

COLLIER COUNTY

EARLY LEARNING LANDSCAPE ANALYSIS AND ROADMAP

*Conducted by the Florida Chamber Foundation in
partnership with the Naples Children & Education
Foundation*



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EXECUTIVE SUMMARY

The Florida Chamber Foundation's Business Alliance for Early Learning Project seeks to make Florida the best state for early learning in the nation, a key step in growing Florida's economy. Experts identified that for Florida to become a top 10 global economy by 2030, we must improve kindergarten readiness and third-grade reading scores from their 2023-2024 levels, 51% and 55%, respectively, to a future where 100% of children are reaching those metrics of success.⁽¹⁾ With the majority of brain development occurring before age 5 and issues accessing affordable child care being the number one reason parents quit their jobs in Florida,⁽²⁾ this report takes a deep dive into Collier County's early learning landscape, leading with the data to highlight challenges in accessing quality early learning/child care programs for families, and raising potential solutions. It is the hope of the Florida Chamber Foundation that the targeted interventions and recommendations will positively expand early learning access and affordability for families in Collier County and beyond as a lack of access impacts both workforce participation and child development.

The Florida Chamber Foundation, in partnership with the Naples Children & Education Foundation (NCEF), has conducted a comprehensive Early Learning Landscape Study to assess early learning program accessibility, affordability, and quality in Collier County. This study integrates quantitative data from parent and provider surveys, qualitative insights from focus groups and interviews, and national best practices to identify key challenges and recommend actionable strategies to improve Collier's early learning landscape so that every family who needs care, can access it affordably. Key findings reveal barriers to early learning program access for Collier families, including:

- **Limited availability of slots:** 73% of providers reported that families are placed on waitlists due to maxed-out capacity, and 60% of parents indicated difficulty finding available slots for their children.
- **Affordability challenges:** 62% of parents cited child care costs as a major barrier to access, and 74% of providers acknowledged that many families struggle to afford care.
- **Teacher turnover and workforce instability:** Teacher turnover and low wages were identified as significant barriers to maintaining quality care, with 100% of parents reporting destabilizing effects from staff turnover.

This report offers targeted recommendations, including advocacy around increasing the School Readiness entrance eligibility threshold, expanding teacher incentive programs, addressing transportation and language barriers, and piloting community-based wraparound service models.

1. <https://thefloridascorecard.org/>

2. <https://www.flchamber.com/untappedpotentialfl>

RESEARCH METHODOLOGY

The research approach for this study combined quantitative and qualitative methods to deliver a comprehensive understanding of Collier County's early learning landscape. Parent and provider surveys were distributed three times to maximize participation and gather diverse insights. The Early Learning Coalition of Southwest Florida (ELC of Southwest Florida) and the Florida Association for Child Care Management played a crucial role in disseminating these surveys, ensuring broad reach and engagement. To reflect the linguistic diversity of the county, parent surveys were made available in English, Spanish, and Haitian Creole.

For providers who did not complete the survey during any of the three distribution periods, follow-up phone calls were conducted. These calls collected data on current and desired enrollment numbers by age band, filling gaps in survey data and creating a more complete picture of Collier County's early learning access landscape.

Focus groups were held separately with parents and providers to explore key issues such as affordability, access, and quality in greater depth. These sessions provided valuable insights into challenges like teacher shortages, transportation barriers, and financial constraints. Additionally, open-ended interviews with three key stakeholders—the CEO/President of the Guadalupe Center, the CEO of the Southwest Florida Early Learning Coalition, and the Director of Early Learning for Collier County Public Schools—offered historical context and expert perspectives on the local early education ecosystem.

The Florida Chamber Foundation research team also conducted a robust analysis of demographic and socioeconomic trends using a variety of sources, including the 2023 5-Year American Community Survey (ACS), Lightcast, American Time Use Surveys, and the Sunshine Portal's FLICCA (Florida Index of Child Care Access) 5.1 created by the Anita Zucker Center for Excellence in Early Childhood Studies housed at the University of Florida.³ For more information on the research methodology, see Appendix A.

3. <https://thesunshineportal.org/research/flicca/>

AVAILABILITY OF EARLY LEARNING PROGRAMS AND GEOGRAPHIC DISPARITIES

Access, in the context of early learning, refers to the availability of early learning program “slots” or “seats.” However, it is important to note that availability does not inherently ensure affordability or quality. Access encompasses both the physical availability of early learning program slots and their alignment with family needs, including geographic proximity, hours of operation, and specialized services.

Early Learning Provider Overview

Head Start and Early Head Start

Head Start and Early Head Start are federally funded programs serving children across the United States, in Florida, and Collier County. Early Head Start serves families with children under the age of 3 and Head Start serves families with children ages 3 to 5. To be eligible for Head Start or Early Head Start services: children must be experiencing homelessness or in foster care, families must be receiving public assistance (SNAP, TANF, SSI), or families must have incomes under the federal poverty guidelines. In addition to offering early learning for the child, Head Start and Early Head Start programs support the whole family with services like education and nutrition programming, mental health services, substance abuse prevention, and more.⁽⁴⁾

According to the Florida Head Start Association, there were 477 children enrolled in Early Head Start and Head Start across twenty programs in 2024, representing about 21% of the 2,228 children under 5 living in poverty in Collier County (See Appendix B, Figure V).

Contracted Providers

Among the contracted providers with the Early Learning Coalition (ELC) of Southwest Florida, Collier County has a total licensed capacity of 17,834 slots available.⁽⁵⁾ The ELC of Southwest Florida is contracted with 86 providers to serve School Readiness children, with a total of 131 contracted providers offering School Readiness and/or the Voluntary Pre-Kindergarten (VPK) program, including Collier County Public School sites.

4. <https://fhsa.memberclicks.net/fl-head-start-dashboard>

5. Current as of 12/17/2024

Children served in the School Readiness Program live in families who meet eligibility criteria including:

- Parent(s) must be working or participating in an educational activity such as attending college or trade school at least 20 hours per week.
- Gross income must be at or below 150 percent of federal poverty level for family size. For example, \$46,800 for a family of four with two working parents and two children.
- Families must pay a copayment for child care based on income and family size.
- Other children may be eligible if they have special needs or are at-risk of abuse, neglect or abandonment, or if their parents are homeless, victims of domestic violence or are low-income migrant families or farm workers.(6)

Non-Contracted Providers

Additionally, there are another 72 providers in Collier County not contracted with the ELC of Southwest Florida, meaning they do not provide School Readiness or Voluntary Pre-Kindergarten services to children and families but do offer regulated early learning programs and services. Of the 72 non-contracted providers, 57 of them are licensed or exempt from licensure and 15 are registered as family child care homes. While these additional providers increase the number of slots available in Collier County, there are still likely not enough slots to meet demand. Given the fact that 72.4% of children under 6 in Collier County have all available parents/guardians in the labor force(7) and there are 18,280 children 0 to 5 years old, many children may still lack access to care in a regulated facility.

Capacity and Enrollment

However, just because providers have a total licensed capacity, does not mean that they fully enroll to that maximum, nor that all of those slots are for children between the ages of 0 and 5. In fact, data collected from Collier County providers demonstrates that while some providers desire enrollment levels at 75-95% of licensed capacity, approximately half of all providers surveyed currently enroll less than 80% of their licensed capacity.

In addition, provider surveys and phone interviews uncovered that enrollment levels for infants (0-12 months) were particularly low in comparison to other 1-to-4-year-old age bands, accounting for just 779 of 7,982 current enrollments among those with complete enrollment figures. 47% of providers indicated that they currently had no infants enrolled in care and 26% of providers did not desire to care for infants.

6. <https://www.fldoe.org/schools/early-learning/parents/school-readiness.shtml#:~:text=Who%20is%20Eligible%20for%20SR,poverty%20level%20for%20family%20size.>

7. U.S. Census Bureau, U.S. Department of Commerce. (2023). *Age of Own Children Under 18 Years in Families and Subfamilies by Living Arrangements by Employment Status of Parents*. American Community Survey, ACS 1-Year Estimates Detailed Tables, Table B23008. Retrieved January 27, 2025, from <https://data.census.gov/table/ACSDT1Y2023.B23008?q=b23008 florida>.

Understanding Waitlists

Early learning providers keep waitlists when their facilities are operating at their desired or operational capacity, so waitlists can help us understand how many additional families and children need care beyond those that are currently being served. With 50% of providers serving less than 80% of their licensed capacity, it is notable that 65% of survey respondents said they currently have a waitlist for their programs. Of those providers with a waitlist, they were asked the primary reasons families were placed there which included:

- 74.2% reported that their center was at maximum capacity.
- 19.4% said waitlists were due to teacher shortages.
- 19.4% noted the family did not actually need care when they called to enroll, but rather, were planning for future care.
- 29% had “other” resources, including infant room capacity issues and specific age group limits.

64% of providers with a waitlist included infants, highlighting a potential issue with supply and demand of infant care in Collier County given the fact that there is a lower number of slots overall for infant care compared to other age groups below five. While there are considerably more 1-year-old slots than infant slots currently enrolled in Collier County at 2,880 1-year-old slots vs. 779 infant slots, 64% of providers also run a waitlist for their toddler classrooms. As children get older, providers note lower frequency of waitlists with just 38% of providers having a waitlist for their 3-year-old classrooms and 24% have a waitlist for 4-year-old classrooms.

Scrubbing Waitlists

In theory, waitlists can give us a snapshot into the available supply of slots versus demand for those slots, however, each provider manages their waitlist independently and does not necessarily follow the same process for keeping a waitlist. Moreover, providers vary in how frequently they update or “scrub” their waitlists, calling back families to re-check or verify the need for care still stands, creating issues for using waitlists alone as an accurate measure of demand. In Collier, providers demonstrate just how much these processes vary in relation to scrubbing waitlists:

- 25.8% do not scrub their waitlists at all, meaning the data may not reflect true demand.
- 32.3% scrub their waitlists quarterly.
- 25.8% scrub their waitlists monthly.
- 3.2% scrub their waitlists weekly.

Capacity vs. Need

Instead of relying solely on waitlist data, a combined analysis of sources such as the U.S. Census Bureau, Lightcast, the Sunshine Portal's FLICCA 5.1, and provider-reported capacity and enrollment numbers offers a more comprehensive picture of the supply and demand for early learning programs across twenty-three zip codes.

