

Parents and the High Cost of Child Care

2011 Report



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About NACCRRRA

NACCRRRA, the National Association of Child Care Resource & Referral Agencies, is our nation's leading voice for child care. We work with more than 600 state and local Child Care Resource and Referral agencies to ensure that families in every local community have access to quality, affordable child care. To achieve our mission, we lead projects that increase the quality and availability of child care, offer comprehensive training to child care professionals, undertake groundbreaking research and advocate for child care policies that positively impact the lives of children and families. To learn more about NACCRRRA and how you can join us in ensuring access to quality child care for all families, visit www.naccrra.org.

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Executive Summary

Parents and the High Cost of Child Care: 2011 Update presents 2010 data about what parents pay for full-time child care in America. It includes average fees for both family child care (FCC) homes and centers. Information was collected through a survey conducted in January 2011 that asked for the average costs charged for child care for infants, 4-year-old children and school-age children in child care centers and family child care homes in every state. The information was provided by State Child Care Resource and Referral (CCR&R) Network offices and local agencies that maintain data about child care programs in the communities they serve. The District of Columbia is referred to as a state for the purpose of this report.

Child Care Costs are High

- ▶ The average annual cost of full-time care for an infant in a center in 2010 ranged from \$4,650 in Mississippi to \$18,200 in the District of Columbia.
 - ▶ The average annual cost for full-time care for a 4-year-old child in a center in 2010 ranged from \$3,900 in Mississippi to \$14,050 in the District of Columbia.
 - ▶ The average annual cost for part-time care for a school-age child in a center in 2010 ranged from \$2,450 in Louisiana to \$10,400 in New York.
 - ▶ The average annual cost for full-time care in a family child care home for an infant in 2010 ranged from \$3,850 in Mississippi to \$12,100 in Massachusetts.
 - ▶ The average annual cost for full-time care in a family child care home for a 4-year-old child ranged from \$3,600 in Mississippi to \$11,300 in Massachusetts.
 - ▶ The average annual cost for part-time care in a family child care home for a school-age child in 2010 ranged from \$2,300 in South Carolina to \$9,000 in New York.
- ▶ Overall, the cost of child care increased 1.9 percent for centers and 1.8 percent for family child care homes from 2009 to 2010.
 - » The cost of infant care in a center increased 2.3 percent while the cost of infant care in a family child care home increased 2.6 percent.
 - » The cost of care for a 4-year-old in a center increased 1.5 percent while the cost of care for a 4-year-old in a family child care home increased 1.1 percent.

Costs are High Compared to Family Income

- ▶ In 40 states, the average annual cost of center-based infant care exceeded 10 percent of the state's median income for a two-parent family.

Costs are High Compared to Household Expenses

- ▶ Center-based child care fees for an infant exceeded annual median rent payments in 24 states.
- ▶ Center-based child care fees for two children (an infant and a 4-year-old) exceeded annual median rent payments in every state.

Child Care Costs are High Compared to College Costs

- ▶ In 36 states, the average annual cost for center-based care for an infant was higher than a year's tuition and related fees at a four-year public college.

Least-Affordable States for Child Care

The report ranks the 10 least-affordable states for care in a center, based on the cost of child care as a percentage of the state median income for a two-parent family.

The 10 least-affordable states for full-time infant care in a center in 2010 were Massachusetts, New York, Hawaii, Colorado, Minnesota, the District of Columbia, Oregon, Illinois, Montana and Pennsylvania.

The 10 least-affordable states for full-time care for a 4-year-old in a center in 2010 were New York, Montana, Massachusetts, Wisconsin, Minnesota, the District of Columbia, Oregon, Vermont, Colorado and Maine.

Children Need Quality Child Care, Especially in Tough Economic Times

Even though experts say the recession is officially over, families are still feeling the lingering effects. The slow recovery makes paying for child care difficult for parents.

Child Care Resource and Referral (CCR&R) agencies report that some parents are moving their children from licensed programs to informal child care settings to make ends meet. These options may be less expensive, but they are of unknown quality. There is no check for basic health and safety standards and other practices that promote healthy child development in child care settings that are not licensed.

NACCRRRA is concerned about whether children will be safe and will start school with the skills to succeed.

The high cost of child care forces parents to make difficult decisions. Parents want quality child care for their children. Unfortunately, safety, health and school readiness come at a cost that many parents cannot afford.

Child Care Financing Challenges

The cost of child care is largely borne by parents. Unlike the cost of higher education, there is no system of public financing to help make child care more affordable for families. The federal government provides grants to states through the Child Care and Development Block Grant (CCDBG). States use these funds to subsidize the monthly cost of child care for low income families. About 1.6 million children receive assistance,¹ about one out of every six eligible children.²

State child care assistance policies under CCDBG are at times inconsistent with and serve to undermine the goal of increasing access to higher quality child care settings for low income children to increase the likelihood of school readiness.

Many children who receive CCDBG assistance are in unlicensed care. In nine states, the most recent data shows that 35 percent or more of the children who receive CCDBG assistance are in unlicensed settings — ranging from more than 60 percent in Hawaii and Michigan to 35 percent in Utah and 36 percent in North Dakota.³

This is especially troubling because research indicates that quality care has the greatest impact on positive outcomes for children from low-income families. The CCDBG law does not require the use of licensed care for families who receive assistance. The reality is that the quality of unlicensed care is unknown because unlicensed care is not required to meet licensing standards (e.g., basic health and safety standards, minimum training requirements for providers or background checks). Some states have minimum requirements for providers who receive taxpayer dollars to care for children, but those requirements are usually below licensing standards. Also, unlicensed care is not subject to regular inspections.

