



Proposed Bill Would Help American Families Afford Child Care

By Leila Schochet | September 13, 2018

Child care in the United States is both unaffordable and hard to find.¹ Seventy-one percent of parents report that locating quality, affordable child care in their communities is a serious problem.² Moreover, a recent survey found that the cost of child care is the top reason that adults in the United States are having fewer children.³ It is little wonder that the movement for child care reform is growing.

Exhaustive research clearly demonstrates that early childhood—birth through age 5— is a pivotal period for child development, with about 90 percent of brain growth occurring before a child’s fifth birthday.⁴ Therefore, it is crucial that children spend time in safe and enriching care environments. Voters certainly agree that government has a role to play in helping young children to succeed, with 3 in 4 voters saying they support Congress increasing investment in child care and early education.⁵

The call for action on child care has gained traction over the past year, including with the introduction of the most comprehensive child care legislation to date.⁶ In September 2017, Sen. Patty Murray (D- WA) and Rep. Bobby Scott (D-VA) put forward the Child Care for Working Families Act (CCWFA). If enacted, this bold, holistic child care bill would ensure that no low- or middle-income family spends more than 7 percent of their income on child care. In addition, the bill would guarantee a living wage for early childhood educators, as well as invest in increasing the number of quality child care programs available in communities and making other critical child care quality improvements. The bill would also provide incentives and support states to expand preschool to 3- and 4-year-olds. Since being introduced, the bill has continued to garner support, and at the time of this brief’s publication, 32 senators and 126 representatives had signed onto the bill as co-sponsors.⁷

Congress included the largest-ever funding increase for the nation’s child care assistance program—the Child Care and Development Block Grant—in the fiscal year 2018–2019 budget, which serves as a down payment on the CCWFA.⁸ While this funding increase represents a critical first step that will lead to real improvements for families, a more comprehensive solution is needed to help all families afford and access quality child care.

As parents continue to struggle—and political leaders on both sides of the aisle highlight child care as a pressing issue⁹—the CCWFA remains a viable and much-needed solution to address the nation’s child care crisis. This issue brief highlights how families and workers in every state would benefit in a single year under the CCWFA:

- Three in 4 children ages 12 and under would be income-eligible for child care assistance.
- The median family’s child care payment would not exceed \$45 per week.
- All child care workers would earn a living wage. Three-quarters of child care workers currently earn below a living wage and would therefore see a pay increase.

Snapshot: How the CCWFA would work

A typical married couple, let’s call them James and Michelle, live with their 1-year-old daughter and 4-year-old son in Grand Rapids, Michigan. James works as a mechanic and Michelle as a home health aide, bringing home a combined income of about \$81,000 each year. About a quarter of their income currently goes toward paying for child care for their two children, and after paying for their mortgage, car payment, health insurance, and groceries, James and Michelle barely make ends meet each month. Michelle has considered leaving her job to stay home with her children instead of spending half of her salary on child care but worries about losing her income and falling behind in her career.

Under the CCWFA, James and Michelle’s child care payment for two children would be capped at \$32 each week. They would save nearly \$16,000 per year on child care—enough to pay for two years’ worth of groceries for their family.¹⁰ (see calculations in Appendix)

About the CCWFA

The CCWFA, if passed, would help families with children ages 12 and under afford high-quality, flexible child care, as well as after-school and summer care. Under the CCWFA, families earning up to 150 percent of their respective state median income (SMI) would be eligible for assistance and would spend no more than 7 percent of their income on child care, no matter how many children they have. As proposed, the bill operates on a sliding scale, meaning that lower-earning families would pay a smaller percentage of their income toward child care. (see Appendix table) For example, an Ohio family of four earning \$81,400—the median income for the state—would be expected to pay a maximum of \$1,600 per year for child care. An Ohio family earning about \$61,000 or less per year would have no copay obligation; in other words, they would pay nothing for their child care.

Importantly, the CCWFA would holistically address quality, cost, supply, and wages in the nation's child care system instead of relying on piecemeal efforts. Specifically, if enacted, the CCWFA would:

- Guarantee child care assistance to low-income and middle-class families earning up to 150 percent of the SMI.
- Cap child care payments at 7 percent of a family's income to align with the U.S. Department of Health and Human Services' definition of affordable child care.¹¹
- Ensure that early childhood educators earn a living wage and are compensated at the same level as elementary school teachers if they have the same credentials and experience.
- Invest in improving quality in child care programs and increasing the number of child care slots in child care deserts, or areas with an undersupply of child care.¹²
- Provide funding and incentives for states to expand high-quality preschool programs to serve 3- and 4-year-olds.

