide subsidy care but they never refer anyone.”*
- ◇ *“I take one subsidy family per year so I can apply for grants.”*
- ◇ *“County reimbursement is very low compared to cost of living in the Bay Area.”*
- ◇ *“We don’t get referrals. The ones we do have enrolled is because we gave them the information when they shared having financial difficulty.”*

Responses regarding whether FCC business owners charge parents for the gap between the actual cost of care and the state subsidy varied. Most owners felt a responsibility to keep their services affordable for families and chose not to charge the gap amount. However, the majority viewed charging this gap as essential for maintaining their own financial stability.

- ◇ *“If they don’t increase the amount they pay, the parents should pay the additional cost so I can maintain, with what they offer, I can’t maintain.”*
- ◇ *“I have mixed families who pay me completely, but the families, the subsidy families have to pay the rest to reach my quota.”*

There is some relief for rate issues in sight. In 2024, California passed SB 163 as part of the state budget to begin reimbursing child care providers based on the true cost of care rather than outdated market rates. However, implementation has yet to be assured and there is much work to be done. Meanwhile, many local initiatives have been created to address this issue, such as: San Francisco County Prop C, Alameda County Measure C, and a tentative agreement reached by CCPU on behalf of FCC business owners.



Engagement in Services

The SMC Landscape Report[®] identified a variety of services and supports offered by agencies and initiatives in the area. Nevertheless, engagement numbers were low, and agency staff reported challenges in reaching and engaging FCC business owners. During Listening Sessions, participants reviewed a list of available support types and were asked about their awareness of these services, their usage, and which services they would find most beneficial. There was a mix of responses ranging from some being unaware the services existed, to challenges or frustrations with services, to praise and success with support services.



Comments regarding success with services:

"I take advantage of all the things that have an incentive and the supports offered. But now I am realizing that they are mostly repetitive with the same information. I do participate in Quality Counts, and we have to earn a certain number of credits to participate, so I always do these just to be eligible."

"AOK Business Series is helpful, I wish I had done it when I first became FCC."

"My favorite place to find trainings is the Workplace Registry. I really like that I can see the class, see what I signed up for, and that I get the credit right away. With other trainings, sometimes I have to chase down the credits, or they take months to show up, and that's such an extra step for me. And, the trainings are different, they're not the same year after year."

"Home Grown has a lot of Zoom calls, so I can attend those and I have a helper."

"I get my training through NAEYC because they are preschool, they deal with preschools and I'm trying to compete with preschool so that's what I need to focus my work on. And they do DRDP, assessment and business coaching curriculum."



Comments regarding challenges with services:

"4Cs a long time ago did help us, and there were stipends out there and they use to come inside your childcare and say 'you're ready/not ready' for licensing, but they haven't done that in years."

"I started with QC, they came out and did a CLASS assessment and FCCERS then said my space was too small. It defeated me. I can't build a bigger home for a \$900/year stipend. So I quit."

Was told everything had to be accessible to children. I have a small space and need to use vertical storage, yet QC counts person said I had to take it all down. So I just dropped out."

QC came to the house for 3 hours and came back with a long list of things I had to do. I didn't know how I would do it, I worked 12 hour days as a single mom. I felt I had a quality program. But after the visit, no one ever contacted me again.

"What you need to do to get the little bit of money they are offering you, it's a lot. I felt there are huge hurdles to jump over to get them."

I complete the monthly forms from 4Cs about vacancies, but I have never received a referral from them and don't know what happens.

"I have been open for 10 years and have never received a referral from 4Cs."