This means that public funds are being used to pay for low- or unknown quality child care settings for children.

States conduct market rate surveys to assess the cost of care within communities. Although states are required by law to conduct a market rate survey every other year, they are not required to use the survey to establish subsidy payment rates. This means that state-determined subsidy rates often do not reflect the current cost of child care in communities. According to the Office of Child Care, in most states providers are paid at rates far below recommendations made by the U.S. Department of Health and Human Services.

At the same time that parents struggle to afford child care, studies show that the quality of care (despite the high cost), is mediocre in many communities. Most states have weak training requirements even though the research shows that training is one of the most important indicators of quality.

NACCRRA calls on Congress to review child care policy. The CCDBG was last authorized in 1996. At that time, the primary goal was to support parents in the workforce and the quality of care was a distant second.

The current piecemeal approach to child care is not sufficient with today's goals to:

- Ensure that low-income children, especially those receiving public funding, are in higher quality care, and
- Ensure all children start school ready to learn.

States need to have quality standards to ensure that children are safe and in a setting that promotes their healthy development. States need to have an effective enforcement system to ensure compliance with program standards. And, subsidies for the lowest income children need to be sufficient to offer parents choices among quality settings.

It is time for Congress and the states to design a system so that all families, not just wealthy ones, can afford quality care.

NACCRRA Recommendations:

- Require the Department of Health and Human Services (HHS) to define minimally acceptable quality child care for families earning low incomes.
- Require the National Academy of Sciences (NAS) to study the real cost of quality care and to offer recommendations to Congress for financing to support quality options for parents.
- Reauthorize CCDBG and add requirements to improve the quality of care:
 - » Require 40 hours of initial training and 24 hours of annual training in key areas such as CPR, first aid, early childhood development, child behavior/discipline and child abuse detection and prevention.
 - » Require provider background checks, including fingerprint checks, to ensure that children are in the care of someone without a history of violent offenses.
 - » Require quarterly inspections to ensure effective oversight.

- » Invest in Child Care Resource and Referral (CCR&R) agencies to:
 - assist providers in becoming licensed and in maintaining compliance with licensing standards; and
 - help parents identify quality settings.
- » Increase the quality set-aside to 12 percent increasing over several years to 25 percent (on par with Head Start).
- » Provide resources to expand the availability of quality child care, particularly in low-income neighborhoods where there is a shortage of licensed care.
- » Reduce barriers that prevent families from easily accessing child care assistance.

Parent choice in child care is a national policy objective. But, when the only choice parents have is among poor quality settings, that is not a real choice.

From the research, it is clear that quality care makes a difference. Now is the time for policymakers to promote quality choices for all parents.



Introduction

Child care is essential for the economy and for the family. Safe, affordable, nurturing child care allows parents to work. It also helps children learn the social, emotional, intellectual and physical skills needed to succeed in school. Each week more than 11 million children under age 5 are in some type of child care setting.⁴

Finding affordable, accessible, quality child care is one of the most difficult challenges parents face. **The prolonged economic recovery makes child care choices even more difficult.**

Even though experts say the recession is officially over, families are still feeling the lingering effects. A Pew Research Center study conducted in 2010 found that 39 percent of those polled who had lost and found a new job reported earning less than their previous job.⁵

Some parents have adapted to reduced incomes by moving their children from licensed programs to informal child care settings. These options may be less expensive, but they are of unknown quality. There is no oversight of informal care for basic health and safety standards and other practices that promote healthy child development.

Parents pay a significant part of their income for child care. As a result, both low- and middle-income parents have limited access to affordable, quality care.

Unlike free public education for children in kindergarten through grade 12, or tuition assistance for college students, there is no universal financing structure to help make child care more affordable. The average annual cost of infant care in a center exceeds the cost of public college tuition and related fees in 36 states.

Child care in the United States is primarily considered a workforce support for families rather than an educational setting for young children. Unlike the approach to higher education, where the amount that students and their families are expected to contribute to tuition is based on a family's financial situation, paying for child care is seen as solely the responsibility of parents.

The U.S. Department of Health and Human Services (HHS) recommends that parents spend no more than 10 percent of their family income on child care.⁶ Yet, as this report shows, nationally the cost of full-time care for one infant in a center ranges from 7 to 16 percent of the median income for married-couple families with children.

In 40 states, the cost of center-based care for an infant exceeds 10 percent of state median income for a married couple. For single parents, the cost of center-based infant care exceeds 10 percent of median income in every state. Costs range from 25 percent of income in South Dakota to 69 percent of income in the District of Columbia.

Child care costs are even more of a strain on the budget for parents with more than one child in care.

Most government money for child care is allocated to the states through the federal Child Care and Development Block Grant (CCDBG). Funds are used to provide subsidies to families with low incomes to better afford child care. But, only one of every six eligible children receives assistance.

The Government Accountability Office released a report in May 2010 that found the number of children receiving assistance between FY2006 and FY2008 declined by 170,000 children (10 percent). HHS estimates that only 17 percent of eligible children receive fee assistance.⁷

The high cost of care forces many families to make difficult choices. Some parents sacrifice quality for affordable care. Others create informal, makeshift arrangements for child care.

