

Childcare Access and Affordability Assessment for District 1 East McKinney

Executive Summary

Childcare access in District 1 and East McKinney appears to be a problem of **affordability, scheduling, and fragmented availability** more than a simple absence of providers. The strongest local affordability signal is the gap between income and care costs: the City's council-district dashboard lists **District 1 median household income at \$87,559**, while the East McKinney preservation study reports a much lower **East McKinney median household income of \$42,036**. In the same area of need, Health Services of North Texas reports that **average childcare cost in Collin County is \$775 per month, or \$9,300 annually**. That means average childcare equals about **22.1% of East McKinney median household income** and **10.6% of District 1 median household income**, before other family expenses are counted. [1]

The local issue is compounded by concentrated vulnerability in the 75069 core that overlaps the East McKinney area. HSNT ranks **75069 McKinney** among the highest unmet-need ZIP codes in its service area, with an **Unmet Need Score of 65.70**; the same assessment shows **16.0% of 75069 residents living in poverty** and **35.70% classified as low-income**. Official Texas workforce sources also show that childcare assistance is not immediately available for many families: Workforce Solutions for North Central Texas currently posts a **childcare scholarship wait time of up to 36 months**. [2]

Existing options do exist, but they are **split by age, site, and calendar**. A public-source scan found a small set of clearly visible licensed or formal childcare options in or immediately adjacent to the 75069/East McKinney core, including full-day weekday centers such as Chestnut Square Academy and Sunrise Learning Center, a part-day weekday preschool model at First Baptist Learning Center, and McKinney ISD programs that separately cover school-year after-school care, holiday care, summer care, and preschool-year extended-day care. Several of these programs also show visible constraint signals: MISD states that Club 360 after-school no longer offers drop-in care and populates waitlists at full sites, while the 2026 Club 360 summer program reached capacity under state licensing standards. [3]

For LOVE All Foundation, the clearest service opportunity is not to recreate every weekday daycare function already in the market. It is to fill the **remaining functional gaps**: low-barrier after-school care, school-break and summer coverage, holiday care, family-friendly flexible scheduling, and eventually weekend or nontraditional-hours support for working parents and single mothers. Official workforce guidance is itself revealing here: North Central Texas permits relative care in cases where a parent's work schedule requires **evening, overnight, or weekend childcare** and community arrangements are unavailable, which signals that nontraditional-schedule childcare is a recognized access problem. [4]

Key Findings

The affordability burden is strongest in the East McKinney core, not in McKinney averages. East McKinney's median household income is **\$42,036**, and roughly **30% of East McKinney households earn below \$25,000 annually**. Against that income base, Collin County's average childcare cost of **\$9,300 per year** is a major recurring family expense. Even when District 1's broader median income is used instead of the lower East McKinney figure, childcare still takes a meaningful share of household resources. [5]

The District 1 / East McKinney childcare issue is not best described as a formal ZIP-code childcare desert. Texas Workforce Commission's public ZIP-code child care desert file lists **75069 as "No"** for desert status. But that does not mean families have easy access to affordable or schedule-compatible care. HSNT's assessment for the same ZIP still shows elevated unmet need, poverty, and low-income rates, and explicitly states that **Collin County's main childcare problem is affordability**, not total provider absence. [6]

Publicly visible childcare supply in or near the East McKinney core is limited and segmented. Chestnut Square Academy at **402 S. Chestnut St.** is a licensed center with full-year, weekday service and school-age programming. Sunrise Learning Center at **1424 S. Tennessee St.** also operates weekday full-day hours. But First Baptist Learning Center, another 75069 option, is a **weekday preschool only**, running **Monday through Thursday from 9:05 a.m. to 2:05 p.m.** rather than serving a typical full workday. [7]

The school-based system helps, but it is fragmented. MISD's Club 360 after-school care runs **during the school year only, 3:20 p.m. to 6:30 p.m.**, charges a **\$45 registration fee** and **\$320 per month** full time, no longer offers drop-in care, and waitlists students when sites are full. Separate MISD programs handle holiday care, summer school-age care, and preschool-year extended-day care; these require separate registration cycles and separate tuition models. [8]

The biggest gaps are in **weekend care, flexible care, and dependable break coverage**. In the representative public-source scan used for this report, weekday daytime care and school-year after-school care were visible, but **routine weekend care was not publicly identified**, and holiday care appears to be concentrated in MISD's separate break-time program. Workforce Solutions' rules further acknowledge that some parents need evening, overnight, or weekend arrangements that are unavailable through standard community options. [9]