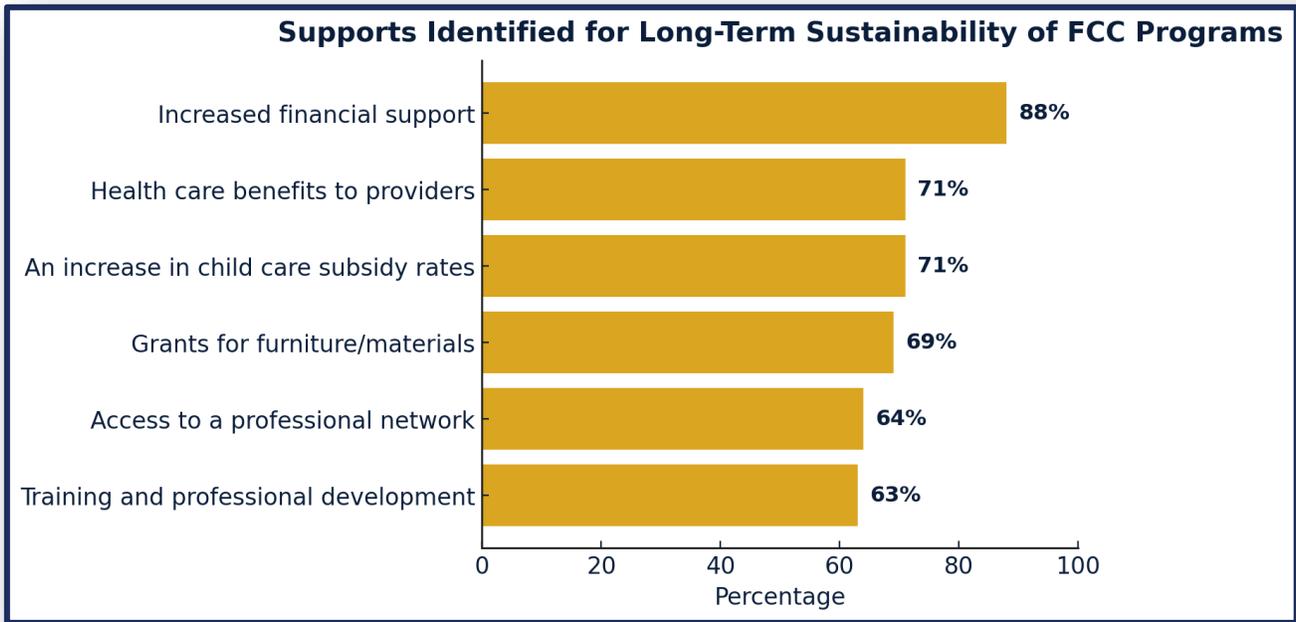
"I got an email saying this is good training to take and spent a half hour figuring out how to register, then was contacted to be told that 'because you are FCC we won't accept your application'."

I receive a lot of emails from 4Cs and it's always long, so after a while I don't read them.

"Parents don't know who or what FCC is, only center info is given to them."



Wake up Call: *The least requested type of support was for training and professional development.*



Survey respondents were asked what types of services would best support the longevity of their businesses. A significant majority (88%) identified increased financial support as their top need. Notably, 69% also requested grants specifically for furniture and materials, suggesting that while financial support is critical, there is a clear need for funding targeted toward operational and program enhancements beyond general financial assistance.

The least requested type of support was training and professional development. This finding highlights an important consideration for FCC support planning: while professional development remains valuable, effective strategies for supporting FCC businesses should also include grant opportunities, policy changes, individualized coaching, and the establishment of robust peer support networks to address the broader needs of FCC professionals..

Professional Development

The SMC Landscape Analysis© identified numerous topic areas where support is available to family child care (FCC) professionals in SMC, with nearly all spokes within the three support wheels covered, primarily through professional development offerings. However, several survey respondents and Listening Session participants reported challenges in accessing training that addresses their specific needs.





“The content is not for FCC; it’s nothing you can use.”

“I can’t find training on multi-age care.”