Families are still struggling to rebound from the recession as their child care costs continue to rise. Overall, the cost of child care increased 1.9 percent for centers and 1.8 percent for family child care homes from 2009 to 2010. The cost of infant care in a center increased 2.3 percent, while the cost of infant care in a family child care home increased 2.6 percent. The cost of care for a 4-year-old in a center increased 1.5 percent while the cost of care for a 4-year-old in a family child care home increased 1.1 percent.

CCR&Rs continue to report this year that parents are responding to hard economic times by moving their children from licensed programs to informal settings.

The hidden costs for unlicensed child care can be high. Children can arrive at kindergarten without the skills they need to succeed in school. Accidents can happen because caregivers do not follow standard health and safety procedures. In the absence of background checks, children can be in the care of people with a history of violent offenses.

A 2010 report released by the National Institute of Child Health and Human Development (NICHD) found that quality child care has a long-lasting impact on a child's development, behavior and cognitive abilities. Even 10 years after children have left child care, quality child care is still related to higher academic achievement. One of the most important findings from the study is that quality child care has a lasting impact on middle-income and affluent children, not just low-income children.⁸

Methodology: In January 2011, NACCRRRA surveyed CCR&R State Network offices and local CCR&Rs about 2010 cost data related to the price of child care for infants, 4-year-old children and school-age children in child care centers and family child care homes in their states. The District of Columbia is referred to as a state for the purpose of this report. For some states, the cost of care was derived from their latest market rate survey (2010 or 2009).



Trucks have big windows so the driver can see the road well.

Heavy Truck

Trucks have big windows so the driver can see the road well.



Key Points from the Data

Child Care Is a Major Expense for Families

Quick facts:

- In 2010, the average annual cost of full-time child care for an infant in a center ranged from \$4,650 in Mississippi to more than \$18,200 in the District of Columbia.
- In 2010, the average cost for center-based infant care exceeded \$10,000 a year in 17 states.
- In 2010, the average annual cost of full-time child care for a 4-year-old in a center ranged from \$3,900 in Mississippi to more than \$14,050 a year in the District of Columbia.
- In 2010, the average annual cost of center-based care for a school-age child ranged from \$2,450 in Louisiana to \$10,400 in New York.

A Closer Look at Child Care Affordability

Child care programs are doing what they can to keep costs affordable for families. But, it is difficult to maintain a program (cover the salaries and other operational costs) while also keeping the weekly rates at a level parents can afford.

Some child care programs are adapting to the economy by expanding the number of hours they are open, or offering parents part-time hours. They may control costs by increasing child-to-staff-ratios and group sizes, cutting back on workforce training, closing classrooms and delaying improvements such as ground cover for playgrounds.⁹

Like many service industries, about 80 percent of the cost in a child care program is for payroll and related expenses. The major way to control the budget is to control salaries. However, despite the tremendous responsibilities child care providers assume, child care remains one of the lowest paying professional fields. The federal minimum wage for covered nonexempt employees is \$7.25 per hour,¹⁰ and the average wage for all full-time child care workers is \$10.15 per hour.¹¹

Family child care home providers earn even less. Studies show most have very low earnings, between \$15,000 to \$25,000 per year, with long hours and no benefits such as health care and retirement plans.¹²

The average annual cost for infant care is higher than the cost for a 4-year-old because infants require more personal care. States recognize this difference by setting standards that require a smaller child-to-staff ratio and a smaller group size for infants compared to 4-year-old children. While fewer infants per caregiver is better for infant safety and development, it means the cost for parents is higher.

The average annual cost for care for a school-age child is lower than the cost of infant care and care for a 4-year-old because school-age children spend fewer hours in care, and state licensing standards permit a higher child-to-staff ratio and a larger group size for school-age children.

Appendix 1 shows the 2010 average annual cost of full-time care in a child care center and a family child care home for infants, 4-year-old children and school-age children by state.



Child Care Costs are High Compared to Household Income

Quick facts:

- In 2010, in 40 states, the average annual cost of infant care in a center exceeded 10 percent of the median household income for a two-parent family.
- In 2010, in 18 states, the average annual cost of care for a 4-year-old in a center exceeded 10 percent of the median household income for a two-parent family.

Child Care Costs Exceed College Costs

- In 2010, in 36 states, the average annual cost for an infant in center-based care was higher than a year's tuition and fees at a four-year public college.
- In 2010, in the District of Columbia, the annual cost for an infant in center-based care exceeded the cost of a year's tuition and fees at a public college by \$11,200.

- Even care for a 4-year-old, which is less expensive than care for an infant, was higher than public college costs in 26 states.

Appendix 6 shows the 2010 average annual costs of full-time child care in a center for an infant, a 4-year-old child and a school-age child compared to public college tuition and fees by state.

The Most- and Least-Affordable States for Child Care

To better understand the impact of child care fees on a family's budget, NACCRRA compared the cost of care to family income.

Affordability was considered by dividing the average cost of care as a percentage of state median income.¹³ The states were ranked from least affordable to most affordable.

The least affordable state had the highest child care cost compared to family income. (This does not mean that the least affordable state had the most expensive child care, only that the cost of care as a percentage of income was highest when compared to all states.)