To provide context, live birth records show that between 2019 and 2024, a total of 21,514 babies were born in Collier County, averaging 3,586 births per year.⁽⁸⁾ This includes approximately 3,400 annual births from 2019 to 2021, increasing to around 3,700 per year from 2022 to 2024.⁽⁸⁾ The U.S. Census Bureau estimates that as of December 2024, there are approximately 18,280 children under the age of 6 living in Collier County.⁽⁷⁾

However, it is important to note that no data source provides exact counts of children by one-year age bands. Even historical birth records fail to provide a full picture as families move in and out of the county. Furthermore, even if precise age band data were available, it would not directly correlate to the total number of early learning program slots required, as not all families need or opt for formal early learning programs. This underscores the complexity of determining early learning demand, reinforcing the need to consider family preferences, economic circumstances, and employment patterns.

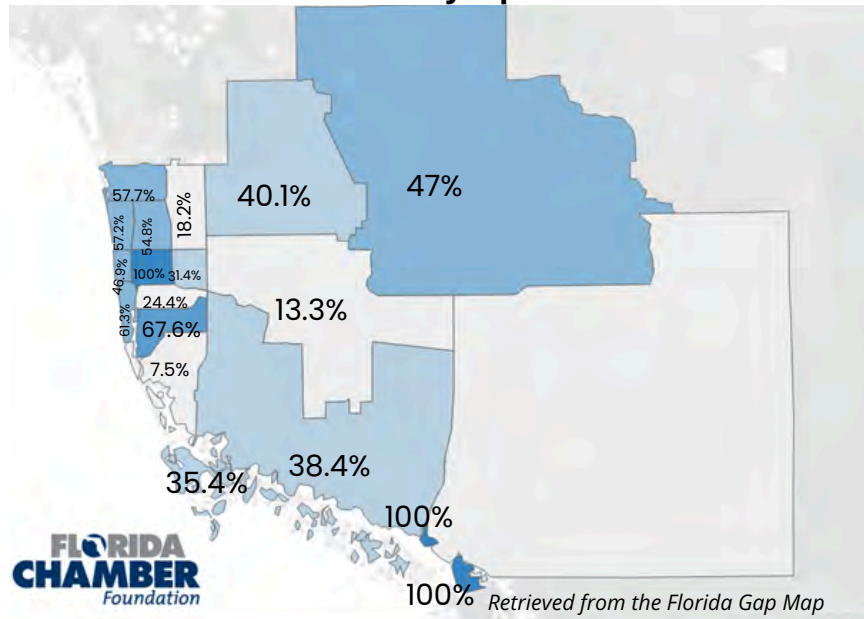
Despite these limitations, other data points suggest a significant gap in early learning program access for specific communities. For example, Naples (zip code 34119), has only 1,499 total licensed child care slots available.⁽⁷⁾ This falls short of the 2,679 children under the age of 6 in zip code 34119 by 1,180 slots⁽⁷⁾ – and does not even account for the 44 additional children living in poverty, who likely live in families that struggle to afford average early learning program costs. Moreover, only 192 of the 1,499 slots were high-quality School Readiness slots available for the 2023-2024 school year (3) – scoring a 4 or higher on a 7 point scale on the teacher-child observation assessment, CLASS – which does not come close to meeting the needs of families in this area.

Infant care is more than 20% of median household income in several zip codes (34104, 34112, 34113, 34116, 34139, 34142).

8. <https://www.flpublichealth.com/VSp prov/rdPage.aspx?rdReport=ProvReports&radReport=T14&drpYear=2020>

The percentage of 3-4-year-olds enrolled in early learning programs further illustrates access issues. In Golden Gate City, only 18.2% of children in this age group are enrolled in school, compared to 61.3% of children in the same age group but living in the more affluent Naples (zip code 34102)(7) who are enrolled in early learning (See Appendix B, Figure III). This low enrollment, coupled

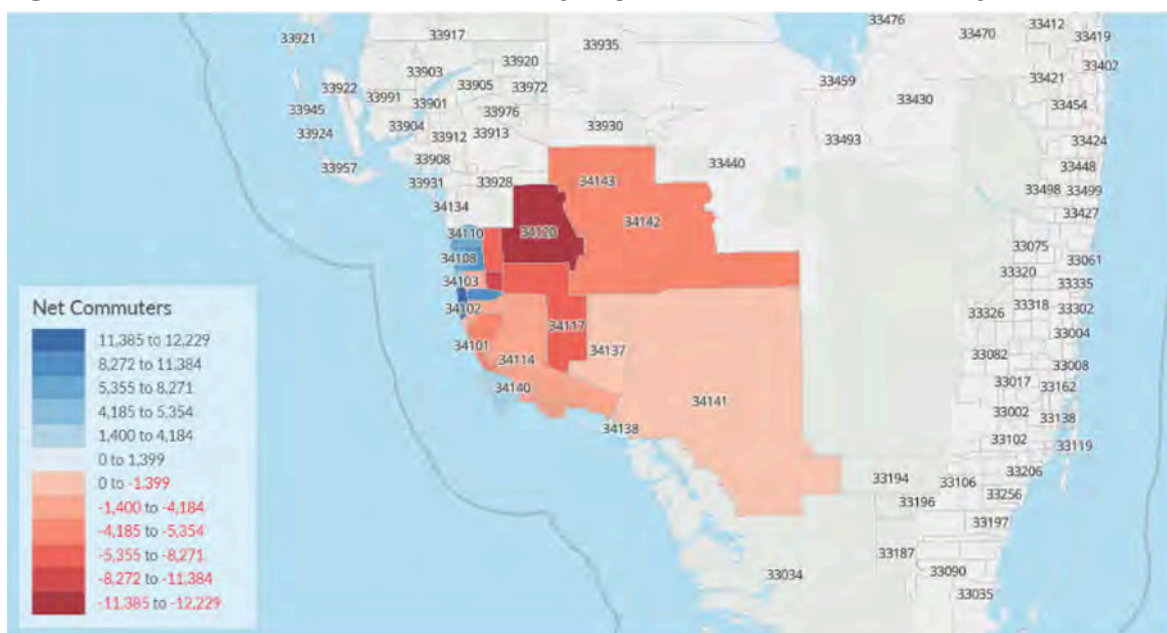
Figure I: Percentage of 3-4-Year-Olds Enrolled in School by Zip Code



with data showing that 64.8% of children under 6 in Golden Gate City households have all available caretakers in the workforce,(7) demonstrates the need for increased early learning program capacity for the community. This question arises: Who is caring for these children if available slots are insufficient, especially when many families depend on child care to maintain employment?

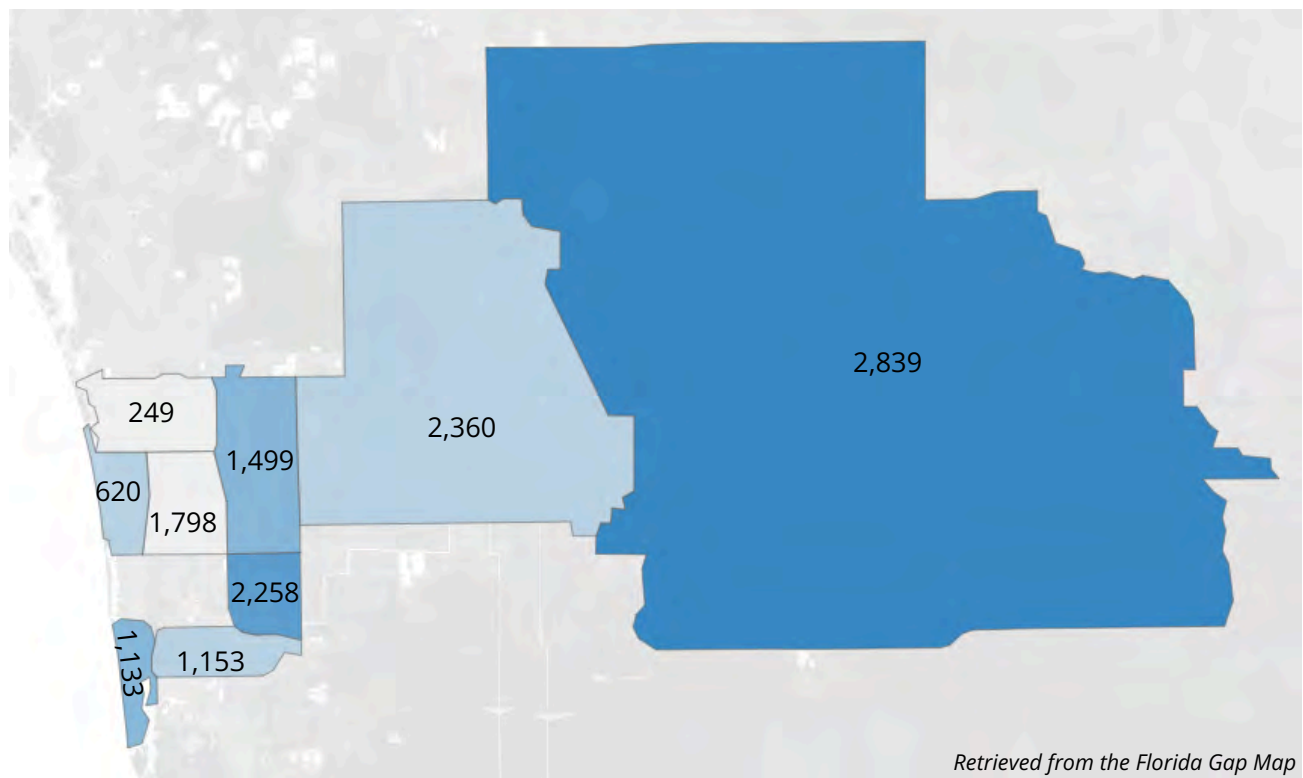
While it is clear that Golden Gate City needs additional early learning program capacity, addressing access requires considering where families prefer care. Many families, particularly those who commute for work, 45-60 minutes during peak traffic, may prefer care closer to their workplace rather than their home as it is infeasible to make it to and from the job site on time with the typical early learning facility hours.