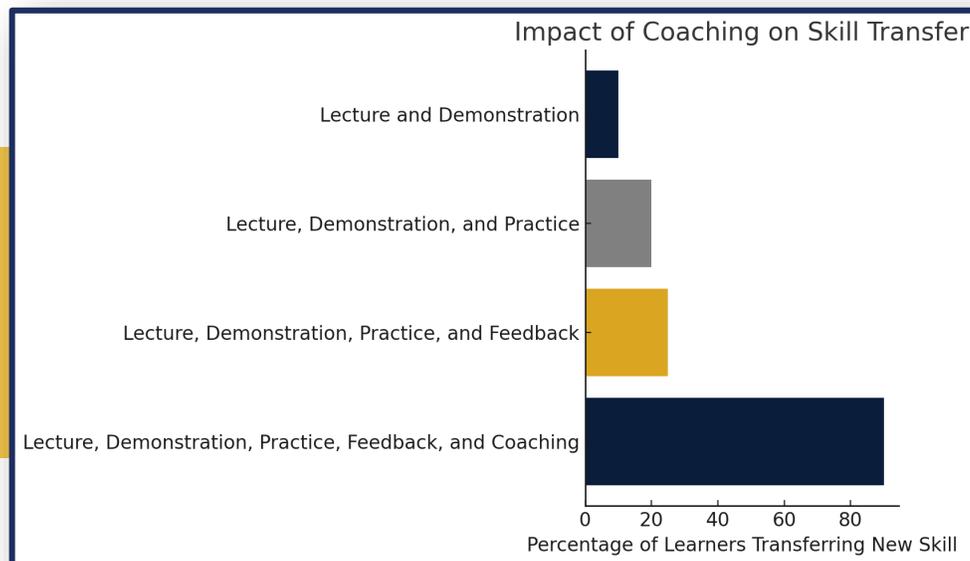
“I already know what they are teaching; I’ve been doing it for 20 years.”

“I haven’t utilized services because they are during the day when I work.”

A frequently mentioned barrier to participating in professional development was the limited availability of FCC business owners. Many reported being unable to attend daytime sessions due to insufficient funding for substitute care or constraints related to the 80/20 rule (discussed later in this report). Evening training sessions were also difficult, as participants felt fatigued after 10- to 12-hour workdays, hindering their ability to engage fully in additional learning. Weekend trainings presented further challenges, forcing business owners to choose between professional development and spending time with their families..

- ◇ *“It’s not that you don’t want to use it, but you don’t have time to attend because you work a lot.*
- ◇ *“I can’t leave my business to attend these meetings or events.”*
- ◇ *“Training was on Tuesday nights from 6-9, but that’s a long day for people.”*

High-quality professional development for FCC professionals involves providing relevant topics at various times and facilitated by trainers with expertise in family childcare applications. However, even when these conditions are met, the impact on practice may still be limited. Research by Joyce and Showers (2002) indicates that while lecture, demonstration, and practice yield modest skill transfer, the inclusion of coaching significantly enhances the implementation of new skills, increasing transfer rates from 25% to 90%. This highlights coaching as a crucial element of effective professional development.





There are several agencies in SMC that offer coaching and/or mentoring services, including Quality Counts (facilitated by 4Cs), CCPU/UDW and SMCCD/BAEC; however, participation in these opportunities remains limited. Balance Survey© participants were asked: If you could have a personal coach that understood family child care, which topics would you be interested in having support for? Responses were as follows:



Marketing and enrollment emerged as the clear priority, with 59% of respondents indicating interest in receiving coaching on this topic. Enrollment is a critical focus area for many FCC business owners, identified both as a top priority and as one of the weakest spokes within the Business Wheel. While there are agencies offering the AOK Business Series, which covers enrollment, these offerings alone may not be sufficient. The data suggest that the missing element is individualized coaching or mentoring to support FCC business owners in making informed decisions and effectively implementing enrollment practices within their programs.

Support Groups

As noted earlier in this report, fostering peer connections is essential for the long-term sustainability of FCC businesses. Research indicates that participation in support networks enhances professional identity, reduces feelings of isolation, and contributes to overall well-being (Bromer & Porter, 2019). Opportunities to share successes and challenges, exchange strategies and resources, and receive emotional support from peers promote balance and resilience among FCC business owners.

In San Mateo County, the San Mateo County Family Child Care Organization serves as a vital countywide support group, providing



a platform for peer connection and advocacy. This organization fosters relationships among FCC professionals and ensures their voices are heard in discussions with supporting agencies. Additionally, several localized and culturally specific support groups were mentioned by participants during Listening Sessions, including:

- ◇ Bay Area FCC Network Contra Costa
- ◇ NAACP
- ◇ Black Leaders of San Mateo County
- ◇ San Mateo County Leadership Council
- ◇ Redwood City Network

Despite the evident benefits of support groups, participation is often limited by the same time constraints that affect engagement in professional development. Many FCC business owners struggle to attend meetings due to the demanding hours of operating their programs, which often exceed the standard workday.