Table 1

**Top 10 Least-Affordable States for Center-Based Infant Care in 2010
(Ranked by Child Care Cost as Percentage of Two-Parent Family Income)**

State	Rank (Based on Percentage of Two-Parent Family Income)	Child Care as a Percentage of State Median Income for Two-Parent Families	State Median Income for a Two-parent Family*	Child Care as a Percentage of State Median Income for Single Mother Families	State Median Income for Single Mother Families*	Average Annual Cost of Care
Massachusetts	1	16.0%	\$103,225	58.7%	\$28,125	\$16,500
New York	2	15.7%	\$86,996	52.6%	\$25,958	\$13,650
Hawaii	3	15.0%	\$83,650	44.4%	\$28,401	\$12,600
Colorado	4	15.0%	\$82,335	46.6%	\$26,630	\$12,400
Minnesota	5	14.9%	\$86,687	47.5%	\$27,188	\$12,900
District of Columbia	6	14.7%	\$123,449	69.4%	\$26,244	\$18,200
Oregon	7	14.7%	\$72,961	46.6%	\$23,093	\$10,750
Illinois	8	14.1%	\$83,669	46.8%	\$25,239	\$11,800
Montana	8	14.1%	\$64,581	46.9%	\$19,399	\$9,100
Pennsylvania	10	14.0%	\$80,403	46.7%	\$24,176	\$11,300

Note: Affordability is a comparison of cost against state median income

*State median income of families with children, from the U.S. Census Bureau, American Community Survey 2005-2009 five-year estimates.

All cost data is rounded to the nearest \$50 increment.

- In 2010, Massachusetts was the least-affordable state for center-based infant care. The cost was nearly 16 percent of state median income for two-parent families, and almost 59 percent of state median income for single mothers.
- In 2010, the dollar cost of center-based care was actually highest in the District of Columbia at \$18,200 per year compared to \$16,500 per year in Massachusetts; however, as a percentage of income, Massachusetts was **less affordable** (e.g., state median income in the District of Columbia was higher than in Massachusetts).

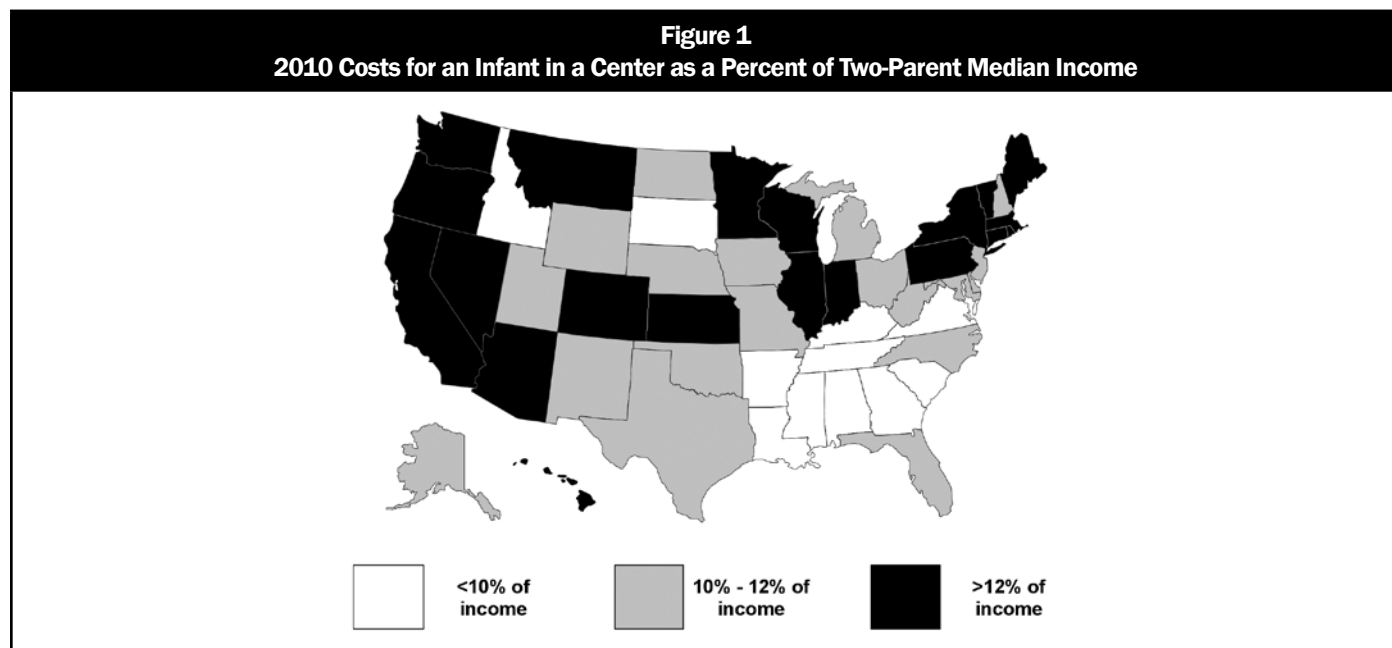
One reason the cost of care in the District of Columbia is high relative to other states is that the city represents only urban care. Statewide average costs represent both urban and rural areas, but the District of Columbia has no rural areas.

Table 1 shows the top 10 **least-affordable** states in 2010 for center-based infant care. The cost of care is compared to state median income for single mothers and for a two-parent family. The ranking of affordability is based on the cost of care compared to state median income for a two-parent family. See Appendix 2 for a complete listing of 2010 rankings of affordability for child care for an infant in a center.