Figure II: Net Commuter Patterns by Zip Code in Collier County(9)



For instance, Naples (zip code 34109) was the top zip code for employment in 2023 with about 20,850 working there,(9) yet the ELC of Southwest Florida data show there is a licensed capacity of 1,798 slots available for those who desire care by where they work, compared to the 2,839 total capacity in Immokalee (zip code 34142), where a significant portion of the 13,228 workers commute out for work daily, resulting in a net loss of 4,965 workers from the area each day. It is important to note that total licensed capacity does not necessarily reflect the number of available slots for children, nor does it ensure that there are enough openings by age band as discussed on page 6.

Figure III: Total Licensed Capacity by Zip Code



Additionally, Naples (zip code 34109) had 538 high-quality School Readiness slots available for the 2023-2024 school year, but only 30 slots were utilized.(3) The 508 open slots may be due to several factors, including commuting patterns, parental preferences for care closer to work, lack of awareness regarding open slots at quality programs, or entrance eligibility thresholds for School Readiness.

Notably, median household incomes across Collier County exceed the current School Readiness eligibility thresholds (see Appendix B, Figure III), meaning many families in need of traditional affordable early learning programs do not qualify.

Therefore, many families do not qualify for School Readiness and instead, must privately pay for early learning programs, a finding consistent with parent survey data. On the provider side, the Sunshine Portal's FLICCA 5.1 tool tells a complementary story, demonstrating that across the ELC of Southwest Florida, the majority of providers (52.2%) had School Readiness utilization rates below 25% in the 2023-2024 fiscal year, meaning, that 75% or more of parents privately paid for early learning at those centers or had some other means of financial assistance other than School Readiness to afford programming.

COST BARRIERS TO ACCESSING CHILD CARE IN COLLIER COUNTY

Affordability refers to the extent to which families can reasonably bear the cost of early learning programs without sacrificing other essential expenses or choose not to enroll their child in care due to affordability issues. It includes considerations such as tuition fees, availability of financial assistance, and the economic pressures faced by providers that impact pricing, such as early childhood educator salaries, and other operational costs. This section is crucial for understanding how financial barriers influence the accessibility of early learning for families in Collier County. In a community marked by both high living costs and income disparities (See Appendix B, Figure III and Figure VIII), affordability emerges as an important factor shaping the decisions families make regarding early learning.

From the provider surveys, 74% acknowledged affordability challenges among families, with 26% reporting that most or nearly all families struggle with early learning costs (see Table I).

Parent surveys further highlighted this issue, with 62% of parents identifying early learning costs as a major barrier to enrolling their child in care and education. Notably, 65% of survey respondents indicated that they did not receive financial assistance.

Table I: Average Annual Cost of Full-Time Care in Collier County by Age Group(10)

| Age Band | Infant (0-12 Months) | 1-year-old | 2-year-olds | 3-year-olds | 4-year-olds | 5-year-olds |
|--------------------------|-------------------------|------------|-------------|-------------|-------------|-------------|
| Average Price of Care | \$15,600 | \$13,800 | \$12,610 | \$11,960 | \$10,400 | \$7,800 |

With over 35.2% of Collier County being housing-cost burdened, meaning they spend 30% or more of their household income on housing costs (See Appendix B, Figure VIII), another 10% or more for just one child's early learning, creates significant financial strain for families, particularly when the average costs of infant care is more than 20% of the median household income in several zip codes (34104, 34112, 34113, 34116, 34139, 34142) (See Figure IV).

Infant care is more than 20% of median household income in several zip codes (34104, 34112, 34113, 34116, 34139, 34142).

10. <https://www.fldoe.org/schools/early-learning/rep-pol-guide/market-rate2324.shtml>. These average costs were calculated using the 75th percentile of Non-Gold Seal providers in Collier County with an assumed 260-day program.

Map of Florida showing the percentage of the population aged 65 and older by county. The percentages are: Alachua 16%, Baker 14%, Bay 14%, Brevard 17%, Calhoun 14%, Charlotte 16%, Citrus 23%, Clay 13%, Collier 22%, Columbia 23%, Duval 20%, Escambia 15%, Flagler 19%, Franklin 15%, Gadsden 27%, Hardee 15%, Hernando 15%, Hillsborough 20%, Indian River 15%, Jackson 15%, Jefferson 15%, Lafayette 15%, Lake 15%, Leon 15%, Levy 15%, Manatee 15%, Marion 15%, Miami-Dade 20%, Monroe 16%, Nassau 15%, Okaloosa 15%, Okeechobee 15%, Orange 15%, Osceola 15%, Palm Beach 15%, Pinellas 15%, Polk 15%, Putnam 15%, St. Johns 15%, St. Lucie 15%, Suwannee 15%, Taylor 15%, Volusia 15%, Washington 15%, Walton 15%, and Winkler 15%.

- High tuition fees (16.7%).
- Lack of tuition assistance (16.7%).
- Eligibility issues for School Readiness (50%).
- Overall cost of living (70.8%).

Notably, 54% of surveyed providers offer financial assistance or scholarships outside of School Readiness. The School Readiness program, with a current entrance eligibility threshold of \$46,800 for a family of four, remains inaccessible for many families in Collier County, where the median household income exceeds this threshold in every zip code (See Appendix B, Figure VIII). Yet as Figure IV showcases, early learning program costs can consume a significant portion of median household income, above and beyond the U.S. Department of Health and Human Services' definition of "affordable," that no more than 7% of household income be spent on child care costs. (12) Some of the communities with the lowest median household incomes also spend the most on infant care such as Immokalee (zip code 34142) and Golden Gate (zip code 34116).

12. <https://www.govinfo.gov/content/pkg/FR-2016-09-30/pdf/2016-22986.pdf>

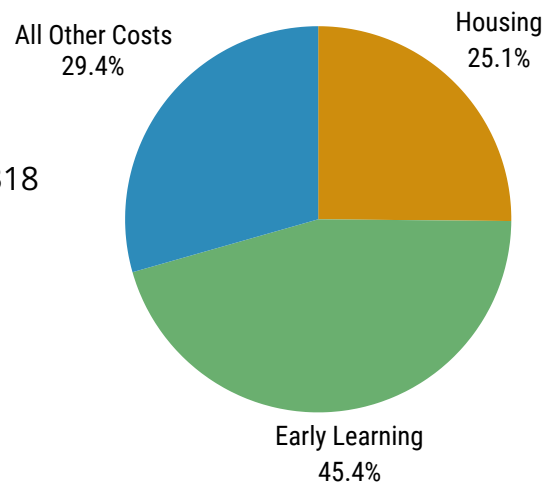
To further illustrate the point of how Collier County working families with children might not be able to survive and thrive financially, here's an example budget for a household with two children living in Immokalee:

Monthly Income : \$4,805

Monthly Expenses on Housing and Child Care: \$3,318

- Infant child care costs: \$1,300
- 3-year-old child care costs: \$997
- Median Rent Cost: \$1,271

Available funds for all other monthly costs: \$1,487



With a median household income of \$57,565 in Immokalee (See Appendix B, Figure VIII), a family of four, with one infant and one preschooler, pays approximately \$3,568 on housing and early learning program costs alone (See Table I). That leaves just \$1,500 for utilities, gas traveling to and from work, food, and other necessities.

While families with all available parents in the workforce need dependable child care options, high costs frequently push families out of the workforce, as highlighted in the Florida Chamber Foundation's "Untapped Potential" report.(2) In fact, issues accessing affordable child care was the number one reason working parents quit their job, with 50% of parents noting that they would be gone from the workforce for a year or more. Families struggling to afford dependable child care may also turn to unregulated care, although the exact number of children in such arrangements remains unclear.

Operational Costs and Tuition

Providers noted that infant and toddler care are particularly costly to operate, further limiting its availability which was raised as a concern by some parents. These higher costs for infant and toddler rooms are largely due to important health and safety standards requiring low teacher-to-child ratios. In fact, when providers were asked to share the weekly "true cost of care" for infants, they self-reported an average of \$548 per week to care for one infant to support teacher salaries, consumables, etc. In comparison, Collier County providers charge an average of \$325 per week for infant care, well below the operational costs for providing such services.

Across all age bands 1 to 5, providers report “true costs of care” exceeding the price they charge families by \$200+ per week.

What the “true cost of care” shared by providers did not include, is what it would cost to provide care if early childhood educators were paid higher wages to increase educator retention and recruit quality staff. While providers note that they would like to pay teachers more, many struggle to increase teacher pay without additional funding, because their limited operating margins force the cost onto families with every salary increase.

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ISSUES IMPACTING QUALITY EARLY LEARNING PROGRAMS AND SERVICES DESIRED BY FAMILIES

English Language Learners/Bilingual Supports

Collier County's diverse population includes over 32.5% of residents who speak a language other than English at home (See Appendix B, Figure II), exceeding the state average of 30.1%. Language barriers can significantly hinder families' ability to navigate the enrollment process and access culturally responsive care, an issue raised by Collier County stakeholders with concentrations of Spanish and Haitian-Creole speaking populations. Providers consistently reported a lack of bilingual staff, compounded by uncertainty about how to recruit and train them effectively. Stakeholders emphasized the need for clearer qualifications and training pathways to support the recruitment of bilingual educators. It is worth noting that few surveyed parents (2.2%) expressed bilingual support impacting the overall quality of early learning programs. However, parents who speak English as a second language reported difficulties when completing enrollment and financial assistance paperwork, accessing additional resources, and communicating effectively with classroom teachers.

Early Childhood Educator Shortages

Early childhood educator shortages remain a key issue, with 65% of providers reporting shortages that impact their operations. Specifically:

- 20% reduced hours of operation.
- 25% cannot open classrooms or fill otherwise available slots.
- 40% experience increased staff burnout.
- 25% report difficulty maintaining quality care.

Providers noted that low wages (75%), lack of qualified candidates (75%), and lack of benefits (45%) are primary barriers to hiring and retaining staff. Additionally, 35% of providers cited competition from other industries.

Barriers to Expanding Capacity

Providers identified key barriers to expanding capacity or serving more students:

- Teacher/staff shortages (55.6%).
- High operational costs (61.1%).
- Limited funding or financial resources (55.6%).
- Regulatory challenges or licensing restrictions (27.8%).

