



## CCDF FAMILY CO-PAYMENTS BY STATE

The Child Care and Development Fund (CCDF) is the main federal source of funding to help families pay for child care. CCDF subsidies make child care more affordable, providing access to a greater range of child care options that fit families’ needs and allow parents to work, go to school, or participate in job training. They also allow parents to access higher quality care options that better support children’s development. Co-payments can be a significant and destabilizing financial strain on family budgets and a barrier to parent employment, so CCDF prohibits states from setting co-payments that are a barrier to families participating in CCDF. States may not set parent co-payments above 7% of family income regardless of gradual phaseout policies and regardless of the number of children receiving assistance. Lead Agencies are encouraged to set co-payments much lower than 7% to make child care more affordable for more families and have broad flexibility to waive co-payments for many participants. States must ensure CCDF parent co-payment levels do not impact the total amount a provider is paid.

The data below is based on FY 2025-2027 State CCDF Plans submitted to the Office of Child Care in 2024. For more details see the [FY 2025-2027 CCDF State Plans](#).

**Table 1. Maximum monthly co-payment as dollar amount and percentage of family income**

State	Max Monthly Co-Payment Family of 3	Percentage of Income Family of 3	Max Monthly Co-Payment Family of 4	Percentage of Income Family of 4
Alabama	\$156	4%	\$156	3%
Alaska	\$557	9%	\$663	9%
Arizona	\$35	1%	\$35	.8%
Arkansas	\$28	.5%	\$28	.5%
California	\$66	1%	\$66	1%

State	Max Monthly Co-Payment Family of 3	Percentage of Income Family of 3	Max Monthly Co-Payment Family of 4	Percentage of Income Family of 4
Colorado	\$391	9.4%	\$519	10.4%
Connecticut	\$613	10%	\$729	10%
Delaware	\$373	9%	\$450	9%
District of Columbia	\$226	3.5%	\$226	2.9%
Florida	\$295	5.9%	\$295	5%
Georgia	\$233	7%	\$278	7%
Hawaii	\$528	9%	\$629	9%
Idaho	\$75	2%	\$75	1.7%
Illinois	\$335	6.8%	\$405	6.9%
Indiana	\$240	8%	\$290	8%
Iowa	\$188	5.5%	\$198	4.8%
Kansas	\$119	2%	\$144	2.1%
Kentucky	\$281	5%	\$325	4%
Louisiana	\$220	4.3%	\$220	3.6%
Maine	\$916	10%	\$1,091	10%
Maryland	\$26	<.1%	\$39	0%
Massachusetts	\$284	5.6%	\$335	5.5%
Michigan	\$78	5.7%	\$78	5.7%

State	Max Monthly Co-Payment Family of 3	Percentage of Income Family of 3	Max Monthly Co-Payment Family of 4	Percentage of Income Family of 4
Minnesota	\$211	5.1%	\$251	5.1%
Mississippi	\$245	6%	\$261	5.5%
Missouri	\$115	3.7%	\$115	3.1%
Montana	\$318	8%	\$385	8%
Nebraska	\$290	7%	\$350	7%
Nevada	\$90	3.3%	\$90	2.7%
New Hampshire	\$556	7%	\$662	7%
New Jersey	\$129	3%	\$156	3%
New Mexico	\$430	5%	\$520	5%
New York	\$54	.7%	\$65	.7%
North Carolina	\$414	10%	\$500	10%
North Dakota	\$511	6%	\$511	6%
Ohio	\$60	2%	\$72	2%
Oklahoma	\$276	5.6%	\$328	5.6%
Oregon	\$15	.3%	\$20	.4%
Pennsylvania	\$281	6.5%	\$338	6.5%
Rhode Island	\$301	7%	\$364	7%
South Carolina	\$87	1%	\$87	1%

State	Max Monthly Co-Payment Family of 3	Percentage of Income Family of 3	Max Monthly Co-Payment Family of 4	Percentage of Income Family of 4
South Dakota	\$41	.9%	\$50	.9%
Tennessee	\$268	5%	\$319	5%
Texas	\$360	5.9%	\$360	4.9%
Utah	\$412	6.5%	\$491	6.5%
Vermont	\$1,075	12.5%	\$1,075	10.3%
Virginia	\$180	2%	\$180	2%
Washington	\$165	3.3%	\$165	2.7%
West Virginia	\$120	2%	\$96	1%
Wisconsin	\$1,073	17%	\$1,184	15%
Wyoming	\$147	3.9%	\$147	3.2%

Data reported by states in their FY 2025-2027 State Plans.

AL, AK, CO, CT, FL, HI, ID, IL, IN, ME, MA, MN, MO, MT, NY, NC, OH, PA, TX, VT and WI have temporary waivers to provide additional time to comply with the CCDF requirement that co-payments do not exceed seven percent.

**Table 2. States waiving co-payments for families with income at or below 100% of the Federal Poverty Level for a family of the same size**

Alabama	District of Columbia	Massachusetts	New Jersey	Vermont
Alaska	Indiana	Nebraska	Oregon	Virginia
Arkansas	Iowa	Nevada	Rhode Island	Washington

California	Kansas	New Hampshire	South Carolina	Wisconsin
District of Columbia	Massachusetts	New Jersey	South Dakota	Wyoming
Florida	Michigan	New Mexico	Utah	

**Table 3. States waiving co-payments for families with income between 100% and 150% of the Federal Poverty Level for a family of the same size**

California	District of Columbia	New Mexico	South Dakota	Vermont
Delaware	Florida	South Carolina	Tennessee	

**Table 4. States waiving co-payments for families experiencing homelessness**

Arkansas	Hawaii	Michigan	New York	Washington
Colorado	Illinois	Mississippi	Ohio	
Connecticut	Louisiana	Missouri	Pennsylvania	
District of Columbia	Maryland	Nevada	Rhode Island	
Florida	Massachusetts	New Mexico	South Carolina	

**Table 5. States waiving co-payments for families with children with disabilities or children with special needs**

For children with disabilities	For children with special needs	For both children with disabilities and with special needs
Alabama	Indiana	Missouri
Arkansas	Kansas	Nevada
District of Columbia	Maryland	New Mexico

For children with disabilities	For children with special needs	For both children with disabilities and with special needs
Florida	Mississippi	South Carolina
Ohio		

**Table 6. States waiving co-payments for children in foster care or kinship care, or otherwise receiving or needing to receive protective services**

Alabama	District of Columbia	Kentucky	New Jersey	South Dakota
Alaska	Florida	Louisiana	New Mexico	Tennessee
Arizona	Georgia	Massachusetts	New York	Texas
Arkansas	Hawaii	Michigan	North Carolina	Vermont
California	Idaho	Missouri	Ohio	Washington
Colorado	Illinois	Montana	Oklahoma	West Virginia
Connecticut	Iowa	Nebraska	Rhode Island	Wisconsin
Delaware	Kansas	Nevada	South Carolina	Wyoming

**Table 7. State Lead Agencies that allow providers to charge families an amount above their co-payment in instances where the provider's price exceeds the subsidy payment.**

Alabama	Georgia	Louisiana	New Hampshire	South Dakota
Alaska	Hawaii	Maryland	New Jersey	Tennessee
Arizona	Idaho	Michigan	New York	Texas
Arkansas	Illinois	Minnesota	North Carolina	Utah

California	Indiana	Mississippi	North Dakota	Vermont
Connecticut	Iowa	Missouri	Oregon	Virginia
Delaware	Kansas	Montana	Pennsylvania	Wisconsin
Florida	Kentucky	Nevada	South Carolina	Wyoming