Figure 1 shows the most- and least-expensive states for center-based infant care in 2010 as a percentage of state median income for a two-parent family. States are separated into three categories:

- States where child care costs for infants in a center are less than 10 percent of the state median income for a two-parent family,

- States where child care costs for infants in a center are between 10 and 12 percent; and
- States where child care costs for infants in a center are more than 12 percent.



States where the cost is less than 10 percent of income also have some of the lowest scores in NACCRRRA's review of the strength of state child care center licensing standards.

As Table 2 shows, in many states where the cost of care falls below 10 percent of the median income for a two-parent family — requirements for child care licensing are weak.

Table 2
Child Care Quality in Lower-Cost States

State	Strength of Child Care Center Requirements			Affordability Ranking (Cost Compared to Income)*
	Total Score (out of 150)	Score as a Percent of Total	Quality Score Ranking	
Idaho	17	11%	52	41
Kentucky	75	50%	40	43
Georgia	79	53%	36	44
Arkansas	66	44%	47	45
South Carolina	78	52%	38	47
South Dakota	90	60%	27	48
Louisiana	44	29%	51	49
Alabama	71	47%	45	50
Mississippi	75	50%	40	51

Source: State policies for regulation of child care centers (We Can Do Better: 2011 Update)¹⁴

*These states have some of the lowest cost child care compared to income, but the quality of care earned a low score in NACCRRRA's review of state child care center requirements.

Table 3

**Top 10 Least-Affordable States for Center-Based Care for a 4-Year-Old in 2010
(Ranked by Child Care Cost as Percentage of Two-Parent Family Income)**

State	Rank (Based on Percentage of Two-Parent Family Income)	Child Care as a Percentage of State Median Income for Two-Parent Families	State Median Income for a Two-Parent Family*	Child Care as a Percentage of State Median Income for Single Mother Families	State Median Income for Single Mother Families*	Average Annual Cost of Care
New York	1	12.1%	\$86,996	56.9%	\$18,540	\$10,550
Montana	2	12.1%	\$64,581	25.4%	\$30,680	\$7,800
Massachusetts	3	11.8%	\$103,225	45.6%	\$26,754	\$12,200
Wisconsin	4	11.4%	\$79,222	49.0%	\$18,478	\$9,050
Minnesota	5	11.4%	\$86,687	35.1%	\$28,179	\$9,900
District of Columbia	6	11.4%	\$123,449	52.8%	\$26,630	\$14,050
Oregon	7	11.4%	\$72,961	27.2%	\$30,551	\$8,300
Vermont	8	11.0%	\$77,177	28.9%	\$29,430	\$8,500
Colorado	9	10.9%	\$82,335	34.3%	\$26,244	\$9,000
Maine	10	10.9%	\$70,515	29.7%	\$25,782	\$7,650

Note: Affordability is a comparison of cost against state median income

*State median income of families with children, from the U.S. Census Bureau, American Community Survey 2005-2009 five-year estimates.

All cost data is rounded to the nearest \$50 increment.

Table 3 shows the 10 least-affordable states in 2010 for center-based care for a 4-year-old child. The cost of care is compared to state median income for single mothers and for a two-parent family. The ranking of affordability is

based on the cost of care compared to state median income for a two-parent family. See Appendix 3 for a complete listing of 2010 rankings of affordability for child care for a 4-year-old in a center.

Figure 2
2010 Costs for a 4-Year-Old in a Center as a Percent of Two-Parent Median Income