Without qualified and trained early childhood educators, it is near impossible to operate quality programs that meet the needs of families and children. Addressing workforce shortages and providing the necessary resources to recruit, retain, and train educators is essential to expanding capacity and maintaining high standards in early learning programs.

High-Quality Providers

Providers and stakeholders largely agree that improving the quality of early learning programs in Collier County may not require philanthropic investment, as legislative measures have already helped raise standards.

The Sunshine Portal's FLICCA 5.1 tool shows that the number of high-quality School Readiness providers, as defined by CLASS assessment scores of 4.0 or higher, (3) increased in Southwest Florida between fiscal years 2019-2020 and 2023-2024. While this demonstrates significant progress, continued geographic investment is needed to ensure that Collier County families have equitable access to quality care no matter the zip code they choose for that care.(3) Currently there is a clear capacity versus need mismatch, such as in zip codes 34104, 34114, 34116, 34117, 34119, and 34142. Zip code 34142 (See Figure III), Immokalee, has the highest total high-quality School Readiness capacity at 1,058 slots.(3) Yet, Immokalee is home to more than 2,400 children living in poverty in the same zip code (see Appendix B, Figure VI). Similarly, Golden Gate City only has 192 high-quality slots with over 1,500 children living in poverty in the same zip code (See Appendix B, Figure VI), illustrating significant geographic disparities in access to quality programs.

RECOMMENDATIONS

State-Level Policy Changes Could Support Local Solutions

Collier County’s and Florida’s rising costs of living have outpaced wages. The gap between wages and the cost of basic services like housing, transportation, and child care has widened significantly. Child care costs for one child can consume more than 20% of household income in Collier County. Eligibility for Florida’s early learning tuition assistance program, School Readiness, is based on 150% of the Federal Poverty Level, leaving many working families ineligible for assistance.

The Federal Poverty Level is a nationwide measure set by the Department of Health and Human Services to determine eligibility for social programs. Based on U.S. Census Bureau data, the Federal Poverty Level does not account for regional cost-of-living differences, making it an inadequate measure for states like Florida. In contrast, State Median Income, also calculated by the Census Bureau, reflects the midpoint of earnings within the state. This means half of Florida households earn above the median and half below. Unlike the static Federal Poverty Level, which remains the same nationwide, State Median Income incorporates Florida’s economic realities, including the state’s minimum wage, providing a more accurate picture of financial need.

For example, the 2024 Federal Poverty Level for a family of four is \$31,200, whereas Florida’s State Median Income for the same family size in 2025 is \$98,038—a staggering difference, with 100% of the Federal Poverty Level equating to just 32% of the State Median Income for that family size.

| 2024 Federal Poverty Level Income vs State Median Income | | |
|--|-----------------------|---------------------|
| Family size | Federal Poverty Level | State Median Income |
| For a family of 2 | \$20,440 | \$66,663 |
| For a family of 3 | \$25,820 | \$82,350 |
| For a family of 4 | \$31,200 | \$98,038 |
| For a family of 5 | \$36,580 | \$113,722 |
| For a family of 6 | \$41,960 | \$129,408 |

Similarly, for a family consisting of one adult and two children, a common demographic among School Readiness program participants, the 2024 Federal Poverty Level is \$25,820, while Florida's State Median Income for the same family structure is \$82,350. Over the past decade, Federal Poverty Level grew by 20.4%, while State Median Income increased by 59.2%, further emphasizing the Federal Poverty Level's inability to reflect Florida's rising costs and economic realities.

Florida families earning near the minimum wage illustrate this disparity. A family of four with two adults working full-time at \$15/hour earns \$62,400 annually—well above the Federal Poverty Level threshold but far below the basic needs threshold defined by the United Way's ALICE (Asset Limited, Income Constrained, Employed) Report.

For programs like School Readiness, which helps working families offset the cost of early learning programs, transitioning from the Federal Poverty Level to State Median Income as the eligibility threshold would ensure access for families otherwise ineligible due to outdated thresholds. Many of Collier County and Florida's lowest-earning families, who genuinely need support to afford basic needs, have been left out of the system for over two decades, an issue flagged by both parents and providers in Collier County. Aligning eligibility with State Median Income would provide child care benefits to families earning just above the Federal Poverty Level but still struggling to meet the state's rising cost of living.

This change would also enable more parents to remain in the workforce, contributing to Collier County's and Florida's economic growth.

Moreover, this transition could prevent the return of unused School Readiness match dollars by the ELC of Southwest Florida, which has occurred in recent years, and expand access for working families who currently fall just above the eligibility threshold and truly need the support to access quality care while maintaining employment.

Supplementing statewide advocacy efforts to move the School Readiness entrance eligibility with local efforts would help highlight the need for such change. Sharing parent stories, testimonials, and the unintentional consequences of the current School Readiness entrance eligibility to local legislative delegation members, and more broadly, could demonstrate the importance of this policy change and potential investment to the Florida legislature.

Programmatic Interventions

Given the fact that parents and providers alike report the significant impact early childhood educator shortages have on a family's access to quality early learning programs, the Florida Chamber Foundation suggests the following promising practices, programs, and models from around the nation and Florida to support the recruitment, development, and retention of high-quality staff in Collier County.

1. Teacher Incentive Programs:

- **Model I: Florida's statewide INCENTIVES\$ program:** This program provides annual stipends ranging from \$450 to \$5,000 based on educators' level of education and sustained employment. It aims to enhance compensation and reduce turnover among educators, directors, and owners while improving access to high-quality programs for families. With an average annual stipend of \$1,280 awarded in 2023-2024 to 2,423 participants, this program positively contributed to educator retention with just 13% turnover compared to a 30-40% national average for the profession.
- **Model II: District of Columbia's Pay Equity Fund:** This fund supports compensation and pay parity for early childhood educators, offering supplemental payments of \$5,000 to \$14,000 to eligible early childhood educators and assistant educators. Within the first two quarters after launch, the fund increased early childhood educator employment levels by 3%, or about 100 additional educators. By 2023, the fund had contributed to a 7% increase in those employment levels, or 219 educators.
- **Model III: Retention Bonuses at the Early Learning Coalition of Sarasota County:** In partnership with the Barancik Foundation, retention bonuses of up to \$1,500 were distributed to eligible early education professionals, based on their longevity and commitment to quality education.
- **Model IV: Elevate, Engage, and PD Assistance Programs at Early Learning Coalition of Pinellas County:**
 - *Elevate:* Wage supplements ranging from \$1,500 to \$6,000 based on education level.
 - *Engage:* Financial support for hiring new staff, including fingerprinting, training, and exams.
 - *Professional Development Assistance Program (PDAP):* Assists educators pursuing formal education through T.E.A.C.H. scholarships.

- **Model V: T.E.A.C.H. Early Childhood Florida Scholarship Program:** T.E.A.C.H. is funded by the Florida Division of Early Learning, providing scholarships to early childhood educators pursuing credentials, college credits and certificates, and early childhood education degrees. While \$11.1 million was invested in T.E.A.C.H. scholarships in 2023-2024, state funding covers up to 90% of tuition and books, requiring a 10% up-front payment by the sponsoring employer. T.E.A.C.H. boasts a 94% retention rate for participants. Sometimes, providers cannot afford to cover the 10% costs to sponsor a staff member, so there is an opportunity to work with early learning providers to cover the 10% if it is a barrier for program participation.

2. **Expand Parent-Requested Services:** Providers and parents emphasize the need for mental health supports and community resource connections such as oral health and vision services. Expanding services to meet these needs ensures families receive comprehensive support and aligns with the Florida Chamber Health Council's efforts to make Florida the national leader for mental-health and well-being.

3. **Tuition Assistance/Scholarship Investments:** Above-and-beyond School Readiness tuition assistance programs, such as Alachua's new Tuition Assistance Fund and ELC Miami-Dade and Monroe's longstanding scholarships in partnership with The Children's Trust, can serve as models for Collier County. These programs support families struggling with affordability who may not qualify for programs like School Readiness.

Policy changes at the state level are an avenue to address systemic barriers in early learning. Shifting School Readiness entrance eligibility thresholds to align with State Median Income would make child care financial assistance accessible to more families.

To address workforce shortages, incentivizing bilingual teacher training and providing year-round professional development support in high-need areas would strengthen the workforce. These policies would ensure families have access to qualified, culturally competent educators who can meet the needs of Collier County's diverse and growing population.

Programmatic Interventions

Expanding bilingual support is important for improving access and quality, particularly as the percentage of Collier County families speaking a language other than English at home continues to grow. Targeted training programs and partnerships with local adult education programs, colleges, and universities can create pipelines for bilingual educators, while enhanced wraparound services provide families with the comprehensive support they need to succeed.

Scaling community-of-practice models can foster collaboration among providers, educators, and community stakeholders. These models promote shared learning and innovation, enabling providers to implement best practices effectively and efficiently in their communities. Additionally, increasing mental health and family support services ensures families receive the comprehensive care they need to thrive.

Business Community Involvement

Business leaders can take an active role in supporting efforts to expand access to affordable high-quality early learning programs in Collier County for their workforce and beyond. Expanding access to child care for working parents in Collier County can be achieved by leveraging the new Florida Child Care Tax Credit Program. This program provides tax incentives for eligible businesses that invest in child care solutions for their employees, such as building on-site child care facilities, subsidizing child care costs, or contracting with local providers to secure slots for employees' children. These initiatives not only support working parents but also help employers improve workforce retention and productivity. Employers interested in participating can refer to the Florida Chamber Employee Guide⁽¹³⁾ for instructions on utilizing the tax credit effectively and aligning it with their business goals.

Additionally, the Florida Department of Revenue (DOR) website provides step-by-step instructions for completing the application process and ensuring compliance. By adopting these strategies, employers can play a pivotal role in removing child care barriers for working parents and fostering a stronger, more resilient workforce.

Beyond the Child Care Tax Credit, employers can play a pivotal role in supporting working families and addressing child care challenges by implementing family-friendly workplace policies such as flexible scheduling or offering flexible savings accounts, businesses can help employees balance work and family responsibilities while improving retention and productivity. The Children's Movement of Florida offers a comprehensive guide with actionable strategies for creating family-friendly workplaces,⁽¹⁴⁾ which can be a valuable resource for employers. Additionally, businesses can make School Readiness match donations, leveraging public-private partnerships to expand access to affordable, high-quality early learning programs for families in need.

