

Montgomery County Early Care and Education Workforce Compensation Study

COMMUNITY BRIEF



OCTOBER 2025

ABOUT THE STUDY

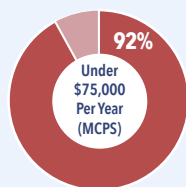
Montgomery County has made important investments in early childhood education, but educator compensation still falls short. [This study shares the voices of over 600 credentialed early childhood educators, with details about their pay and the benefits they receive.](#) One in four credentialed educators in the county took part in surveys, interviews, or focus groups. The goal of the study is to help guide decisions about improving pay and benefits for the early childhood workforce.



WHAT THE STUDY FOUND

STUDY FINDING: Most early childhood educators don't earn enough to make ends meet in Montgomery County.

- **ONE IN FIVE** earns less than \$15,000 per year, below the poverty level¹
- **NINE OUT OF TEN** earn less than \$75,000, below the 12-month salary for teachers in Montgomery County Public Schools (MCPS)
- **PAY IS NOT ENOUGH** to cover basic needs for self-sufficiency and stability (such as food, housing, transportation, and child care)
- **ONE IN FIVE** has to take on other employment to make ends meet



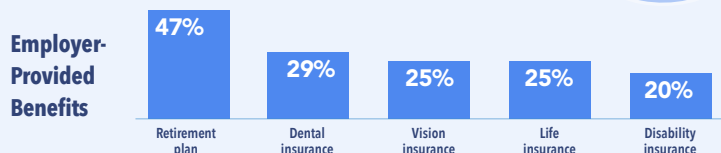
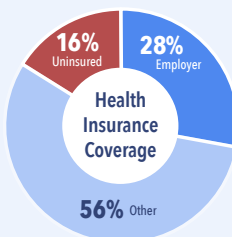
"I have gone to work, particularly on weekends or at night, to work in cleaning services, or in Target, things like that. You have to earn a certain amount of money, obviously there is no alternative."

– FAMILY CHILD CARE PROVIDER

WHY IT MATTERS: Early childhood educators struggle financially because of low pay. This can lead to staff turnover and educator shortages.

STUDY FINDING: Early childhood educators face gaps in health insurance and other benefits.

- **ONE IN SIX** has no health insurance at all
- **ONLY ONE IN FOUR** has employer health benefits
- **ONLY HALF** have an employer retirement plan
- **LESS THAN A THIRD** have dental, vision, or disability insurance from their employer



"There are no real benefits as far as health insurance, 401(k), flex spending, life insurance, any of those extra things. It would be nice to have long-term retirement benefits."

– CENTER-BASED TEACHER

WHY IT MATTERS: Gaps in benefits make it harder to save money and get medical care, and can harm educator well-being.

EDUCATOR PERSPECTIVES

Early childhood education is heart-driven work, but educators do not feel that they are fairly compensated for it.



86%

Satisfied about working with children



34%

Satisfied with pay



38%

Satisfied with benefits

"I took a course on child development, and I knew that's something I would want to pursue. Lead Teacher is what I'm doing now. Because of what we're paid, I wouldn't do day care teaching long-term just because it's not a livable wage."

— TEACHER

RECOMMENDATIONS

- 1 IMPROVE PAY:** Raise early childhood educator pay to reach parity with public school teachers
 - » To ensure educators have financial stability and to increase job satisfaction and retention
- 2 INCREASE ACCESS TO BENEFITS:** Connect early childhood educators to retirement plans and insurance for health, dental, and disability
 - » To support the health and well-being of educators and also the children they care for
- 3 STRENGTHEN FINANCIAL SECURITY:** Provide financial supports to reduce everyday costs for early childhood educators, such as tax credits, child care scholarships, and housing resources
 - » To reduce financial strain so educators can thrive and to encourage them continue working in the early childhood field
- 4 EXPAND PROFESSIONAL PATHWAYS:** Provide access to professional development and credentials for a variety of early childhood career pathways
 - » To improve educator advancement opportunities and career stability



When educators thrive, so do our children, families, and communities

A CALL TO ACTION

This study reaffirms what stakeholders already know: **early childhood educators deserve better.** Montgomery County is planning bold steps to strengthen the profession by

- Improving compensation to reflect the value of their work
- Expanding access to benefits that support health and stability
- Reducing financial burdens through targeted supports
- Investing in career growth and advancement opportunities

This Community Brief summarizes findings from the *Montgomery County Early Care and Education Workforce and Compensation Study Final Report*. Authors: Laura Hawkinson, Nicole Sharpe, Kristina Rodriguez, BreAnna Davis Tribble, Sherylls Valladares Kahn, and Gabrielle Montgomery.

"Hearts don't pay mortgages, and we'll continue to lose people who have a heart for this work."

— EARLY CHILDHOOD SYSTEM EXPERT



¹ U.S. Department of Health and Human Services, 2025 poverty guidelines: 48 contiguous states.