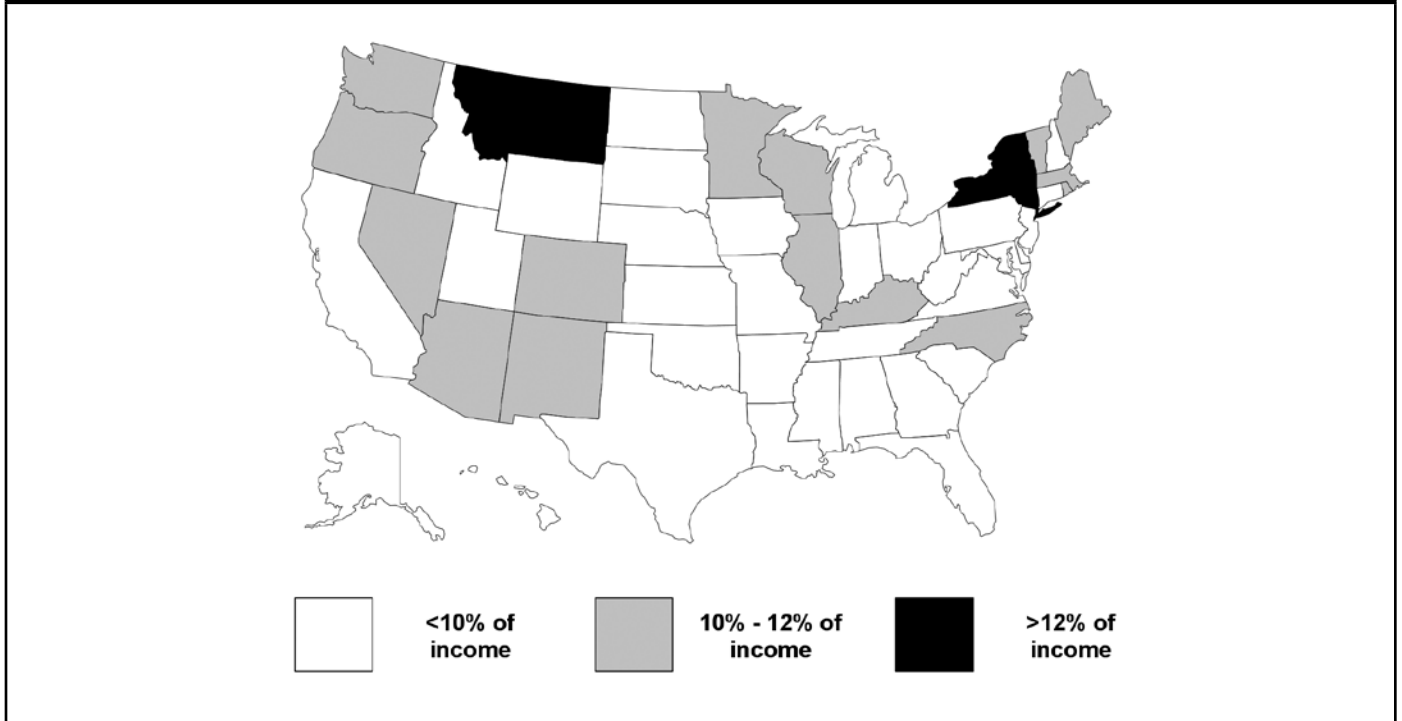


Figure 2 shows the most-expensive and least-expensive states for 4-year-old care in a center in 2010 as a percentage of state median income for a two-parent family. States are separated into three categories:

- States where child care costs for 4-year-olds in a center are **less than 10 percent** of the state median income for a two-parent family;
- States where child care costs for 4-year-olds in a center are **between 10 and 12 percent** of state median income for a two-parent family; and
- States where child care costs for 4-year-olds in a center are **more than 12 percent** of state median income for a two-parent family.

Table 4
Top 10 Least-Affordable States for a School-Age Child in a Center

State	Rank (Based on Percentage of Two-Parent Family Income)	Cost of Care as a Percentage of State Median Income for a Two-Parent Family	State Median Income for a Two-Parent Family*	Child Care as a Percentage of State Median Income for Single Mother Families	State Median Income for Single Mother Families*	Average Annual Cost of School-Age Care
New York	1	12.0%	\$86,996	40.1%	\$25,958	\$10,400
Wisconsin	2	10.4%	\$79,222	33.9%	\$24,178	\$8,200
Montana	3	8.8%	\$64,581	29.4%	\$19,399	\$5,700
Kentucky	4	8.6%	\$67,070	31.0%	\$18,692	\$5,800
Hawaii	5	8.2%	\$83,650	24.3%	\$28,401	\$6,900
Nebraska	6	8.2%	\$72,148	26.6%	\$22,217	\$5,900
Arizona	7	8.0%	\$72,049	21.5%	\$26,754	\$5,750
Iowa	8	7.8%	\$74,272	25.0%	\$23,173	\$5,800
Rhode Island	9	7.5%	\$88,924	26.5%	\$25,281	\$6,700
Idaho	10	7.5%	\$62,082	20.9%	\$22,265	\$4,650

Note: Affordability is a comparison of cost against state median income

*State median income of families with children, from the U.S. Census Bureau, American Community Survey 2005-2009 five-year estimates.

All cost data is rounded to the nearest \$50 increment.

Table 4 shows the 10 least-affordable states in 2010 for school-age care in a center. The cost of care is compared to state median income for single mothers and a two-parent family. The ranking of affordability is based on the cost of

care compared to state median income for a two-parent family. See Appendix 4 for a complete listing of 2010 rankings of affordability for center-based school-age care.



Child Care Costs are High Compared to Other Household Expenses

- In 2010, center-based child care fees for an infant exceeded annual median rent payments in 24 states.
- In 2010, child care fees for two children (an infant and a 4-year-old) in a child care center exceeded annual median rent payments in every state.

Appendix 5 shows the 2010 average annual child care center costs for an infant, a 4-year-old, a school-age child, and for two children (an infant and a 4-year-old). It also shows monthly and annualized rent payments by state. Appendix 6 shows the 2010 average annual costs of full-time center-based care and public college tuition and fees by state.

Family Child Care Homes are Less Expensive; However, the Quality of Care is Unknown in Unlicensed Programs

Family child care homes provide child care in a home-like setting, usually the provider's own residence. Although the cost of care in a family child care home is less expensive than care in a center, the quality of care that children receive in many child care homes may be unknown because licensing requirements vary greatly by state and so much care is exempt from licensing regulation and oversight.

For example, 24 states allow providers to care for five or more children before a license is required.¹⁵ South Dakota allows the largest number of children per family child care home without any health and safety standards or oversight, setting the licensing threshold at 13. Providers may care for 12 children without a license.¹⁶

Family child care homes that are exempt from state licensing are not required to meet the most basic standards such as health and safety standards, background checks and training requirements. Unlicensed care is not inspected; therefore, the health and safety of children in this type of care cannot be evaluated and is unknown. Appendix 11 shows the licensing thresholds for family child care homes.

Thirty-nine states exempt at least some family child care homes from child care licensing requirements.¹⁷

Quick facts:

- In 2010, the average annual cost of care for an infant in a family child care home ranged from \$3,850 in Mississippi to more than \$12,100 in Massachusetts.
- In 2010, the average annual cost of care for a 4-year-old in a family child care home ranged from \$3,600 in Mississippi to more than \$11,300 in Massachusetts.
- In 2010, the average annual cost for two children (an infant and a 4-year-old) in a family child care home ranged from \$7,450 in Mississippi to \$23,400 in Massachusetts.
- In 2010, it cost \$12,500 more per year to pay for two children in a child care center in the District of Columbia compared to paying for two children in a family child care home — about \$1,040 more per month.