“For example, Tuesdays don't work for me and on Tuesdays there are many, many good meetings that I sometimes have to miss.”

“I work a 12 hour day, starting at 6 am, by evening, when these meeting are, I'm too tired.”

Nevertheless, research underscores the importance of these groups as both emotional anchors and professional growth opportunities (Bromer, Van Haitsma, & Daley, 2009). For those who did find the time, participants shared feelings of connectedness and support:

- ◇ *“It helps me to grow when I can connect with others.”*
- ◇ *“When Belmont San Carlos Network disappeared, I felt like I needed more and I was invited to Redwood City Network.”*
- ◇ *“I literally do not think I could have gotten through COVID shutdown without them. We got ourselves through it together, I'll be loyal.”*

To provide organizations with actionable feedback on improving participation in support groups, the *Balance Survey*® asked participants: In what ways would you be interested in connecting with other FCC business owners?

Responses revealed strong interest in both face-to-face and virtual meetings, underscoring that there is no “one-size-fits-all” approach to effective support groups for family child care. A hybrid model may offer the greatest success, allowing FCC professionals to initially connect virtually to become comfortable with the group, followed by in-person gatherings to foster deeper relationships.

Participants expressed a strong desire to talk with peers who understand their unique challenges and to have a space where they feel heard and supported. While topics such as marketing and enrollment were mentioned, these were framed as opportunities to



exchange tips and strategies with colleagues rather than as formal training sessions. Notably, there were no responses indicating an interest in including training as part of these gatherings. The social connection—building friendships, sharing experiences, and having someone to talk to who understands the realities of FCC work—emerged as the highest priority.

Common sentiments shared by respondents included:

- ◇ “Fun events, team-building activities, and icebreakers.”
- ◇ “I’d be into casual meetups or just chatting to share ideas and experiences. It would be great to connect and support each other however we can.”
- ◇ “I want to talk with business owners with experience in this field.”
- ◇ “I would love to have more time to build friendships.”
- ◇ “I wish all FCC providers in the same area would get to know each other and have monthly online meetings to discuss policies, fees, referrals, and other concerns.”
- ◇ “A forum where you can ask questions.”

These insights highlight the value of support groups as spaces for peer connection and community building, rather than training delivery, to meet the expressed needs of FCC professionals in San Mateo County.

Regulation Challenges

Licensing monitoring visits did not prove to be of significant impact on FCC business owner’s balance, however, there were comments shared in regards to specific policies that created some challenges for business owners, in addition to the ratio issue discussed earlier.

Zoning:

Some FCC business owners shared feelings of being misunderstood by city officials, when working through zoning ordinances. In most cases, the business owner was able to meet with city officials, or speak at a meeting with neighbors, to help build understanding of family child care. It was often shared that city staff, or neighbors, mistake family child care for a center, making assumptions that opening a FCC business will result in pushing the capacity of a neighborhood area by creating large increases in traffic and parked cars on the street. Here are a couple of the specific scenarios shared:

“They didn’t know - thought Large Home meant we’d have 14 cars in our driveway. We only got 3 minutes to speak, it’s hard to teach them who we are in that time.”

“We had to build on 500 more square feet to our house just to add two children because the Fire Marshall said we needed to. Only after construction did I find out that this only applied to centers and the Marshall didn’t understand the difference in family child care.”



Recently, California FCC business owners advocated for change in zoning practices, one shared: "Cities were charging zoning fees of up to \$10,000. We advocated for change and with the help of State Senator Skinner we were able to end this practice." (SB234)

Washington, Wisconsin, Michigan, and 14 other states, have enacted statewide preemption laws, meaning state family child care licensing rules override local zoning ordinances when operating within residentially zoned single-family districts (Child Care Law Center, 2019). These laws ensure family child care homes can operate by right in areas where single-family residences are permitted, and help to alleviate many zoning challenges for FCC business owners.