The CCWFA would have tangible benefits for family economic security, American businesses, and the nation's economy. Specifically, the CCWFA would create an estimated 2.3 million jobs by enabling 1.6 million parents to join the labor force as a direct result of access to child care subsidies and by creating an estimated 700,000 new jobs in the field of early childhood care and education.¹³ Nearly 80 percent of increased employment would be among low-income mothers, which would lift at least 1 million families out of poverty.¹⁴

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More children and families would be eligible for child care assistance

Under the CCWFA, all eligible families would receive child care assistance. The Center for American Progress' analysis finds that under the bill, 3 in 4 children—about 40 million—ages 12 and under would be income-eligible for child care assistance.¹⁵ (see Table 1) Eligible families would be able to use their child care subsidy to pay for child care during traditional work hours, as well as during evenings, on weekends, and in the summer. Expanding access to child care assistance will help to promote parental workforce participation and will ensure that children spend time in safe and enriching environments while their parents are at work.¹⁶

Currently, just 1 in 6 eligible families receives a child care subsidy.¹⁷ Research shows that receiving a child care subsidy is associated with increased maternal employment and educational attainment.¹⁸ Moreover, attending a high-quality early learning program can have extensive benefits for young children's development.¹⁹

TABLE 1

3 in 4 children would be income-eligible for child care assistance

Estimated number and share of children ages 12 and under who are income-eligible under the CCWFA

State	Number of eligible children	Share who are eligible
National	40,148,000	76%
Alabama	597,000	77%
Alaska	116,000	80%
Arizona	882,000	75%
Arkansas	392,000	77%
California	4,753,000	73%
Colorado	694,000	76%
Connecticut	393,000	76%
Delaware	118,000	81%
District of Columbia	62,000	66%
Florida	2,263,000	76%
Georgia	1,355,000	76%
Hawaii	182,000	80%
Idaho	239,000	76%
Illinois	1,563,000	75%
Indiana	906,000	80%
Iowa	409,000	78%
Kansas	406,000	79%
Kentucky	555,000	77%
Louisiana	616,000	77%
Maine	146,000	80%
Maryland	765,000	79%
Massachusetts	738,000	76%
Michigan	1,180,000	77%
Minnesota	724,000	78%
Mississippi	385,000	74%
Missouri	775,000	79%
Montana	128,000	77%
Nebraska	275,000	79%
Nevada	372,000	77%
New Hampshire	142,000	77%
New Jersey	1,067,000	76%
New Mexico	264,000	77%
New York	2,233,000	75%
North Carolina	1,235,000	76%
North Dakota	104,000	79%
Ohio	1,439,000	78%
Oklahoma	543,000	78%
Oregon	459,000	74%
Pennsylvania	1,493,000	79%
Rhode Island	119,000	82%

State	Number of eligible children	Share who are eligible
South Carolina	616,000	77%
South Dakota	130,000	81%
Tennessee	830,000	78%
Texas	3,968,000	75%
Utah	548,000	80%
Vermont	66,000	79%
Virginia	1,002,000	75%
Washington	884,000	75%
West Virginia	221,000	81%
Wisconsin	732,000	79%
Wyoming	90,000	86%

Note: "Income-eligible children" are defined as children ages 12 and under who live in households earning less than 150 percent of the SMI for their household size.

Sources: Author's analysis of Steven Ruggles and others, "Integrated Public Use Microdata Series, U.S. Census Data for Social, Economic, and Health Research, 2016 American Community Survey: 5-year estimates," available at <https://usa.ipeds.org/usa/> (last accessed August 2018); Office of Community Services, "State Median Income Estimates for Optional Use in FY 2018 and Mandatory Use in FY 2019," June 15, 2018, available at <https://www.acf.hhs.gov/ocs/resource/state-median-income-estimates-for-optional-use-in-fy-2018-and-mandatory-use-in-fy-2019>.

Parents would pay less and have greater access to high-quality child care

Under the CCWFA, the median family of four in every state would spend no more than \$45 each week on child care, no matter how many children they have. (see Table 2) Maximum payment rates for the median family of four would range from \$23 per week in Mississippi to \$43 per week in Massachusetts.