Table 5
Range of Annual Child Care Costs for 2010

Type of Care	One Child in Care				Two Children in Care			
	Infant		4-Year-Old Child		One Infant and One 4-Year-Old-Child		Two Preschool-Age Children (Using 4-Year-Old Cost)	
	Low	High	Low	High	Low	High	Low	High
Family Child Care Home	\$3,850 (MS)	\$12,100 (MA)	\$3,600 (MS)	\$11,300 (MA)	\$7,450 (MS)	\$23,400 (MA)	\$7,200 (MS)	\$22,600 (MA)
Child Care Center	\$4,650 (MS)	\$18,200 (DC)	\$3,900 (MS)	\$14,050 (DC)	\$8,550 (MS)	\$32,250 (DC)	\$7,800 (MS)	\$28,100 (DC)

Note: All cost data is rounded to the nearest \$50 increment.

Table 5 shows a comparison of highest and lowest annual child care costs of a family child care home and a child care center for families with either an infant or a 4-year-old in

care; families with both an infant and a 4-year-old child in care; and families with two preschool-age children in care (for example, a 3-year-old and a 4½-year-old).



Urban Child Care Is More Expensive Than Rural Care

Parents in urban areas paid dramatically more for child care than parents in rural areas. An urban area is defined as a population cluster of 50,000 or more people.¹⁸

Parents in rural areas typically have fewer child care options (fewer child care centers and licensed-care providers), and therefore rely more often on informal, and often unlicensed, child care from neighbors and friends than urban parents.¹⁹ Appendices 10a and 10b show the 2010 average annual cost for infants and 4-year-old children in urban and rural child care centers and family child care homes, for those states that listed this data.

Quick facts:

- ▶ In 2010, the average annual cost in urban areas for center-based infant care was about \$2,500 more than the average annual cost for rural care.
- ▶ In 2010, parents with 4-year-olds in a center in an urban area paid an average of about \$1,750 more annually than parents in rural areas.
- ▶ New York reported the widest cost disparity between urban and rural costs for an infant in a center. Parents in an urban area in New York paid \$8,000 more annually for care for an infant.
- ▶ Massachusetts reported the widest cost disparity between urban and rural costs for a 4-year-old in a center. Parents in an urban area in Massachusetts paid about \$5,700 more annually for care for a 4-year-old.

Figure 4 shows the 10 states with the largest difference in 2010 between the annual cost of urban care and rural care for an infant in a child care center for states that reported this data.