Monitoring Confusion:

While monitoring visits were reportedly only moderately stressful for most FCC business owners, there were 32% that scored them as highly stressful. Participants shared some of the specific challenges they have encountered with their Licensing Program Analyst (LPA) during monitoring visits, primarily about LPAs having differing interpretations of the rules.

"I bought a new infant bed and showed it to my first LAP, who said it was okay. Then they changed and the new LAP said no and I had to take it out."

Some participants shared frustration with feelings of intimidation from LPAs, and a sense of determination to find something that was non-compliant. A participant in the Listening Session shared, "One LPA pulled a drawer out so far he broke it, then wrote me up for having the broken drawer!"

Most comments shared the following sentiment:

"I love what I do, so it would be nice if Licensing treated us with more respect and consideration."

Providing family child care specific training for LPAs in order to foster positive relationships improves the system for all. In their research, Bromer and Korfmacher, shared "When licensors view themselves as supporters of quality and relationship builders rather than solely monitors of compliance, providers are more likely to engage constructively with the licensing system." (Bromer & Korfmacher, 2017)

80/20 Rule:

In California, family child care licensing requires business owners to adhere to the "80/20 Rule." According to the California Department of Social Services, "Licensing employs an 80%/20% rule for coverage during temporary absences, such as doctor visits. This means that you must supervise the children at least 80% of the time they are in care each day. If needed, you may be absent a maximum of 20% of the time

My LPA said I can't do a sleep log electronically. They said 'We're moving away from electronic.' I was told I have to print out the sheet and write on it every day. But other providers have told me their LPA said they could do it electronically."



to attend appointments or meetings” (California Department of Social Services website). It should be noted that center classrooms are not subject to this rule.

Given that many family child care programs operate for approximately 10 hours per day, this rule effectively limits providers to a maximum of two hours away from the program each day. While the rule references “appointments or meetings,” FCC business owners report that this allowance is typically sufficient only for brief errands or medical appointments, rather than for attending meetings or participating in professional development opportunities.

This rule has been a source of frustration for many FCC business owners, as reflected in the following comments:



- ◇ *“I had heart surgery and had to close down. Dental work, had to close. CPCP meetings, had to close. Advocacy meetings, had to close. We only get 2 hours—what other business is told they can only leave for 2 hours? If I’m leaving someone I know is responsible, someone I’ve trained, and I’m comfortable leaving them, then they should respect me as a small business owner to make this decision.”*
- ◇ *“Family Child Care Providers need to be at school 80% of the day. Makes it difficult when the providers get sick which may result in school shut down and affect all the families that we serve.”*
- ◇ *“The 80/20 rule is dangerous to one’s health since it is not enough time for a doctors visit.”*

In contrast, other states, including Oregon, Washington, New York, Illinois, Florida, and Minnesota, offer more flexible policies regarding temporary absences. These states do not impose numeric daily or annual limits on absences, provided that a qualified substitute is present and supervising the children during the business owner’s absence.

The limitations of the 80/20 rule are not only affecting the business owners, they are having a large impact on families as well. When FCC businesses have to close in order to attend meetings or doctor appointments, the burden falls on families to find alternative care for their children.



Love of the Work

FCC business owners demonstrate a deep commitment to their work, driven by a love for children and a passion for teaching. When provided the opportunity to share open-ended comments, many expressed this dedication, noting:

These sentiments reflect the intrinsic motivation and pride that many FCC professionals bring to their role within their communities.

“I love learning from every child.”

“I love my job!”

“The parents are happy because I help our kids.”

Thank You’s

Across every Balance Survey© conducted by FCCE, respondents consistently express gratitude for the opportunity to share their perspectives on their work. This aligns closely with FCCE’s mission to amplify the voices of family child care professionals, and we are pleased to have provided this platform for providers in San Mateo County.

Typical sentiments included:

- ◇ *“Thank you for doing everything that you do.”*
- ◇ *“Thank you so much for your interest in us.”*
- ◇ *“Thank you, I hope our voices can be heard.”*
- ◇ *“Good questions!”*
- ◇ *“Thank you for doing this survey.”*

Respondents also offered appreciation for organizations that supported them in participating in the survey, recognizing the value of dedicated time and space to reflect on their business needs. SMCFCO and Unitedly held in-person listening sessions as well as sat one-on-one with FCC business owners to assist them in understanding and answering the survey to ensure every voice was heard.