While safe and reliable child care is a necessity for working parents, it is often economically out of reach. For many families, child care is the single largest household expense. Nationally, the average annual cost of center-based child care is around \$20,000 for a family with an infant and a preschooler.²⁰ Under the CCWFA, young families stand to save thousands of dollars each year, freeing up a significant amount of money to pay for other necessities. For example, the typical family of four in Minnesota would save enough on child care in one year to pay for three years' worth of groceries—about \$25,000.²¹ A median family of four in Nevada would pay just \$28 per week on child care, saving roughly \$17,600—enough to pay their electric bill for 13 years.²²

Beyond making child care more affordable for millions of families, the CCWFA would enable families to access high-quality child care programs that they may not otherwise be able to afford. While quality early childhood education is meant to help level the playing field for disadvantaged children, the reality is that a child's participation in a quality early learning program often depends on whether their parents can afford to pay for one. The CCWFA would calibrate child care subsidies to cover the true cost of

providing quality child care, so that all families can afford a quality program.²³ The bill would raise subsidies to levels that would enable child care providers to offer higher wages for early educators, improve physical classroom spaces, and support professional development opportunities for educators—several important elements of quality child care.²⁴

The CCWFA would promote a more equitable child care system and give parents greater freedom to select a child care program based on factors other than cost—such as quality, curriculum, location, or operating hours. At the same time, the bill invests in building the supply of quality child care programs by incentivizing quality improvements. Ultimately, the CCWFA will give all parents the ability to choose from a broader set of high-quality child care options, no matter their income.

TABLE 2
A typical family would not pay more than \$45 each week for child care

Maximum child care payment under the CCWFA for a family of four earning the median income in each state

State	State median income	Maximum annual child care payment	Maximum weekly child care payment
Alabama	\$70,380	\$1,408	\$27
Alaska	\$100,165	\$2,003	\$39
Arizona	\$71,731	\$1,435	\$28
Arkansas	\$62,957	\$1,259	\$24
California	\$83,490	\$1,670	\$32
Colorado	\$91,226	\$1,825	\$35
Connecticut	\$112,550	\$2,251	\$43
Delaware	\$91,134	\$1,823	\$35
District of Columbia	\$99,095	\$1,982	\$38
Florida	\$70,094	\$1,402	\$27
Georgia	\$73,201	\$1,464	\$28
Hawaii	\$93,785	\$1,876	\$36
Idaho	\$66,310	\$1,326	\$26
Illinois	\$89,400	\$1,788	\$34
Indiana	\$76,063	\$1,521	\$29
Iowa	\$83,857	\$1,677	\$32
Kansas	\$80,875	\$1,618	\$31
Kentucky	\$72,226	\$1,445	\$28
Louisiana	\$74,906	\$1,498	\$29
Maine	\$81,233	\$1,625	\$31
Maryland	\$111,677	\$2,234	\$43
Massachusetts	\$113,815	\$2,276	\$44
Michigan	\$81,588	\$1,632	\$31
Minnesota	\$99,936	\$1,999	\$38
Mississippi	\$61,183	\$1,224	\$24
Missouri	\$77,891	\$1,558	\$30

Under the CCWFA, the median family of four in every state would spend no more than \$45 each week on child care, no matter how many children they have.

State	State median income	Maximum annual child care payment	Maximum weekly child care payment
Montana	\$76,526	\$1,531	\$29
Nebraska	\$81,686	\$1,634	\$31
Nevada	\$71,593	\$1,432	\$28
New Hampshire	\$105,643	\$2,113	\$41
New Jersey	\$113,350	\$2,267	\$44
New Mexico	\$61,722	\$1,234	\$24
New York	\$91,964	\$1,839	\$35
North Carolina	\$72,694	\$1,454	\$28
North Dakota	\$92,406	\$1,848	\$36
Ohio	\$81,451	\$1,629	\$31
Oklahoma	\$68,213	\$1,364	\$26
Oregon	\$78,683	\$1,574	\$30
Pennsylvania	\$88,581	\$1,772	\$34
Rhode Island	\$96,855	\$1,937	\$37
South Carolina	\$70,238	\$1,405	\$27
South Dakota	\$80,689	\$1,614	\$31
Tennessee	\$69,659	\$1,393	\$27
Texas	\$74,896	\$1,498	\$29
Utah	\$77,057	\$1,541	\$30
Vermont	\$87,630	\$1,753	\$34
Virginia	\$96,804	\$1,936	\$37
Washington	\$91,766	\$1,835	\$35
West Virginia	\$70,346	\$1,407	\$27
Wisconsin	\$88,076	\$1,762	\$34
Wyoming	\$84,078	\$1,682	\$32

Note: Calculation is based on bill language indicating that families earning the SMI will pay no more than 2 percent of their income for child care. SMI estimates are for four-person households.