To explore these and other potential solutions, employers are encouraged to utilize the Employer Child Care Navigator Tool,⁽¹⁵⁾ which provides tailored recommendations for employers when it comes to addressing child care issues in the workplace. By taking these steps, businesses can create a more supportive workforce environment while contributing to the long-term economic success of their community.

13. <https://flchm.co/FLCCTCGuide>

14. <https://flchm.co/FamilyFriendlyPolicyGuide>

15. <https://employerchildcarenavigator.org/>

CONCLUSION

The findings in this report underscore the significant challenges faced by families, businesses, early learning providers, and communities in Collier County due to disparities in income, poverty, cost of living, and access to affordable quality early learning programs. These challenges are not just personal or localized issues—they have far-reaching implications for the region's economic development, stability, workforce sustainability, and long-term prosperity. This landscape analysis aligns with the goals of the Naples Children and Education Foundation, with the vision of making a profound and sustaining difference in the lives of children in Collier County. Additionally, the analysis and roadmap aligns with the Florida Chamber 2030 Blueprint, which emphasizes the importance of early learning as essential drivers for achieving a competitive and prosperous economy by 2030. Addressing these issues is essential to ensuring that Florida has the educated, skilled workforce needed to meet future economic demands.

Every stakeholder in Collier County—from employers and policymakers to educators and community leaders—has a vested interest in addressing these challenges. For families, access to affordable, high-quality early learning is essential for financial stability and upward mobility. For businesses, child care barriers directly impact workforce participation, employee retention, and productivity. For the community as a whole, investing in early learning creates a stronger, more resilient economy by breaking cycles of poverty and preparing the next generation for success.

If leaders fail to act, the consequences will be felt across the entire region. Businesses will struggle to attract and retain workers, economic mobility for families could remain stagnant, and children in poverty likely will continue to face long-term disadvantages that hinder their ability to enter kindergarten ready and thrive long-term. However, the analysis in this report provides a clear path forward. Strategic investments in early learning program access, affordability, and quality will not only support working families but also bolster Collier County's workforce and economic future.

Now is the time for action. To address affordability gaps, policymakers should prioritize raising eligibility thresholds and increasing funding for early learning programs. Employers should lead by implementing family-friendly policies and investing in on-site child care solutions. Philanthropic organizations and community leaders should collaborate to fund innovative programs that support families and providers. These efforts are not just an investment in early learning—they are an investment in the workforce, the economy, and the future of Collier County.

The analysis is clear, the solutions are within reach, and the urgency is undeniable. It is up to leaders to act now to create a brighter future for Collier County's children, families, and businesses.

APPENDIX A: RESEARCH METHODOLOGY

Research Methodology

The U.S. Census Bureau's American Community Survey provided data on income levels, poverty rates, ALICE (Asset Limited, Income Constrained, Employed) populations, single-parent households, and geographic disparities in early learning access. Lightcast data highlighted industry and employment patterns, wages, and cost-of-living challenges, while the Sunshine Portal's FLICCA 5.1 offered insights into provider quality metrics and geographic capacity for School Readiness specific providers. American Time Use Surveys offered insights into how working families by occupations have differing needs for their child(ren)'s early learning within Collier County. This multifaceted approach, complemented by an extensive review of websites, professional publications, and reports, enabled a holistic and evidence-based analysis of early learning access, affordability, and quality in Collier County.

Limitations

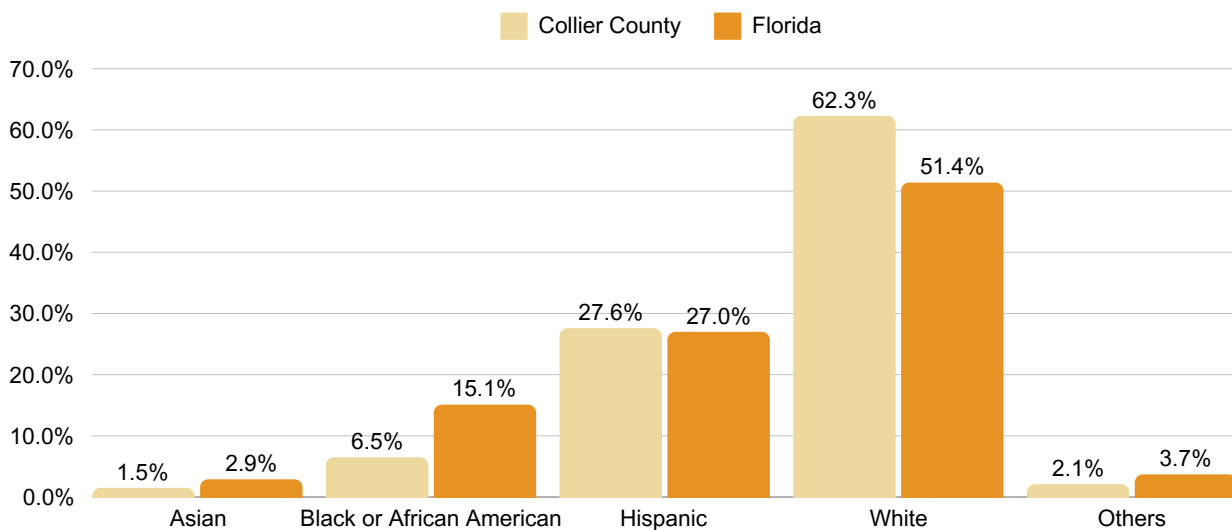
It is important to note that limitations exist in this study. Some datasets used in the analysis are not adjusted frequently, and agency data may rely on unverifiable assumptions, inadequate market analysis, or survey results that may not fully capture ground realities. Additionally, while provider surveys were spread multiple times and phone calls were conducted, total enrollment and desired capacity counts were unable to be captured for every early learning provider in Collier County. Further, while questions to providers regarding capacity and enrollment were standardized across surveys and phone consultations, the counts are based on self-reporting by providers and may reflect incomplete counting. For example, some providers may have interpreted the "maximum capacity of your center" question as referring to their desired enrollment rather than their legally licensed capacity. These factors could introduce variability into the findings, but not to the direction of the recommendations or the clear evidence leaders should act now.

APPENDIX B: POPULATION AND DEMOGRAPHICS

Population and Demographics

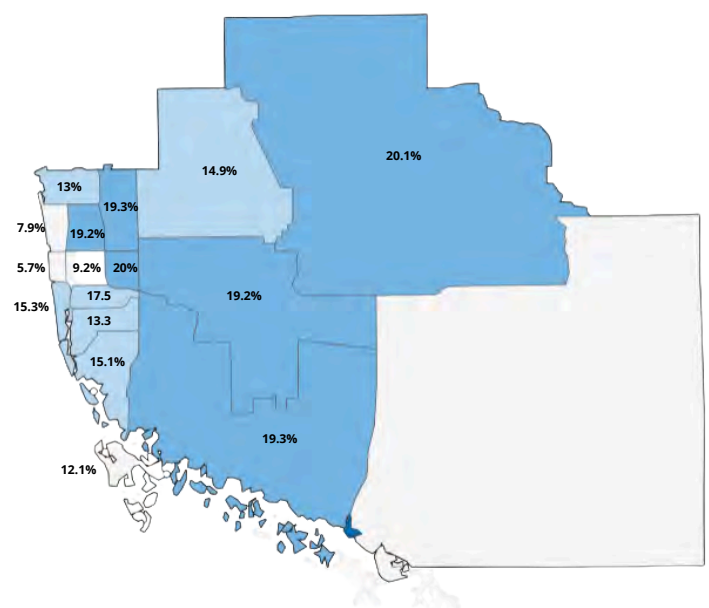
This early learning landscape analysis focuses on Collier County, which, like Florida, is on a growth trajectory. The total population of Collier County has steadily increased, from 376,549 in 2022 to 383,948 in 2023, 2% growth in one year. Over the past five years, the population has grown by 25,653 and is projected to grow by an additional 28,917 over the next five years. The racial and ethnic composition of Collier County's residents is as follows: 62.3% White, 6.5% Black, 27.6% Hispanic, and 1.5% Asian residents (Figure I).

Figure I: Race and Ethnicity County to State Comparison



Nearly one-third of Collier County's population speaks a language other than English at home (32.5%). This linguistic diversity is particularly pronounced in areas with lower median household incomes and significantly higher numbers of individuals living below 185% of the Federal Poverty Level, a metric used for many federal and state eligibility thresholds like the Free and Reduced-Price School Meals Program⁽¹⁶⁾ and Women, Infants, and Children (WIC) Program.⁽¹⁷⁾

Table X: Percentage Speaking Language Other than English at Home



16. <https://www.fns.usda.gov/cn/fr-022024>

17. <https://www.fns.usda.gov/wic/applicant-participant/eligibility>

For instance, in Golden Gate City (zip code 34116), 20% speak a language other than English at home (Figure II), the median household income is \$69,204 (Figure III), and 11,948 individuals live below 185% of the Federal Poverty Level, respectively.