Detailed Analysis

The most important childcare fact for East McKinney is that affordability problems show up even before a family reaches the provider search stage. The East McKinney preservation study found that East McKinney households are materially less resourced than the city as a whole, with a median household income of **\$42,036** and a large share of households in very low income bands. HSNT's regional assessment reinforces that the 75069 area is one of the highest-need ZIP codes in its service territory and reports both **16.0% poverty** and

35.70% low-income prevalence in 75069. When those realities are compared with average annual childcare cost in Collin County, the burden is large enough to destabilize work, training, and school routines for caregivers who are already operating close to the margin. [10]

Provider availability in or serving the East McKinney area is best understood as a **patchwork**. A licensed center in the downtown/east-side core, Chestnut Square Academy, publishes weekday hours from **6:00 a.m. to 6:00 p.m.**, serves children **6 weeks to 12 years**, accepts subsidies and vouchers, and offers transportation support. A second nearby center, Sunrise Learning Center, publishes weekday care from **6:00 a.m. to 6:00 p.m.** and serves infants through school-age children. These are meaningful assets, but they do not, by themselves, solve the full access problem for East McKinney families. A different 75069 option, First Baptist Learning Center, provides a much narrower weekday preschool format rather than full workday coverage. [11]

McKinney ISD provides the strongest public break-time support structure, but it is segmented across multiple programs. Club 360 after-school care covers **school-year afternoons only**. Club 360 Holiday Care is a separate daily-fee program. Club 360 Summer Program is a separate weekly-fee program and reached **capacity** in 2026. MISD's childcare preschool program serves children **3 years through pre-K** with licensed extended-day hours, but it follows the **academic calendar** and explicitly states that **drop-in care is not available**. The preschool summer program for children **6 weeks to pre-K** is a separate summer offering and uses a waitlist for remaining spots after current students register. The result is a workable but complicated system that requires families to navigate different sites, calendars, registration windows, and fee structures across the year. [12]

Financial assistance exists, but official workforce sources show a major timing problem. Workforce Solutions for North Central Texas says families may qualify for childcare scholarships if they work, attend training or education, or are in job search status, and it publishes an income ceiling of **\$7,670 gross monthly income for a family of four**. Yet the same local system posts a **current wait time of up to 36 months**. That means "eligibility" and "timely access" are not the same thing in practice. The FAQ also reveals how workforce systems are adapting around standard-market gaps: relative care in the child's home may be allowed when evening, overnight, or weekend schedules make other childcare arrangements unavailable in the community. [13]

This combination of findings matters for LOVE All Foundation because the program concept is not limited to ordinary weekday daycare. LOVE All's proposed after-school, summer, holiday, and potentially weekend-support model is most justified where current systems are most fragmented: in low-income households, during school breaks, during nontraditional work hours, and for families who need low-barrier support rather than a complex mix of separate registrations and waitlists. The evidence suggests that East McKinney families are less likely to struggle with total formal supply than with **whether care is affordable, timed correctly, nearby enough, and available when school is out**. [14]

Data Visuals

Local affordability and vulnerability data

Metric	Value	Geography	Why it matters	Source
Median household income	\$87,559	McKinney Council District 1	District-level income benchmark for childcare affordability	[15]
Median household income	\$42,036	East McKinney	Stronger affordability benchmark for the neighborhood core	[16]
Households earning below \$25,000	~30%	East McKinney	Shows concentration of lower-income households likely to face childcare strain	[16]
Average childcare cost	\$775/month	Collin County	Baseline monthly affordability measure	[17]
Average childcare cost	\$9,300/year	Collin County	Baseline annual affordability measure	[17]
Childcare cost as share of median income	22.1%	East McKinney	$\$9,300 \div \$42,036$	[18]
Childcare cost as share of median income	10.6%	District 1	$\$9,300 \div \$87,559$	[19]
Poverty rate	16.0%	ZIP 75069	Indicates concentrated economic vulnerability in the local core	[20]
Low-income rate	35.70%	ZIP 75069	Indicates broad affordability pressure beyond official poverty	[20]
Unmet Need Score	65.70	ZIP 75069	Places 75069 among highest-need ZIP codes in HSNT service area	[20]
ZIP-code childcare desert status	No	ZIP 75069	Suggests the local issue is affordability and schedule fit, not total absence of care	[21]