Sources: Author's analysis of Office of Community Services, "State Median Income Estimates for Optional Use in FY 2018 and Mandatory Use in FY 2019," June 15, 2018, available at <https://www.acf.hhs.gov/ocs/resource/state-median-income-estimates-for-optional-use-in-fy-2018-and-mandatory-use-in-fy-2019>; U.S. Senate, "Child Care for Working Families Act," available at https://www.help.senate.gov/imo/media/doc/Child%20Care%20for%20Working%20Families%20Act_9.13_final.pdf (last accessed September 2018).

At least 3 in 4 child care workers would receive a raise

Paying a living wage—or enough to meet their basic needs in a given state—to all early childhood educators is a key pillar of the CCWFA. Most child care workers would receive a raise under this bill: Nationally, 3 in 4 full-time child care workers currently earn below the estimated living wage in their state and would therefore see a pay increase to earn at least a living wage.²⁵ Furthermore, the CCWFA would raise earnings by an estimated 26 percent for child care workers and create an estimated 700,000 new jobs in the early childhood sector.²⁶

Currently, the early childhood workforce comprises approximately 2 million educators, most of whom are women, and about 40 percent of whom are people of color.²⁷ Despite early educators being critical to promoting healthy child development and

to supporting families, they are grossly underpaid. The median wage for a child care worker is \$10.72 per hour, or slightly more than \$22,000 annually, putting them in the bottom 2 percent of earners in the nation.²⁸ Earning poverty-level wages places significant strain on educators, threatening their well-being, which can make it more difficult for them to provide optimal care to children.²⁹ In fact, higher levels of economic stress among early educators has been linked to lower classroom quality.³⁰

The care and education of young children requires knowledge, experience, patience, and energy. Offering more competitive wages gives greater recognition to the level of skill necessary to be an effective early educator, which in turn will help to attract and retain high-quality educators who may otherwise leave for higher pay teaching preschool or elementary school.³¹ Retaining qualified and experienced early educators will ultimately enhance the quality of service that children in child care receive.

TABLE 3
At least 3 in 4 child care workers would receive a raise to earn a living wage

Number and share of full-time child care workers who currently earn below the estimated living wage in each state

State	Number of child care workers earning less than a living wage	Share of child care workers earning less than a living wage	Estimated hourly living wage (2016)
National	352,488	76%	N/A*
Alabama	3,378	68%	\$10.05
Alaska	495	67%	\$14.23
Arizona	5,214	72%	\$10.49
Arkansas	3,371	78%	\$9.54
California	42,575	85%	\$14.69
Colorado	4,959	73%	\$11.60
Connecticut	4,077	73%	\$13.39
Delaware	1,393	67%	\$10.69
District of Columbia	647	66%	\$16.06
Florida	15,888	78%	\$11.32
Georgia	8,876	73%	\$10.36
Hawaii	1,364	83%	\$14.67
Idaho	1,724	83%	\$9.54
Illinois	16,519	78%	\$11.51
Indiana	6,305	72%	\$9.62
Iowa	9,486	81%	\$9.54
Kansas	5,013	81%	\$9.54
Kentucky	4,582	74%	\$9.33
Louisiana	3,869	70%	\$8.77
Maine	2,045	90%	\$14.23
Maryland	11,336	84%	\$14.87
Massachusetts	7,775	75%	\$14.13
Michigan	9,021	79%	\$10.14
Minnesota	10,906	81%	\$10.61

State	Number of child care workers earning less than a living wage	Share of child care workers earning less than a living wage	Estimated hourly living wage (2016)
Mississippi	2,928	77%	\$9.61
Missouri	6,554	75%	\$8.92
Montana	1,534	73%	\$9.01
Nebraska	4,063	71%	\$8.45
Nevada	1,453	74%	\$11.55
New Hampshire	1,294	79%	\$11.23
New Jersey	10,116	81%	\$14.52
New Mexico	1,915	78%	\$9.54
New York	34,760	78%	\$14.60
North Carolina	8,136	66%	\$9.97
North Dakota	2,076	73%	\$10.61
Ohio	9,385	67%	\$9.40
Oklahoma	4,146	71%	\$9.31
Oregon	4,636	83%	\$11.18
Pennsylvania	11,749	67%	\$10.66
Rhode Island	899	76%	\$14.23
South Carolina	3,255	67%	\$9.78
South Dakota	1,590	66%	\$8.36
Tennessee	5,608	72%	\$9.45
Texas	26,892	75%	\$9.54
Utah	1,969	78%	\$11.40
Vermont	1,626	80%	\$14.23
Virginia	9,801	79%	\$13.32
Washington	6,496	71%	\$11.46
West Virginia	1,955	82%	\$10.61
Wisconsin	6,073	66%	\$9.11
Wyoming	761	61%	\$9.27

* Living wage estimates are based on the local cost of goods and services. Therefore, there is no estimated national living wage.

