

CHILD CARE & EARLY LEARNING

STATE CHILD CARE ASSISTANCE POLICIES: *MARYLAND*

- **Income eligibility limit:** In February 2018, a family of three in Maryland could qualify for child care assistance with an annual income up to \$29,990 (144 percent of poverty, 32 percent of state median income).¹
- **Waiting list:** Maryland had no waiting list for child care assistance as of February 2018.
- **Parent copayments:** In 2018, a family of three with an income at 100 percent of poverty (\$20,780 a year) receiving child care assistance in Maryland paid \$281 per month, or 16 percent of its income, in copayments. A family of three with an income at 150 percent of poverty (\$31,170 a year) receiving child care assistance paid \$313 per month, or 12 percent of its income, in copayments.²
- **Payment rates:** In 2018, Maryland's payment rates for child care providers serving families receiving child care assistance were below the federally recommended level—the 75th percentile of current market rates, which is the level designed to give families access to 75 percent of the providers in their community.³
 - Maryland's monthly payment rate for center care for a four-year-old in Region W was \$559,⁴ which was \$329 (37 percent) below the 75th percentile of current market rates for this type of care.⁵
 - Maryland's monthly payment rate for center care for a one-year-old in Region W was \$883,⁶ which was \$416 (32 percent) below the 75th percentile of current market rates for this type of care.
- **Tiered payment rates:** In 2018, Maryland had higher payment rates for higher-quality care.
 - The payment rate for center care for a four-year-old in Region W at the highest quality tier was 26 percent higher than the rate at the lowest quality tier.
 - The payment rate for center care for a four-year-old in Region W at the highest quality tier was still below the 75th percentile of current market rates.
- **Eligibility for parents searching for a job:** In 2018, Maryland allowed parents already receiving child care assistance to continue receiving it for up to 90 days while searching for a job. However, the state did not allow parents to initially qualify for and begin receiving child care assistance while searching for a job.⁷

Source: Karen Schulman, *Overdue for Investment: State Child Care Assistance Policies 2018* (Washington, DC: National Women's Law Center, 2018). These data reflect policies as of February 2018, unless otherwise indicated.

- 1 In 2018, families already receiving assistance could continue doing so until their income reached \$78,567 (85 percent of state median income). As of July 2018, the income limit to qualify for assistance was increased to \$60,081 (65 percent of state median income).
- 2 The state determines copayments based on base payment rates in the region where the family lives. These copayments were calculated assuming the family lived in the region with the highest rates and had a four-year-old in center care. Also note that families receiving Temporary Assistance for Needy Families (TANF) or Supplemental Security Income (SSI) are exempt from copayments.
- 3 This analysis reflects payment rates as of February 2018. The state increased payment rates to at least the 20th percentile of 2017 market rates as of May 2018.
- 4 The state has higher rates for higher-quality care; this is the base (lowest) rate, which is the most common rate level.
- 5 Region W includes Anne Arundel, Calvert, Carroll, Charles, and Prince George's Counties.
- 6 This is the base (lowest) rate, which is the most common rate level.
- 7 Parents can only qualify for child care assistance while searching for a job if they are applying for or receiving TANF and participating in an approved TANF activity.