“I’m grateful for the support and feel encouraged by the SMCFCO community of providers.”

“Thank you Unitedly for this focus group, I learned a lot. Please continue it.”



Recommendations

The following recommendations are offered based on results from the Balance Survey[®] to be considered for informing system changes and advocacy efforts on behalf of FCC business owners in San Mateo County.



The Balance Report[®] serves a critical function in illuminating the diverse elements that contribute to the success of a FCC business. When making decisions concerning the support and needs of FCC within a community—whether at the local, state, or national level—it is essential to factor in all three wheels of the Balance Survey[®] framework. Business practices and educational methodologies are interconnected and significantly impact the overall personal well-being of the FCC business owner. Challenges arising in one area can often reverberate across others. Consequently, it is clear that there is no universal solution that fits all scenarios; however, this complexity should not deter us from pursuing a multifaceted approach to address these intricacies.

In essence, the proposed solutions frequently involve a variety of options tailored to address specific challenges faced by FCC business owners. This empowers them to select the resources most relevant to their success. By adopting this approach, we establish a system that enables FCC business owners to chart their own course, allowing them the autonomy to advance their businesses on their terms rather than adhering to a predefined path.

The following recommendations are based on the findings from the SMC Balance Survey[®] and present a range of pathways to success tailored to meet the needs of FCC business owners in San Mateo County, California.



Strengthen Financial Stability

- ◇ **Advocate for Rate Reform:** Collaborate with local agencies and the state to fully fund the increase in subsidy reimbursement rates to match the true cost of care in San Mateo County, reducing financial stress for FCC business owners.
- ◇ **Pilot Infant Ratio Flexibility:** Advocate for regulatory changes to align infant age definitions with centers (e.g., under 18 months) and/or allow higher infant capacity in Large FCC homes with staffing, enabling FCC businesses to meet demand while maintaining quality.
- ◇ **Improving Grant Access:**
 - ◆ **Expand Access to Grants for Renters:** Develop or advocate for grant programs that support FCC renters (52% of market) with facility upgrades and business sustainability funds, ensuring equity in grant access.
 - ◆ **Expand Expansion Grants for FCC Large Home:** Develop or advocate for grant programs that support FCC business owners with property remodeling costs in order to transition to a FCC Large Home.
 - ◆ **Streamline Grant Application Processes:** Decrease restrictions and filing processes for grant applications, broadening eligibility and improving reach.
- ◇ **Individualized Business Coaching:** Prioritize 1:1 fiscal management coaching focusing on budgeting, marketing, and enrollment strategies specific to FCC business practices, particularly during the 3–5 year critical window of FCC business sustainability.



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Improve Enrollment Strategies

- ◇ **Targeted Enrollment Coaching:** Provide individualized coaching on marketing, enrollment funnels, and social media use, as 63% of FCC owners lack confidence in filling openings.
- ◇ **Enhance Referral Systems:** Partner with 4Cs, and other agencies to streamline and modernize referral processes, creating equitable exposure for FCC programs on website and referral lists to families, ensuring active referrals are being made to FCC businesses.
- ◇ **Community Awareness Campaign:** Launch campaigns highlighting the benefits of FCC (small groups, cultural alignment, flexibility), countering the impact of TK expansion.



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Enhance Professional Development

- ◇ **Shift to Coaching-Based PD:** Transition from stand-alone training to coaching-integrated professional development, utilizing coaches either trained in FCC practices or with FCC experience, increasing implementation of new practices and reducing the perception that training is repetitive or irrelevant.
- ◇ **Offer FCC-Specific Content:** Ensure PD includes topics relevant to FCC business practices such as policies and enforcement; and FCC educator practices, such as serving children with disabilities, developmental observations and assessments, research-based curriculum and practical strategies for mixed-age settings, aligning with FCC business owner requests.
- ◇ **Flexible Delivery Models:** Expand evening, weekend, and asynchronous learning options while exploring stipends or substitute funding to address participation barriers.