Note: "Child care worker" is defined here as anyone who works full time as a family-based child care worker, center-based child care worker, or teacher assistant, with designations based on a Government Accountability Office report. "Full time" is defined as anyone who works 35 or more hours per week, between 50 and 52 weeks per year. County-level living wage estimates were weighted by county population to estimate the state-level living wage and were adjusted for inflation to 2016 levels to match the census data year for this analysis.

Sources: Author's analysis of Steven Ruggles and others, "Integrated Public Use Microdata Series, U.S. Census Data for Social, Economic, and Health Research, 2016 American Community Survey: 5-year estimates," available at <https://usa.ipums.org/usa/> (last accessed August 2018). Estimated living wage is based on the author's analysis of Center for Women's Welfare, "Self-Sufficiency Standard," available at <http://www.selfsufficiencystandard.org/> (last accessed September 2018); Government Accountability Office, "Early Child Care and Education: HHS and Education Are Taking Steps to Improve Workforce Data and Enhance Worker Quality Early Child Care" (2012), available at <https://www.gao.gov/assets/590/588577.pdf>.

Conclusion

The reality is, America's child care system is not going to fix itself. Each day that Congress waits to pass comprehensive child care reform embodied in the CCWFA, American families will continue to struggle to pay for child care; early educators won't earn enough to make ends meet; and businesses will continue to lose productive employees.

The recent investment in the Child Care and Development Block Grant was a critical first step toward addressing this problem; now, the momentum toward a more comprehensive solution must be sustained. The CCWFA is smart policy that is well worth the federal investment. American children, families, workers, and the economy cannot afford to wait another year to enact this innovative and necessary legislation.

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Appendix

Under the Child Care for Working Families Act, a family’s payment rate for child care is based on a sliding scale. The specific breakdown is as follows:

- Tier 1: Families earning less than or equal to 75 percent of the SMI will not pay a copayment.
- Tier 2: Families earning between 75 percent and 100 percent of the SMI will pay at least a nominal fee and a maximum of 2 percent of their income.
- Tier 3: Families earning between 100 percent and 125 percent of the SMI will pay between 2 percent and 4 percent of their income.
- Tier 4: Families earning between 125 percent and 150 percent of the SMI will pay between 4 percent and 7 percent of their income.

APPENDIX TABLE 1

Detailed estimates of what a family of four would pay in each state

Estimated minimum and maximum child care copayments under the CCWFA, based on household income, in each state

State	Household income range		Percent of income spent on child care under the CCWFA	Annual child care payment	
	Minimum	Maximum		Minimum	Maximum
Alabama	-	\$52,785	0%	-	-
	\$52,786	\$70,380	Up to 2%	\$1	\$1,408
	\$70,381	\$87,975	2%–4%	\$1,408	\$3,519
	\$87,976	\$105,570	4%–7%	\$3,519	\$7,390
Alaska	-	\$75,124	0%	-	-
	\$75,124	\$100,165	Up to 2%	\$1	\$2,003
	\$100,165	\$125,206	2%–4%	\$2,003	\$5,008
	\$125,206	\$150,248	4%–7%	\$5,008	\$10,517
Arizona	-	\$53,798	0%	-	-
	\$53,798	\$71,731	Up to 2%	\$1	\$1,435
	\$71,731	\$89,664	2%–4%	\$1,435	\$3,587
	\$89,664	\$107,597	4%–7%	\$3,587	\$7,532
Arkansas	-	\$47,218	0%	-	-
	\$47,218	\$62,957	Up to 2%	\$1	\$1,259
	\$62,957	\$78,696	2%–4%	\$1,259	\$3,148
	\$78,696	\$94,436	4%–7%	\$3,148	\$6,610
California	-	\$62,618	0%	-	-
	\$62,618	\$83,490	Up to 2%	\$1	\$1,670
	\$83,490	\$104,363	2%–4%	\$1,670	\$4,174
	\$104,363	\$125,235	4%–7%	\$4,175	\$8,766

