State Child Care Assistance Policies: Massachusetts

- **Income eligibility limit:** In 2019, a family of three in Massachusetts could qualify for child care assistance with an annual income up to $47,802 (224 percent of poverty, 50 percent of state median income).¹

- **Waiting list:** Massachusetts had 18,829 children on a waiting list for child care assistance as of February 2019.²

- **Parent copayments:** In 2019, a family of three with an income at 100 percent of poverty ($21,330 a year) receiving child care assistance in Massachusetts paid $173 per month, or 10 percent of its income, in copayments. A family of three with an income at 150 percent of poverty ($31,995 a year) receiving child care assistance paid $325 per month, or 12 percent of its income, in copayments.³

- **Payment rates:** In 2019, 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 $955, which was $495 (34 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 $1,472,⁵ which was $468 (24 percent) below the 75th percentile of current market rates for this type of care.

- **Tiered payment rates:** In 2019, 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 2019, 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 12 weeks.⁷
In February 2019, families receiving assistance could continue doing so until their income reached $81,264. Also note that, for special needs care, the income limit to qualify for assistance was $81,264, and the exit eligibility limit was $95,605 in February 2019. As of March 2019, the exit eligibility limit for special needs care is the same as the exit eligibility limit for standard care. As of October 2019, the income limit to qualify for assistance was increased to $50,292 (50 percent of state median income) for standard care and $85,497 (85 percent of state median income) for special needs care, and the exit eligibility limit was increased to $85,497 for all families, to adjust for the updated state median income estimate.

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.

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 2019, at or below $14,160 a year for a family of three) are exempt from copayments.

This analysis reflects payment rates as of February 2019. Payment rates were increased to the 25th percentile of 2018 market rates as of July 2019 for those categories not already at that level.

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.

The state pays higher rates for higher-quality center care and family child care for children up to 2.9 years old.

Parents can continue receiving child care assistance while searching for a job for up to 12 weeks, and can do so multiple times during their eligibility period (as long as the job search periods are not consecutive). If a parent loses a job less than 30 days before the end of their eligibility period, the family can continue receiving child care assistance for up to 12 weeks after the end of the original eligibility period; if a parent loses a job more than 30 days before the end of their eligibility period, the family can only continue receiving child care assistance until the end of the original eligibility period.