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Build Peer Networks & Reduce Isolation

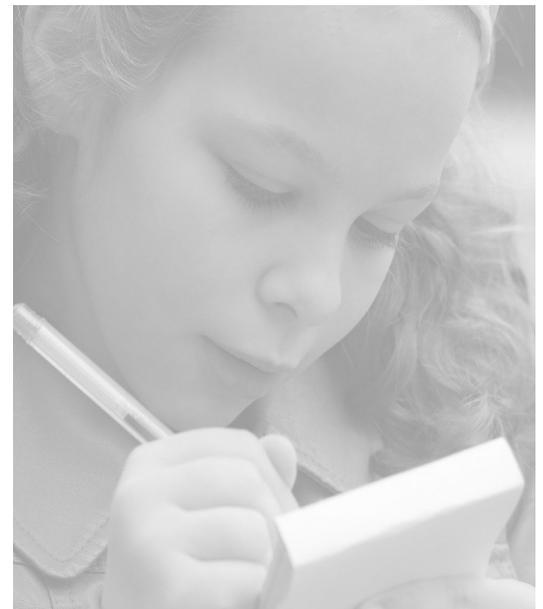
- ◇ **Expand Peer Support Groups:** Continue strengthening SMCFCCO's peer support network, including culturally and linguistically specific groups, to address the 73% reporting limited FCC peer connections.
- ◇ **Use Technology to Facilitate Connection:** Utilize platforms like WhatsApp groups or moderated Facebook groups for real-time peer support, reducing reliance on time-bound meetings.
- ◇ **Peer Mentoring Models:** Pair experienced FCC business owners with newer business owners during the critical 3–5 year sustainability window.
- ◇ **Offer Engaging FCC Specific Events:** Provide funding and facilitation for FCC appreciation events, FCC participation in local child care fairs, and other social gatherings to bring FCC business owners together for relationship-building camaraderie.



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Policy & System Change

- ◇ **Engage in Policy Advocacy:** Collaborate with local and state partners to:
 - ◆ Address restrictive infant/adult ratios and expand Large FCC operational flexibility.
 - ◆ Explore community-based TK partnerships (similar to Maryland's Aspire model) to stabilize FCC enrollment while participating in public systems.
 - ◆ Remove the 80/20 rule for use of qualified substitutes.
 - ◆ Establish new, and promote current CCPU, benefit programs including access to healthcare, retirement plans, and paid leave.
 - ◆ Improve process for informing local zoning entities of SB234 to protect FCC businesses from zoning rule enforcement conflicting with licensing requirements.





Address Personal Well-Being

- ◇ **Mental Health Supports:** Advocate for and promote access to mental health resources, counseling, and stress management for FCC, addressing the reported feelings of overwhelm.
- ◇ **Establish a FCC Substitute Pool:** Create and fund a pool of qualified substitutes for the county to allow for FCC business owners to attend trainings, professional meetings, doctor appointments, or other personal and professional care appointments.
- ◇ **Encourage Self-Care Practices:** Incorporate wellness into peer groups and coaching, normalizing time-off planning and self-care as part of business sustainability.
- ◇ **Recognition Programs:** Develop systems to recognize and celebrate FCC educators' contributions, strengthening their sense of respect and professional identity.
- ◇ **Offer Grants for Time-Saving Technology:** Advocate for funding for FCC business owners to purchase technology systems for business practices, including: enrollment, child records, child development and curriculum.





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Language & Cultural Responsiveness

- ◇ **Expand Translation and Interpretation Services:** Ensure all training, grant opportunities, and agency communications are available in FCC educators' primary languages, reducing barriers for the 39% unable to access services in their language.
- ◇ **Culturally Responsive Support Models:** Develop culturally tailored outreach and support strategies, particularly for Chinese and Spanish-speaking FCC business owners, aligning with reported differences in priorities and challenges.



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Data-Driven Continuous Improvement

- ◇ **Regularly Update *Balance Surveys*®:** Continue the *Balance Survey*® annually to track progress and emerging needs.
- ◇ **Disaggregate Data:** Routinely analyze by tenure, language, and license type to tailor supports effectively.
- ◇ **Share Data with Agencies:** Use findings to advocate for system adjustments, grant program changes, and policy shifts that align with FCC business realities.



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