State	Household income range		Percent of income spent on child care under the CCWFA	Annual child care payment	
	Minimum	Maximum		Minimum	Maximum
Colorado	-	\$68,420	0%	-	-
	\$68,420	\$91,226	Up to 2%	\$1	\$1,825
	\$91,226	\$114,033	2%–4%	\$1,825	\$4,561
	\$114,033	\$136,839	4%–7%	\$4,561	\$9,579
Connecticut	-	\$84,413	0%	-	-
	\$84,413	\$112,550	Up to 2%	\$1	\$2,251
	\$112,550	\$140,688	2%–4%	\$2,251	\$5,627
	\$140,688	\$168,825	4%–7%	\$5,628	\$11,818
Delaware	-	\$68,351	0%	-	-
	\$68,352	\$91,134	Up to 2%	\$1	\$1,823
	\$91,135	\$113,918	2%–4%	\$1,823	\$4,557
	\$113,919	\$136,701	4%–7%	\$4,557	\$9,569
District of Columbia	-	\$74,321	0%	-	-
	\$74,322	\$99,095	Up to 2%	\$1	\$1,982
	\$99,096	\$123,869	2%–4%	\$1,982	\$4,955
	\$123,870	\$148,643	4%–7%	\$4,955	\$10,405
Florida	-	\$52,571	0%	-	-
	\$52,572	\$70,094	Up to 2%	\$1	\$1,402
	\$70,095	\$87,618	2%–4%	\$1,402	\$3,505
	\$87,619	\$105,141	4%–7%	\$3,505	\$7,360
Georgia	-	\$54,901	0%	-	-
	\$54,902	\$73,201	Up to 2%	\$1	\$1,464
	\$73,202	\$91,501	2%–4%	\$1,464	\$3,660
	\$91,502	\$109,802	4%–7%	\$3,660	\$7,686
Hawaii	-	\$70,339	0%	-	-
	\$70,340	\$93,785	Up to 2%	\$1	\$1,876
	\$93,786	\$117,231	2%–4%	\$1,876	\$4,689
	\$117,232	\$140,678	4%–7%	\$4,689	\$9,847
Idaho	-	\$49,733	0%	-	-
	\$49,734	\$66,310	Up to 2%	\$1	\$1,326
	\$66,311	\$82,888	2%–4%	\$1,326	\$3,315
	\$82,889	\$99,465	4%–7%	\$3,316	\$6,963
Illinois	-	\$67,050	0%	-	-
	\$67,051	\$89,400	Up to 2%	\$1	\$1,788
	\$89,401	\$111,750	2%–4%	\$1,788	\$4,470
	\$111,751	\$134,100	4%–7%	\$4,470	\$9,387
Indiana	-	\$57,047	0%	-	-
	\$57,048	\$76,063	Up to 2%	\$1	\$1,521
	\$76,064	\$95,079	2%–4%	\$1,521	\$3,803
	\$95,080	\$114,095	4%–7%	\$3,803	\$7,987

State	Household income range		Percent of income spent on child care under the CCWFA	Annual child care payment	
	Minimum	Maximum		Minimum	Maximum
Iowa	-	\$62,893	0%	-	-
	\$62,894	\$83,857	Up to 2%	\$1	\$1,677
	\$83,858	\$104,821	2%–4%	\$1,677	\$4,193
	\$104,822	\$125,786	4%–7%	\$4,193	\$8,805
Kansas	-	\$60,656	0%	-	-
	\$60,657	\$80,875	Up to 2%	\$1	\$1,617
	\$80,876	\$101,094	2%–4%	\$1,618	\$4,044
	\$101,095	\$121,313	4%–7%	\$4,044	\$8,492
Kentucky	-	\$54,170	0%	-	-
	\$54,171	\$72,226	Up to 2%	\$1	\$1,445
	\$72,227	\$90,283	2%–4%	\$1,445	\$3,611
	\$90,284	\$108,339	4%–7%	\$3,611	\$7,584
Louisiana	-	\$56,180	0%	-	-
	\$56,181	\$74,906	Up to 2%	\$1	\$1,498
	\$74,907	\$93,633	2%–4%	\$1,498	\$3,745
	\$93,634	\$112,359	4%–7%	\$3,745	\$7,865
Maine	-	\$60,925	0%	-	-
	\$60,926	\$81,233	Up to 2%	\$1	\$1,625
	\$81,234	\$101,541	2%–4%	\$1,625	\$4,062
	\$101,542	\$121,850	4%–7%	\$4,062	\$8,529
Maryland	-	\$83,758	0%	-	-
	\$83,759	\$111,677	Up to 2%	\$1	\$2,234
	\$111,678	\$139,596	2%–4%	\$2,234	\$5,584
	\$139,597	\$167,516	4%–7%	\$5,584	\$11,726
Massachusetts	-	\$85,361	0%	-	-
	\$85,362	\$113,815	Up to 2%	\$1	\$2,276
	\$113,816	\$142,269	2%–4%	\$2,276	\$5,691
	\$142,270	\$170,723	4%–7%	\$5,691	\$11,951
Michigan	-	\$61,191	0%	-	-
	\$61,192	\$81,588	Up to 2%	\$1	\$1,632
	\$81,589	\$101,985	2%–4%	\$1,632	\$4,079
	\$101,986	\$122,382	4%–7%	\$4,079	\$8,567
Minnesota	-	\$74,952	0%	-	-
	\$74,953	\$99,936	Up to 2%	\$1	\$1,999
	\$99,937	\$124,920	2%–4%	\$1,999	\$4,997
	\$124,921	\$149,904	4%–7%	\$4,997	\$10,493
Mississippi	-	\$45,887	0%	-	-
	\$45,888	\$61,183	Up to 2%	\$1	\$1,224
	\$61,184	\$76,479	2%–4%	\$1,224	\$3,059
	\$76,480	\$91,775	4%–7%	\$3,059	\$6,424