Figure II: Percentage English as a Second Language Living Below Poverty by Zip Code

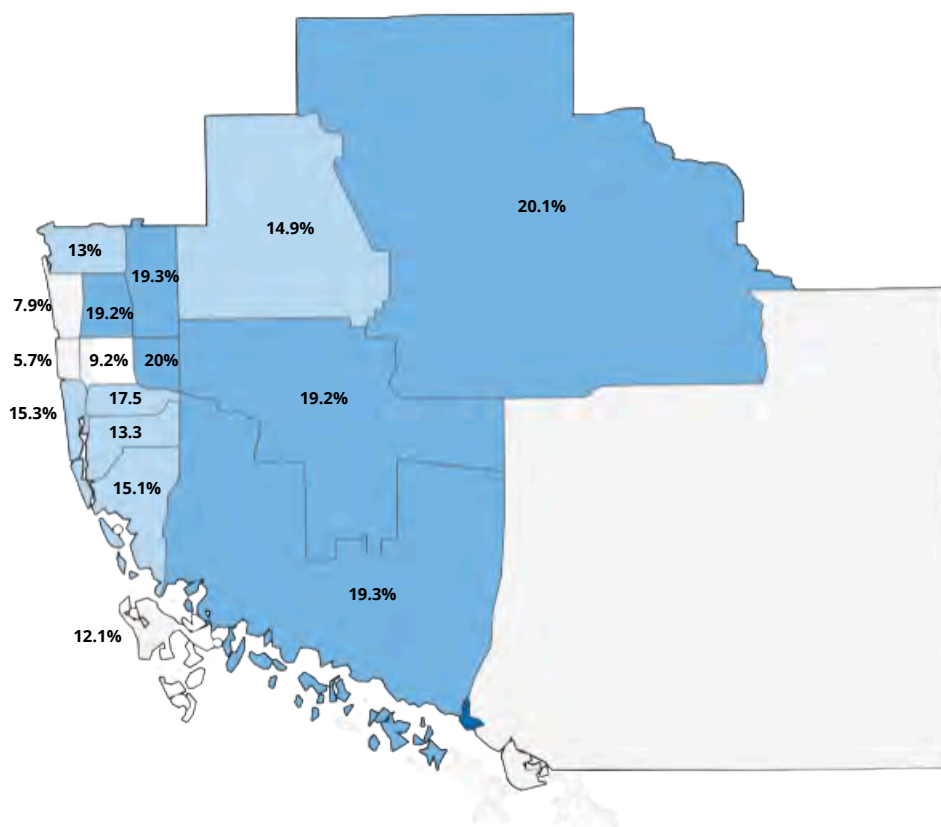
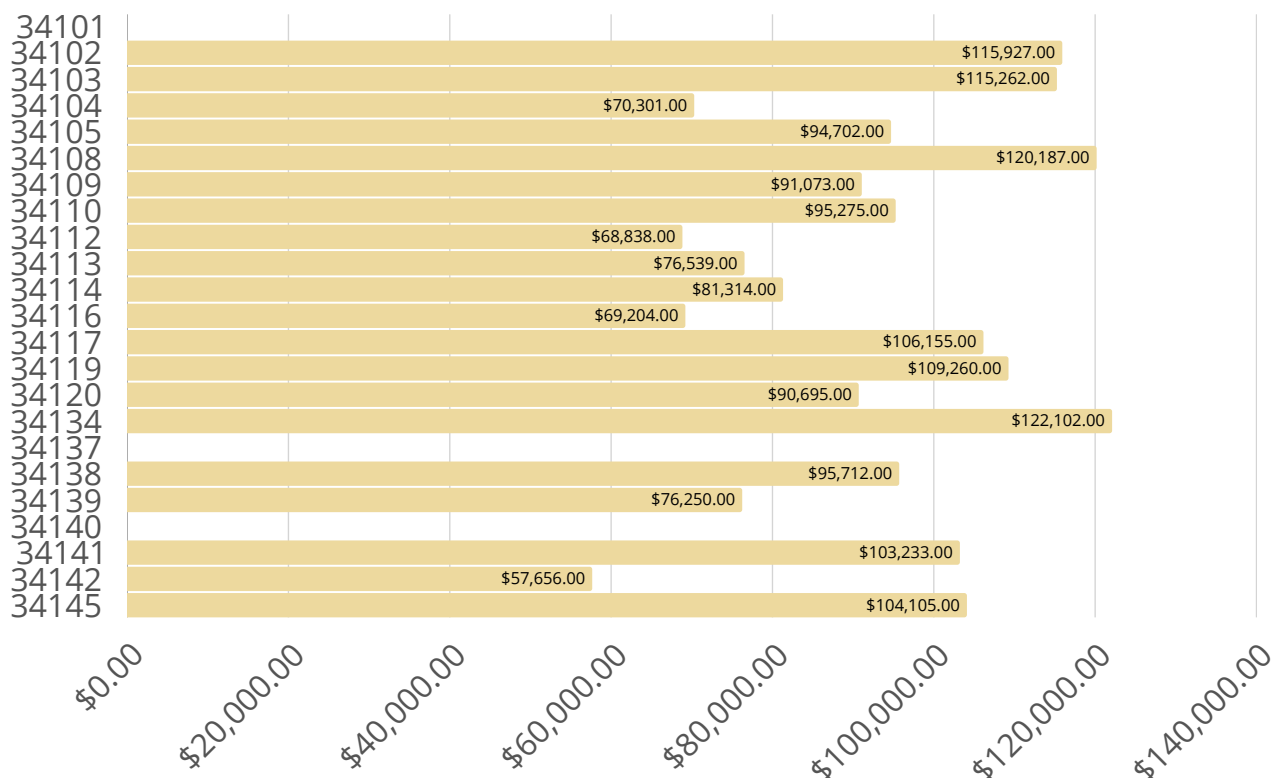
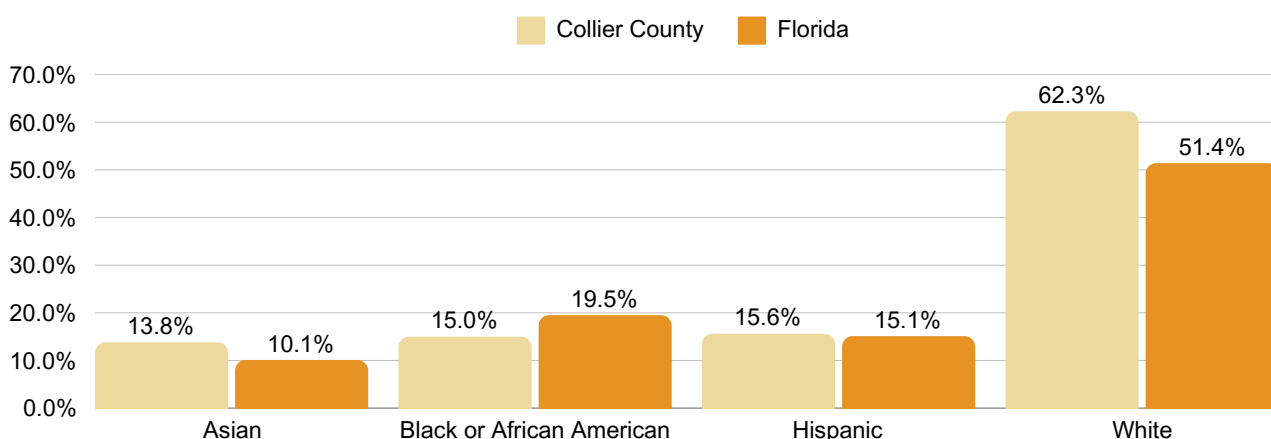


Figure III: Median Household Income by Zip Code



Beyond geography, poverty rates also reveal gaps along racial and ethnic lines. While only 7.7% of White individuals in Collier County live in poverty, 15% of Black and 15.6% of Hispanic residents face similar challenges (Figure IV).

Figure IV: Poverty Rate by Race and Ethnicity County to State Comparison

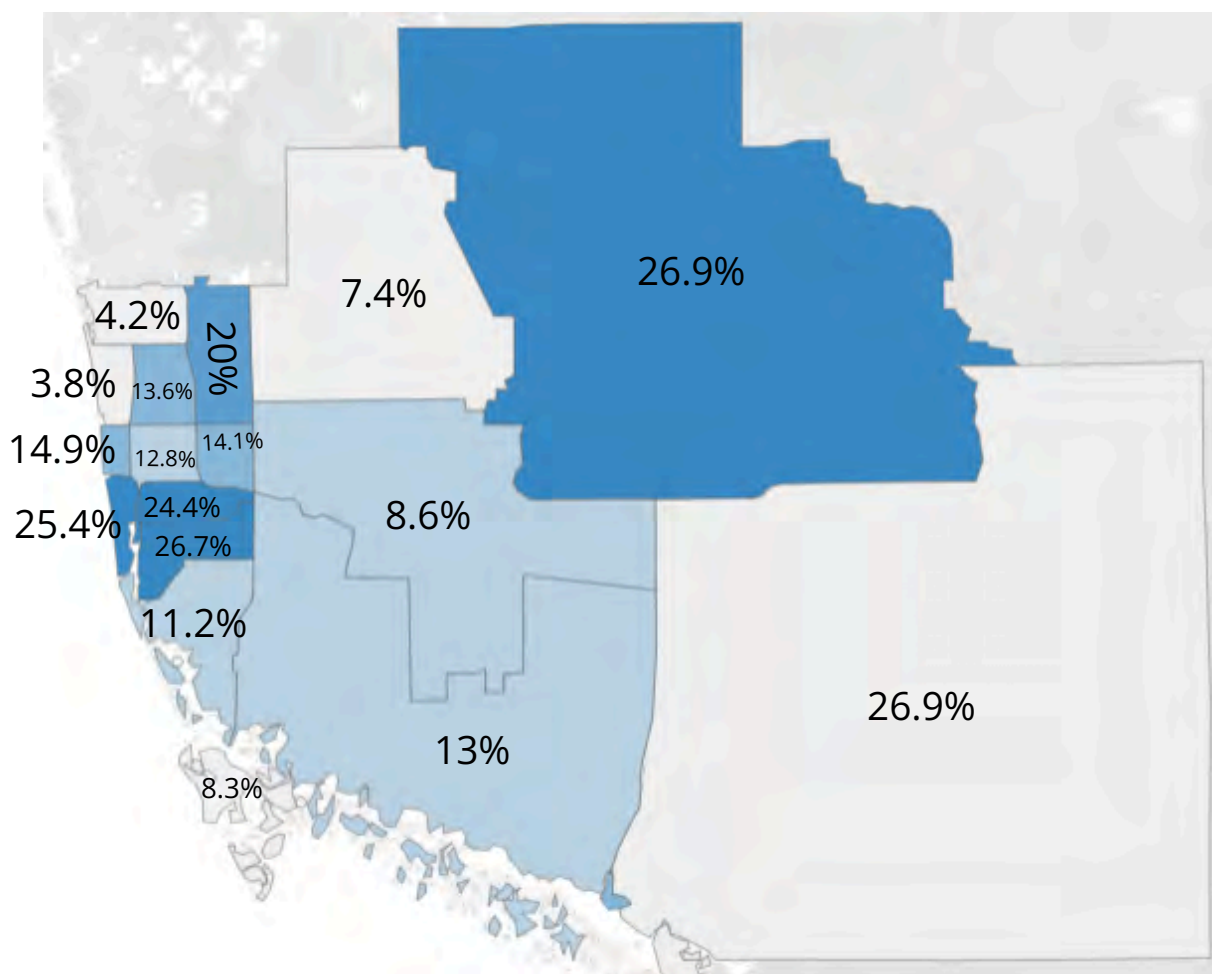


These disparities are further magnified when examined at the zip code level (Table I). For example, Immokalee (zip code 34142), one of the more populous zip codes in Collier County, has the highest concentration of Hispanics living in poverty at 17% by 10% over the next highest concentration Golden Gate City (zip code 34116). Immokalee also some of the highest concentrations of Black individuals/African Americans in poverty as well at 4%. Zip code 34102 (Port Royal, Aqualane Shores, and Royal Harbor) also has 4% of black individuals/African Americans living in poverty.

