

CHILD CARE & EARLY LEARNING

STATE CHILD CARE ASSISTANCE POLICIES: MASSACHUSETTS

- **Income eligibility limit:** In 2018, a family of three in Massachusetts could qualify for child care assistance with an annual income up to \$46,280 (223 percent of poverty, 50 percent of state median income).¹
- **Waiting list:** Massachusetts had 20,202 children on a waiting list for child care assistance as of February 2018.²
- **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 Massachusetts paid \$162 per month, or 9 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 \$325 per month, or 13 percent of its income, in copayments.³
- **Payment rates:** In 2018, Massachusetts'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.⁴
 - Massachusetts's monthly payment rate for center care for a four-year-old in the northeast region was \$913, which was \$537 (37 percent) below the 75th percentile of current market rates for this type of care.
 - Massachusetts's monthly payment rate for center care for a one-year-old in the northeast region was \$1,407,⁵ which was \$533 (27 percent) below the 75th percentile of current market rates for this type of care.
- **Tiered payment rates:** In 2018, Massachusetts had higher payment rates for higher-quality care for infants and toddlers.⁶
 - The payment rate for center care for a one-year-old in the northeast region at the highest quality tier was 3 percent higher than the rate at the lowest quality tier.
 - The payment rate for center care for a one-year-old in the northeast region at the highest quality tier was still below the 75th percentile of current market rates.
- **Eligibility for parents searching for a job:** In 2018, Massachusetts allowed parents to initially qualify for and begin receiving child care assistance while searching for a job, and allowed parents already receiving child care assistance to continue receiving it while searching for a job, for up to 8 weeks.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 February 2018, families receiving assistance could continue doing so until their income reached \$78,676. Also note that, for special needs care, the income limit to qualify for assistance was \$78,676, and the exit eligibility limit was \$92,560 in February 2018. As of August 2018, the income limit to qualify for assistance was increased to \$47,802 (50 percent of state median income) for standard care and \$81,264 (85 percent of state median income) for special needs care, and the exit eligibility limit was increased to \$81,264 for standard care and \$95,605 (100 percent of state median income) for special needs care, to adjust for the updated state median income estimate.
- 2 The state does not determine families' eligibility for child care assistance at the time they are added to the waiting list. Also note that families receiving Temporary Assistance for Needy Families (TANF) and with parents participating in the employment services program, families referred by the child welfare agency based on open cases of abuse or neglect, siblings of children already in care, and children of actively deployed members of the military are served without being placed on the waiting list. In addition, homeless families residing in state-funded shelters may be served through dedicated contracts without being placed on the waiting list.
- 3 Families receiving or transitioning from TANF, foster parents, guardians, caretakers, and families receiving protective services are exempt from copayments. In addition, families at the lowest income levels (in 2018, at or below \$14,160 a year for a family of three) are exempt from copayments.
- 4 This analysis reflects payment rates as of February 2018. That state increased its base payment rates for centers by 4.58 percent as of October 2018 (retroactive July 2018) and increased its base payment rates for family child care by 3.94 percent as of July 2018.
- 5 The state has higher rates for higher-quality care for infants and toddlers; this is the base (lowest) rate, which is the most common rate level.
- 6 The state pays higher rates for higher-quality center care and family child care for children up to 2.9 years old.
- 7 This analysis is based on the length of time parents could receive child care assistance while searching for a job as of February 2018. Prior to October 2018, parents could continue receiving assistance while searching for a job for an additional 4 weeks (on top of the initial 8 weeks allowed within a 52-week period) if there were extraordinary circumstances. As of October 2018, parents can continue receiving assistance while searching for a job for up to 12 weeks, and can do so multiple times during their eligibility period and do not need to have special circumstances to receive the full 12 weeks to search for a job.