State	Household income range		Percent of income spent on child care under the CCWFA	Annual child care payment	
	Minimum	Maximum		Minimum	Maximum
Missouri	-	\$58,418	0%	-	-
	\$58,419	\$77,891	Up to 2%	\$1	\$1,558
	\$77,892	\$97,364	2%–4%	\$1,558	\$3,895
	\$97,365	\$116,837	4%–7%	\$3,895	\$8,179
Montana	-	\$57,395	0%	-	-
	\$57,396	\$76,526	Up to 2%	\$1	\$1,531
	\$76,527	\$95,658	2%–4%	\$1,531	\$3,826
	\$95,659	\$114,789	4%–7%	\$3,826	\$8,035
Nebraska	-	\$61,265	0%	-	-
	\$61,266	\$81,686	Up to 2%	\$1	\$1,634
	\$81,687	\$102,108	2%–4%	\$1,634	\$4,084
	\$102,109	\$122,529	4%–7%	\$4,084	\$8,577
Nevada	-	\$53,695	0%	-	-
	\$53,696	\$71,593	Up to 2%	\$1	\$1,432
	\$71,594	\$89,491	2%–4%	\$1,432	\$3,580
	\$89,492	\$107,390	4%–7%	\$3,580	\$7,517
New Hampshire	-	\$79,232	0%	-	-
	\$79,233	\$105,643	Up to 2%	\$1	\$2,113
	\$105,644	\$132,054	2%–4%	\$2,113	\$5,282
	\$132,055	\$158,465	4%–7%	\$5,282	\$11,093
New Jersey	-	\$85,013	0%	-	-
	\$85,014	\$113,350	Up to 2%	\$1	\$2,267
	\$113,351	\$141,688	2%–4%	\$2,267	\$5,667
	\$141,689	\$170,025	4%–7%	\$5,668	\$11,902
New Mexico	-	\$46,292	0%	-	-
	\$46,293	\$61,722	Up to 2%	\$1	\$1,234
	\$61,723	\$77,153	2%–4%	\$1,234	\$3,086
	\$77,154	\$92,583	4%–7%	\$3,086	\$6,481
New York	-	\$68,973	0%	-	-
	\$68,974	\$91,964	Up to 2%	\$1	\$1,839
	\$91,965	\$114,955	2%–4%	\$1,839	\$4,598
	\$114,956	\$137,946	4%–7%	\$4,598	\$9,656
North Carolina	-	\$54,521	0%	-	-
	\$54,522	\$72,694	Up to 2%	\$1	\$1,454
	\$72,695	\$90,868	2%–4%	\$1,454	\$3,635
	\$90,869	\$109,041	4%–7%	\$3,635	\$7,633
North Dakota	-	\$69,305	0%	-	-
	\$69,306	\$92,406	Up to 2%	\$1	\$1,848
	\$92,407	\$115,508	2%–4%	\$1,848	\$4,620
	\$115,509	\$138,609	4%–7%	\$4,620	\$9,703