Ochopee (zip code 34141), one of the least populated areas in Collier County, is significantly higher than all other zip codes when it comes to the number of White individuals in poverty at 24% compared to the next highest community, Naples (zip code 34104) at just 7%. Yet, due to population density, zip code 34104 has 1,832 more Whites living in poverty than zip code 34141. Along the same lines, Golden Gate City (zip code 34116) has only 7% of Hispanics living in poverty, but represents 2,520 individuals.

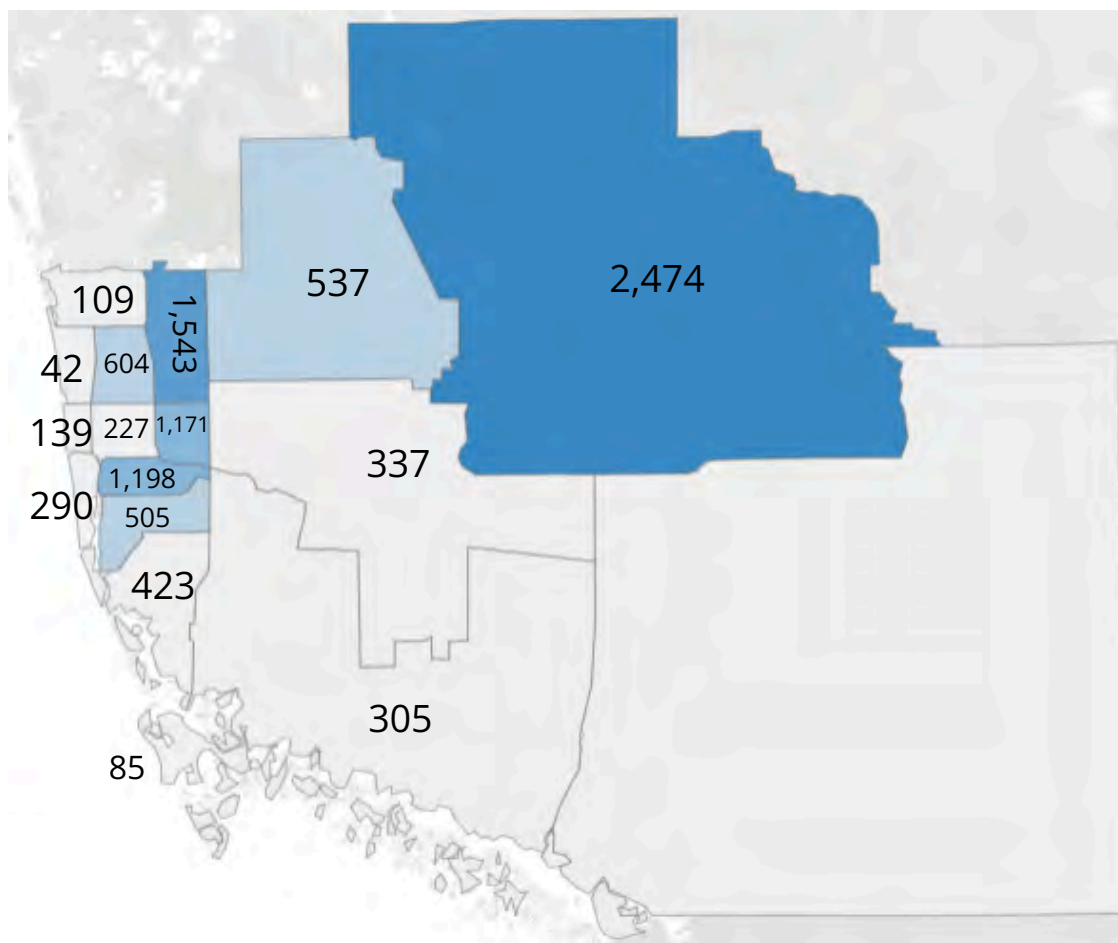
Overall, 10.5% of Collier County residents, 40,135 residents, live below the poverty line, with children being disproportionately affected as 16% live in poverty.

Figure V: Percentage of Children in Poverty by Zip Code



This equates to 9,993 children countywide, 2,387 under the age of 6, with concentrations in specific areas like Immokalee (34142), Everglades City (34139), and Naples (34119) (Figure VI).

Figure VI: Number of Children in Poverty by Zip Code

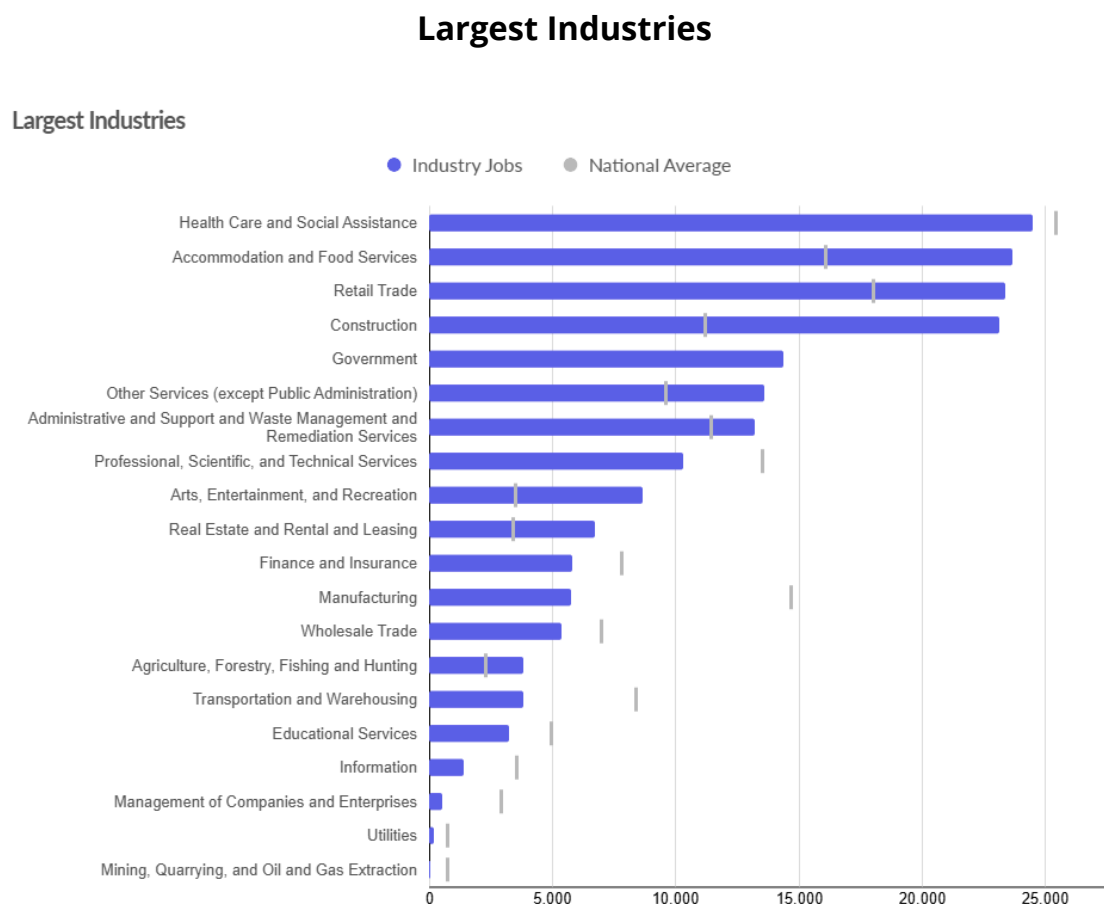


The disparities in poverty and household income are closely tied to the economic landscape of Collier County, shaped by its top industries and major employers, which influences job availability, wages, and overall financial stability for residents. As Mark Wilson, President and CEO of the Florida Chamber of Commerce notes, “High-quality early learning programs have been shown to dramatically improve outcomes for children in poverty, increasing their likelihood of graduating from college and earning higher wages later in life.”

Industry, Employment, and Cost of Living

The top five industries (Figure VII) employing Collier County residents are: healthcare and social assistance (23,874 workers), retail trade (23,295 workers), construction (22,861 workers), accommodation and food services (22,445 workers), and government (14,226 workers). Average earnings vary significantly by industry, with workers in healthcare and social assistance earning \$83,225 annually on average, those in retail trade earning \$55,246, construction workers earning \$74,245, accommodation and food service workers earning \$41,230, and government employees earning \$90,448.

Figure VII: Largest Industries in Collier County by Number of Employees



Within those top industries, major employers include Collier County Public Schools (2,236 employees), Arthrex (1,613 employees), Naples Comprehensive Health Corporation (1,319 employees), and Collier County Government (996 employees).

Despite its higher-than-state average median household income, Collier County faces challenges related to its cost of living. In 2023, the median compensation for all occupations in Collier County was \$43,723, lower than the national median wage of \$48,271. Adjusted for the regional cost of living, which is 18% higher than average, workers in Collier County experience 23% less purchasing power compared to the national median (Figure VIII). This disparity affects talent attraction and retention in the region, including staff for early learning centers and programs.