Representative provider and program scan

Provider or program	Location	Ages served	Hours and calendar	Publicly visible cost or capacity	District 1 / East McKinney relevance	Source
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Provider or program	Location	Ages served	Hours and calendar	Publicly visible cost or capacity	District 1 / East McKinney relevance	Source
Chestnut Square Academy	402 S Chestnut St, McKinney, TX 75069	6 weeks–12 years	Mon–Fri 6:00 a.m.–6:00 p.m.; full-year daycare program	Capacity 46; subsidies & vouchers accepted; transportation listed	Strong relevance; one of the clearest licensed center options in the downtown/East McKinney core	[22]
Sunrise Learning Center	1424 S Tennessee St, McKinney, TX 75069	Infancy through school-age	Mon–Fri 6:00 a.m.–6:00 p.m.	Capacity 146 in third-party listing	Near-core 75069 provider with full-day weekday hours	[23]
First Baptist Learning Center	1615 W Louisiana St, McKinney, TX 75069	18 months–Kindergarten	Mon–Thu 9:05 a.m.–2:05 p.m.; 2-, 3-, and 4-day options	Part-day weekday preschool model	Limited fit for full-time work schedules; better for part-day preschool support	[24]
MISD Childcare Preschool Program	Malvern, Eddins, Wolford, and Johnson Elementary	3 years–Pre-K	7:00 a.m.–6:00 p.m.; academic-year calendar; no drop-in	Licensed and inspected; monthly payment schedule linked by MISD	Helps with preschool-year coverage but not flexible drop-in care	[25]
MISD Club 360 After-School Program	Most elementary campuses	K–5	School year only; 3:20 p.m.–6:30 p.m.	\$45 registration; \$320/month full time; \$125/month for federal free/reduced lunch; waitlists at	Important after-school option, but limited to school-year afternoons	[26]

Provider or program	Location	Ages served	Hours and calendar	Publicly visible cost or capacity	District 1 / East McKinney relevance	Source
				full sites; no drop-in		
MISD Club 360 Holiday Care	Evans Middle School, 6998 W. Eldorado Pkwy, McKinney, TX 75070	K–5	Break-time program; 7:00 a.m.–6:30 p.m.	\$25 registration; \$45/day	Important holiday coverage, but separate registration and single-site model	[27]
MISD Club 360 Summer Program	Faubion Middle School, 2000 Rollins St., McKinney, TX 75069	Completed K–5	Summer only; 7:00 a.m.–6:30 p.m.	\$60 registration; \$200/week; 2026 reached capacity	Strong summer support option, but capacity limits are documented	[28]
MISD Preschool Summer Program	McKinney High School and Malvern Preschool	6 weeks–Pre-K	June 1–July 24, 2026; 7:00 a.m.–6:00 p.m.	Waitlist used for remaining spots after current students register	Useful infant/pre-K summer care, but access may depend on waitlist	[29]

Subsidy and assistance access data

Metric	Value	Why it matters	Source
Current scholarship wait time	Up to 36 months	The local subsidy pipeline is far too slow to solve immediate childcare needs for many families	[30]
Family of 4 gross monthly income ceiling	\$7,670	Shows who can qualify for subsidy support	[31]
Single-parent minimum work/training requirement	25 hours/week average	Important for program eligibility and for understanding barriers for unstable or irregular work	[32]
Two-parent minimum work/training requirement	50 combined hours/week	Same	[32]

Metric	Value	Why it matters	Source
	average		
Job-search childcare period	Up to 3 months	Temporary support exists, but only for a short window	[4]
Parent share of cost	Required, amount based on income and family size	Subsidy does not mean zero-cost childcare	[33]
Relative care exception for evening/overnight/weekend schedules	Allowed in specified cases	Official rules acknowledge schedule-based childcare gaps in the community	[4]

Schedule and access gap matrix

Need area	What current options cover	Remaining gap for District 1 / East McKinney families	Source
Full-day weekday infant/toddler care	Chestnut Square Academy, Sunrise Learning Center, MISD Preschool Summer, other broader-city options	Affordability remains a barrier; scholarship delays weaken access	[34]
Full-day weekday preschool care	Chestnut Square, Sunrise, MISD Childcare Preschool	Academic-calendar limits and no MISD drop-in care	[35]
School-year after-school care	MISD Club 360 and some center-based school-age care	No MISD drop-in; full sites waitlist families; cost still matters	[36]
Holiday care	MISD Club 360 Holiday Care	Separate registration; single-site access; no evidence of broad neighborhood-based holiday care	[27]
Summer full-day care for school-age children	MISD Club 360 Summer Program	2026 summer program reached capacity; access is not guaranteed	[28]
Weekend care	No routine weekend care identified in public-source scan	Significant gap for retail, hospitality, and irregular-hour workers	[37]
Flexible / drop-in care	Very limited publicly visible evidence; MISD explicitly says no Club 360 drop-in	Gap for parents with changing schedules or short-notice childcare needs	[38]

