



# Supporting the Early Childhood Workforce

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Median income for child care workers in 2021 was \$27,490<sup>2</sup> per year, while preschool teachers made a median of \$30,210<sup>3</sup> and kindergarten and elementary teachers made a median of \$61,400.<sup>4</sup>

Early Childhood Education (ECE) professionals provide the next generation with the foundations for educational and life-long success. The skills, knowledge, and well-being of these professionals are critical to the quality of a child's early learning experiences. A Harvard study concluded, "the essence of quality in early childhood services is embodied in the expertise, skills, and relationship-building capacities of their staff."<sup>1</sup>

Numerous studies in recent years demonstrate the long-term positive impacts high-quality early education has on cognitive and social development, and yet there has been little national emphasis placed on the importance of recruiting and retaining highly qualified professionals. This has been a longstanding challenge in the ECE field due in large part to the high costs associated with obtaining a degree, historically low pay, and limited to no benefits. The median income for child care staff—\$27,490 per year in 2021<sup>5</sup>—qualifies most for public benefits and is less than half of what an elementary teacher makes, despite scientific evidence that the first years of life coincide with the most important period of brain development.

The wage gap is compounded by the reality that individuals in similar industries such as elementary teachers are often eligible for benefits such as student loan forgiveness programs, whereas birth through five educators often are not. Currently, over 50 such federal programs are authorized, approximately 30 of which are operational as of 2017, but none of them are meant to benefit early childhood educators.<sup>6</sup> When the average federally held student debt is \$37,575, this benefit alone can mean all the difference in the career field an individual pursues after college.<sup>7</sup>

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Because of these problems, many highly-qualified individuals with degrees who might otherwise work in the ECE field—especially those with student loans—choose a better paid position such as an elementary teacher. A 2019 survey conducted by Jumpstart, a national organization whose members (the vast majority of whom are college students) work in ECE classrooms in underserved communities around the country, found an overwhelming number of alumni of the program cited high costs associated with earning a qualifying degree and low salaries in the field as primary impediments to entering the ECE field.<sup>8</sup>

Over the next eight years, 170,100 jobs<sup>9</sup> are expected to open per year in the ECE field as the need for more high-quality child care and early learning environments increases. Addressing the tension between the demand for a highly educated workforce and the disproportionately low compensation for that workforce will be central to meeting the needs of children and families and properly equipping tomorrow's leaders. Tackling these issues now will help prevent a crisis for children, families, providers, and college graduates alike.

## **Student Loan Assistance for Early Childhood Educators**

As Congress examines changes to the higher education system, it should consider establishing an early childhood professional loan assistance program to allow the field to recruit and retain high-quality talent and make the profession more attractive to recent college graduates. Loan assistance would help these professionals make payments on their federal student loans, effectively providing an offset to an otherwise low salary. Increasing the number of highly qualified staff in the ECE field would enhance the quality of services children and families receive, improving the chances for the next generation to succeed.

Congress should consider implementing this program through the Department of Education's Office of Federal Student Aid where eligible individuals would be required to remain employed full-time in the field with a qualified employer. A qualified employer could be a public, private, for-profit, faith-based, or home-based child care provider who serves children ages five and below; is licensed by the state; and receives or is eligible to receive CCDF vouchers or assistance. Applicants who meet all requirements would qualify for up to five years of assistance in meeting their federal student loan payments. If the individual leaves the field or otherwise fails to meet the requirements at any time during those five years, they would be responsible for repayment of their loan.

## **POLICY CONSIDERATIONS**

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### **To qualify, require an individual to:**

1. Have outstanding direct loans taken to complete an associates, bachelors, or master's degree in the early education or related field, including participation in income-based repayment plans.
2. Have loans in good standing and continue making payments throughout the program.
3. Be employed full-time (min. 30 hours per week) by an eligible employer (see below).
4. Receive an annual salary below 250% of the Federal Poverty Level. Loan assistance would be excluded from the individual's annual gross income when determining income eligibility.
5. Agree to remain in the ECE field for five years, although assistance would only be provided while the individual works for an eligible employer.
6. Continue to meet eligibility requirements and certify completion and intent of service annually.

### **Once eligibility is met, provide recipients:**

1. Assistance of a flat rate of \$6,000 per year for up to five years;
2. A total of no more than \$30,000 in loan assistance; and
3. No more than the total amount of their loan.

# Endnotes

- 1 National Scientific Council on the Developing Child. Young Children Develop in an Environment of Relationships. *Harvard University*. 2009. Available at: <http://developingchild.harvard.edu/wp-content/uploads/2004/04/Young-Children-Develop-in-an-Environment-of-Relationships.pdf>
- 2 Bureau of Labor Statistics, U.S. Department of Labor, Occupational Outlook Handbook, Childcare Workers. Available at: <https://www.bls.gov/ooh/personal-care-and-service/childcare-workers.htm>.
- 3 Ibid.
- 4 Bureau of Labor Statistics. 2021. "Preschool Teachers : Occupational Outlook Handbook: :U.S. Bureau of Labor Statistics." *Www.bls.gov. 2021.* <https://www.bls.gov/ooh/education-training-and-library/preschool-teachers.htm#:~:text=%2430%2C210->.
- 5 Bureau of Labor Statistics. 2021. "Kindergarten and Elementary School Teachers : Occupational Outlook Handbook: : U.S. Bureau of Labor Statistics." *Www.bls.gov. 2021.* <https://www.bls.gov/ooh/education-training-and-library/kindergarten-and-elementaryschool-teachers.htm#:~:text=%2445%2C760,The%20median%20annual%20wage%20for%20elementary%20school%20teachers%2C%20except%20special.amount%20and%20half%20earned%20less.for%20elementary%20school%20teachers%2C%20except%20special.amount%20and%20half%20earned%20less>.
- 6 Hegji, Alexandra, David Smole, and Elayne Heisler. 2018. "Federal Student Loan Forgiveness and Loan Repayment Programs." <https://crsreports.congress.gov/product/pdf/R/R4357>.
- 7 U.S. Department of Education. "Federal Student Loan Portfolio." Federal Student Aid, 20 Dec. 2018, [studentaid.gov/data-center/student/portfolio](https://studentaid.gov/data-center/student/portfolio).
- 8 Jumpstart. 2019. Review of Jumpstart Alumni Survey Results. Jumpstart. 2019. [https://www.jstart.org/wp-content/uploads/2020/07/2019-Alumni-Survey-Report\\_Full.pdf](https://www.jstart.org/wp-content/uploads/2020/07/2019-Alumni-Survey-Report_Full.pdf)
- 9 Bureau of Labor Statistics, U.S. Department of Labor, Occupational Outlook Handbook, Childcare Workers. Available at: <https://www.bls.gov/ooh/personal-care-and-service/childcare-workers.htm>.