State	Household income range		Percent of income spent on child care under the CCWFA	Annual child care payment	
	Minimum	Maximum		Minimum	Maximum
Ohio	-	\$61,088	0%	-	-
	\$61,089	\$81,451	Up to 2%	\$1	\$1,629
	\$81,452	\$101,814	2%–4%	\$1,629	\$4,073
	\$101,815	\$122,177	4%–7%	\$4,073	\$8,552
Oklahoma	-	\$51,160	0%	-	-
	\$51,161	\$68,213	Up to 2%	\$1	\$1,364
	\$68,214	\$85,266	2%–4%	\$1,364	\$3,411
	\$85,267	\$102,320	4%–7%	\$3,411	\$7,162
Oregon	-	\$59,012	0%	-	-
	\$59,013	\$78,683	Up to 2%	\$1	\$1,574
	\$78,684	\$98,354	2%–4%	\$1,574	\$3,934
	\$98,355	\$118,025	4%–7%	\$3,934	\$8,262
Pennsylvania	-	\$66,436	0%	-	-
	\$66,437	\$88,581	Up to 2%	\$1	\$1,772
	\$88,582	\$110,726	2%–4%	\$1,772	\$4,429
	\$110,727	\$132,872	4%–7%	\$4,429	\$9,301
Rhode Island	-	\$72,641	0%	-	-
	\$72,642	\$96,855	Up to 2%	\$1	\$1,937
	\$96,856	\$121,069	2%–4%	\$1,937	\$4,843
	\$121,070	\$145,283	4%–7%	\$4,843	\$10,170
South Carolina	-	\$52,679	0%	-	-
	\$52,680	\$70,238	Up to 2%	\$1	\$1,405
	\$70,239	\$87,798	2%–4%	\$1,405	\$3,512
	\$87,799	\$105,357	4%–7%	\$3,512	\$7,375
South Dakota	-	\$60,517	0%	-	-
	\$60,518	\$80,689	Up to 2%	\$1	\$1,614
	\$80,690	\$100,861	2%–4%	\$1,614	\$4,034
	\$100,862	\$121,034	4%–7%	\$4,034	\$8,472
Tennessee	-	\$52,244	0%	-	-
	\$52,245	\$69,659	Up to 2%	\$1	\$1,393
	\$69,660	\$87,074	2%–4%	\$1,393	\$3,483
	\$87,075	\$104,489	4%–7%	\$3,483	\$7,314
Texas	-	\$56,172	0%	-	-
	\$56,173	\$74,896	Up to 2%	\$1	\$1,498
	\$74,897	\$93,620	2%–4%	\$1,498	\$3,745
	\$93,621	\$112,344	4%–7%	\$3,745	\$7,864
Utah	-	\$57,793	0%	-	-
	\$57,794	\$77,057	Up to 2%	\$1	\$1,541
	\$77,058	\$96,321	2%–4%	\$1,541	\$3,853
	\$96,322	\$115,586	4%–7%	\$3,853	\$8,091

State	Household income range		Percent of income spent on child care under the CCWFA	Annual child care payment	
	Minimum	Maximum		Minimum	Maximum
Vermont	-	\$65,723	0%	-	-
	\$65,724	\$87,630	Up to 2%	\$1	\$1,753
	\$87,631	\$109,538	2%–4%	\$1,753	\$4,381
	\$109,539	\$131,445	4%–7%	\$4,382	\$9,201
Virginia	-	\$72,603	0%	-	-
	\$72,604	\$96,804	Up to 2%	\$1	\$1,936
	\$96,805	\$121,005	2%–4%	\$1,936	\$4,840
	\$121,006	\$145,206	4%–7%	\$4,840	\$10,164
Washington	-	\$68,825	0%	-	-
	\$68,826	\$91,766	Up to 2%	\$1	\$1,835
	\$91,767	\$114,708	2%–4%	\$1,835	\$4,588
	\$114,709	\$137,649	4%–7%	\$4,588	\$9,635
West Virginia	-	\$52,760	0%	-	-
	\$52,761	\$70,346	Up to 2%	\$1	\$1,407
	\$70,347	\$87,933	2%–4%	\$1,407	\$3,517
	\$87,934	\$105,519	4%–7%	\$3,517	\$7,386
Wisconsin	-	\$66,057	0%	-	-
	\$66,058	\$88,076	Up to 2%	\$1	\$1,762
	\$88,077	\$110,095	2%–4%	\$1,762	\$4,404
	\$110,096	\$132,114	4%–7%	\$4,404	\$9,248
Wyoming	-	\$63,059	0%	-	-
	\$63,060	\$84,078	Up to 2%	\$1	\$1,682
	\$84,079	\$105,098	2%–4%	\$1,682	\$4,204
	\$105,099	\$126,117	4%–7%	\$4,204	\$8,828

Source: Author's analysis of Office of Community Services, "State Median Income Estimates for Optional Use in FY 2018 and Mandatory Use in FY 2019," June 15, 2018, available at <https://www.acf.hhs.gov/ocs/resource/state-median-income-estimates-for-optional-use-in-fy-2018-and-mandatory-use-in-fy-2019>.

Endnotes

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