Program Connection

These findings support the childcare components of LOVE All Foundation’s proposed program in several direct ways. First, the affordability data supports a model that combines childcare with broader family-stability supports, because even average-cost care consumes a large share of East McKinney household income. Second, the program scan supports after-school and summer childcare because existing school-based options are helpful but constrained by registration cycles, waitlists, and calendar segmentation. Third, the schedule gap analysis supports weekend, holiday, and flexible-hours programming because routine weekend care was not identified in the public scan, and official workforce policy explicitly acknowledges problems for families who need evening, overnight, or weekend arrangements. Finally, the long subsidy wait time supports a neighborhood-based, low-barrier model that can stabilize families before formal scholarship systems catch up. [41]

Source Documentation and Limitations

This assessment relied primarily on the City of McKinney’s district and East McKinney planning materials, McKinney ISD childcare program pages, Workforce Solutions for North Central Texas childcare scholarship materials, Texas Workforce Commission public child care desert data, and the Health Services of North Texas community needs assessment. Provider-specific hours, age ranges, and capacity are not consistently published in one official district-organized database. Because public childcare systems are organized by **provider address, ZIP code, or individual program site** rather than by City Council district, this report uses a **District 1 / East McKinney core scan centered on East McKinney and 75069**, plus districtwide McKinney programs that clearly serve East McKinney families. Where provider websites did not publish full public details, carefully selected provider directories were used to supplement hours, age ranges, and capacity; those fields should be verified directly if used in a grant appendix or public-facing final report. The provider scan should therefore be treated as **representative rather than exhaustive**. [42]

[1] [15] [39]

<https://www.arcgis.com/apps/dashboards/cc6e65b5337c4d88b21d60bd24999930>

<https://www.arcgis.com/apps/dashboards/cc6e65b5337c4d88b21d60bd24999930>

[2] [17] [18] [19] [20] [41] <https://healthservicesntx.org/wp-content/uploads/2026/01/Community-Needs-Assessment.pdf>

<https://healthservicesntx.org/wp-content/uploads/2026/01/Community-Needs-Assessment.pdf>

[3] [7] [9] [11] [22] [34] [35] [37] [40] <https://winnie.com/place/chestnut-square-academy-mckinney-3>

<https://winnie.com/place/chestnut-square-academy-mckinney-3>

[4] <https://www.dfwjobs.com/child-care/child-care-resources/parent-resources-faqs>

<https://www.dfwjobs.com/child-care/child-care-resources/parent-resources-faqs>

[5] [10] [14] [16] [42]

https://www.mckinneytexas.org/DocumentCenter/View/31652/Report-East-McKinney-Neighborhood-Preservation-Study-Draft_2022-11?bidId=

https://www.mckinneytexas.org/DocumentCenter/View/31652/Report-East-McKinney-Neighborhood-Preservation-Study-Draft_2022-11?bidId=

[6] [21] <https://www.twc.texas.gov/sites/default/files/ccel/docs/child-care-desert-by-zip-code-2025-public-twc.xlsx>

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[8] [12] [26] [36] [38] <https://www.mckinneyisd.net/page/after-school-program>

<https://www.mckinneyisd.net/page/after-school-program>

[13] [31] [32] <https://www.dfwjobs.com/child-care/parents/guidelines-apply-child-care-services>

<https://www.dfwjobs.com/child-care/parents/guidelines-apply-child-care-services>

[23] <https://tootris.com/tx/mckinney/mckinney/sunrise-learning-center>

<https://tootris.com/tx/mckinney/mckinney/sunrise-learning-center>

[24] <https://firstmckinney.com/fblc>

<https://firstmckinney.com/fblc>

[25] <https://www.mckinneyisd.net/page/childcare-preschool-program>

<https://www.mckinneyisd.net/page/childcare-preschool-program>

[27] <https://www.mckinneyisd.net/page/holiday-care>

<https://www.mckinneyisd.net/page/holiday-care>

[28] <https://www.mckinneyisd.net/page/club-360-summer-program>

<https://www.mckinneyisd.net/page/club-360-summer-program>

[29] <https://www.mckinneyisd.net/page/preschool-summer-program>

<https://www.mckinneyisd.net/page/preschool-summer-program>

[30] <https://www.dfwjobs.com/child-care/parents>

<https://www.dfwjobs.com/child-care/parents>

[33] <https://www.dfwjobs.com/child-care/providers/child-care-payment-rates>

<https://www.dfwjobs.com/child-care/providers/child-care-payment-rates>