Figure VII: Largest Industries in Collier County by Number of Employees

In 2023, the median compensation for your occupations in Collier County, FL is \$43,735. Based on the national median wage of \$48,282 for this position, this means you will spend about 9% less to employ your occupations here. However, their actual purchasing power will be 23% less than the national median when we adjust for regional cost of living (which is 18% higher than average). This may make it harder to attract talent to the region at this price.

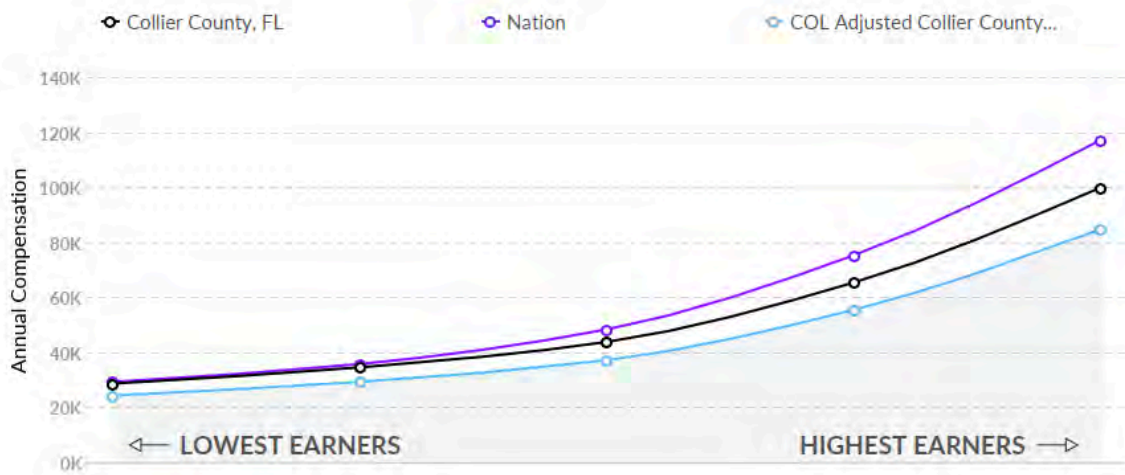
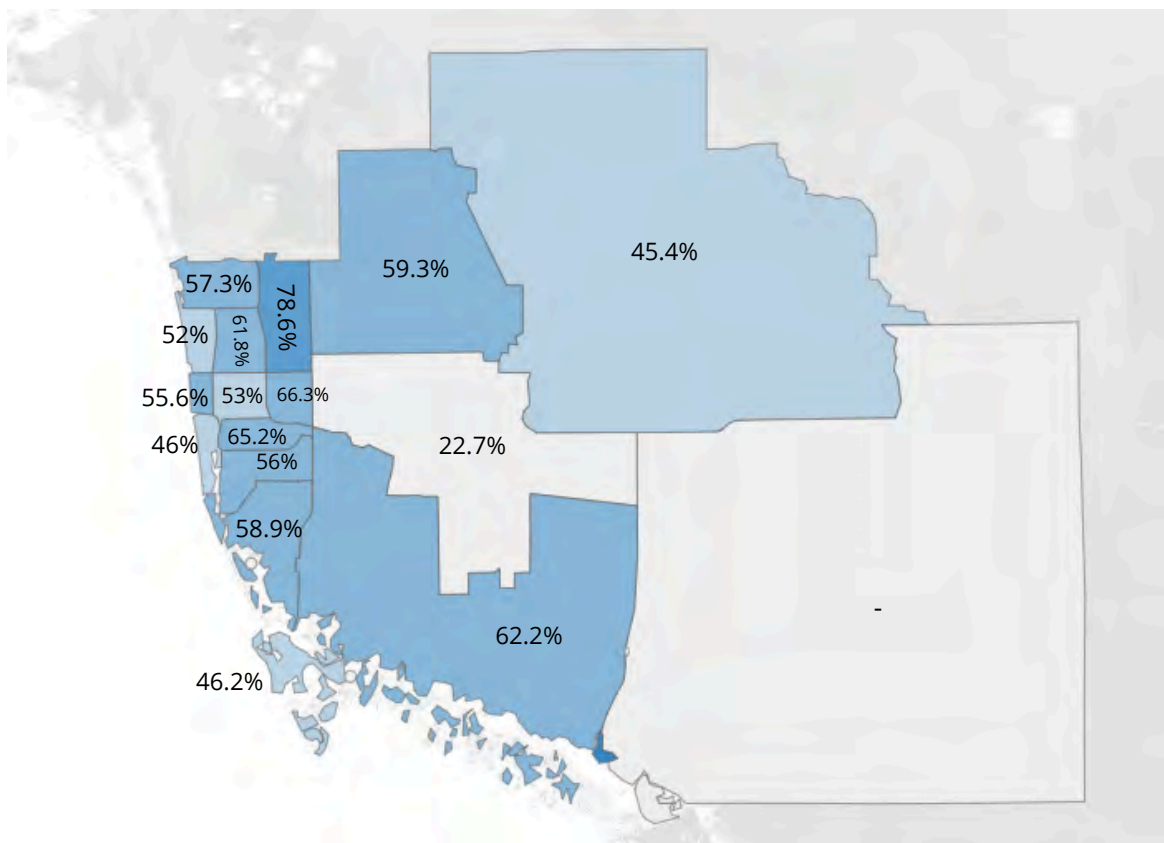


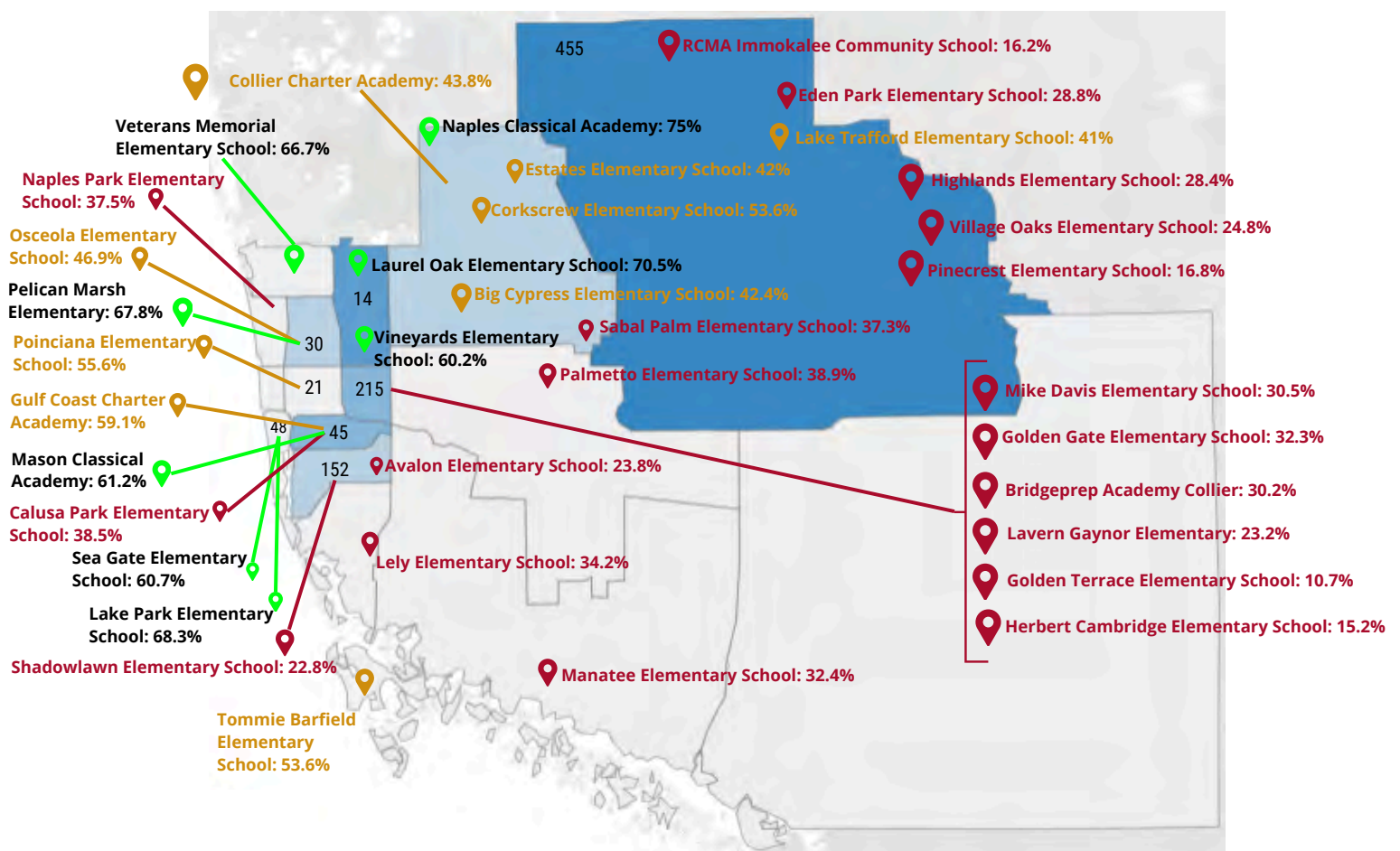
Figure IX: Percentage of Individuals Living Burdened by Housing by Zip Code



Adding to these challenges, Collier County's unemployment rate is 3.5%, with 7,158 open jobs and 78 unemployed people looking for work per 100 open jobs as of February 27, 2025.(1) While these numbers suggest a potential mismatch between job openings and job seekers, they highlight that unemployed individuals may face barriers in accessing employment.

One key factor is child care, which remains challenging for working families. According to the Florida Chamber Foundation's "Untapped Potential" report, child care is the number one reason working parents with children under 5 choose to leave their jobs in Florida. The lack of affordable, flexible child care options – particularly for parents working nontraditional hours in industries like healthcare, food services, and construction – creates substantial barriers to workforce participation.

Figure X: Overlay of Childhood Poverty, School Readiness Enrollment, and Kindergarten Readiness Rates



Note: Heat map is based on the number of children in poverty, the numbers refer to current School Readiness enrollment in high-quality programs (CLASS score 4.0+), and map icons represent school kindergarten readiness rates within each zip code based on 2023 FAST Star Early Literacy Assessment. Map icons are approximate locations of schools and do not represent exact locations.



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