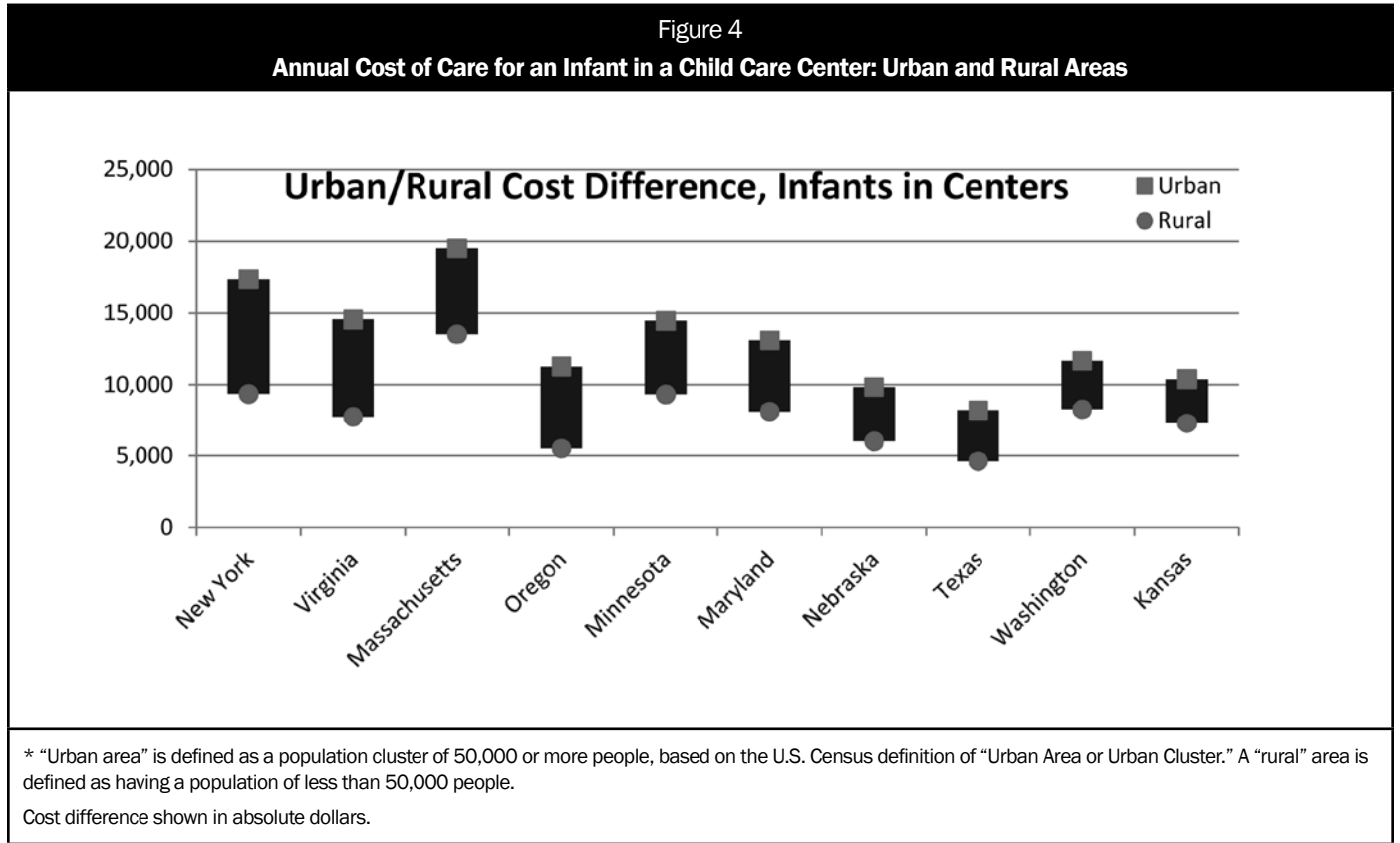
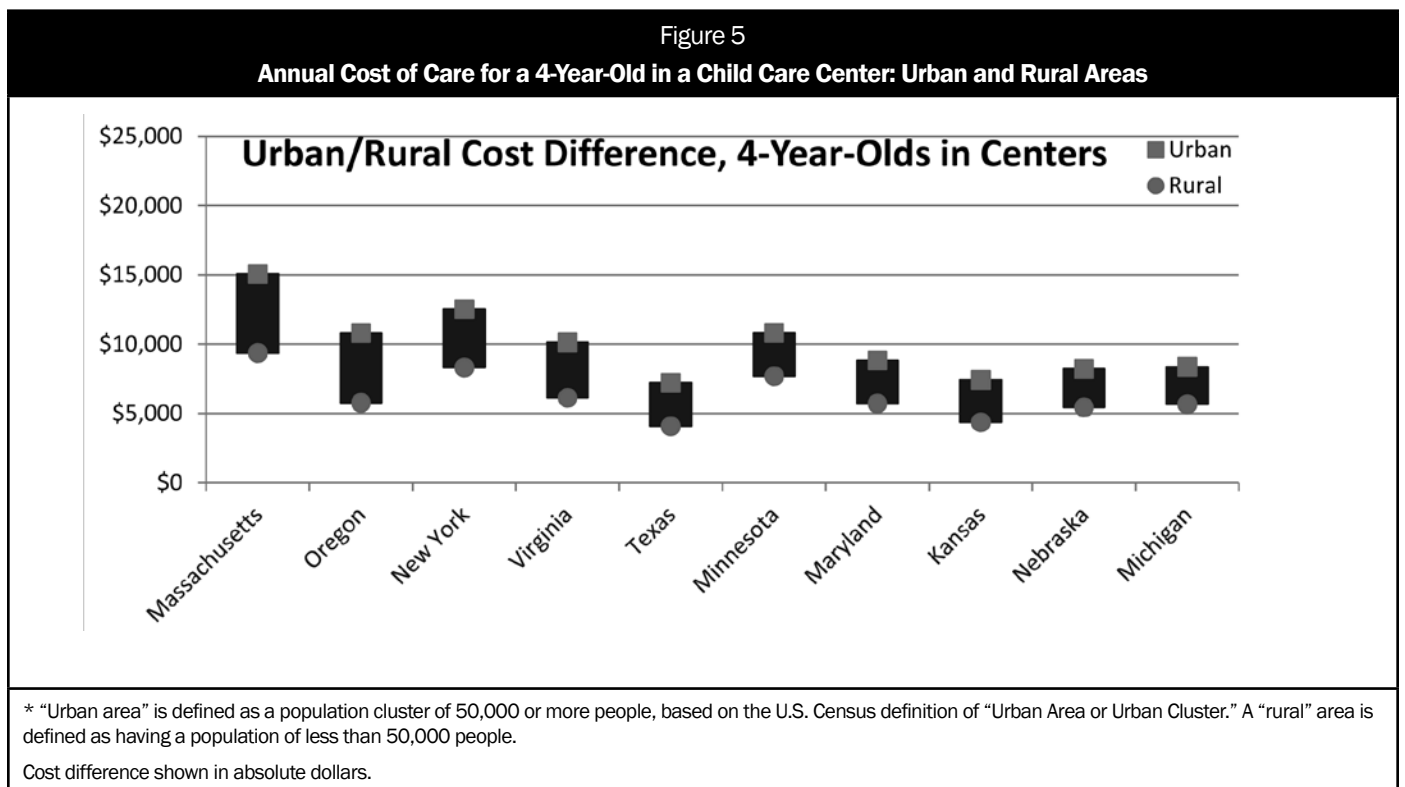


Figure 5 shows the top 10 states with the largest difference in 2010 between the annual cost of urban care and rural care for a 4-year-old in a child care center for states that reported this data.



Single Parents and Parents Living at the Poverty Level Struggle with Child Care Costs

Single parents struggle to pay for child care. In many cases, the average cost of child care is far out of reach for a single parent, especially for those with two or more children.

Mothers earning below the poverty level set by the federal government (\$18,310 in 2010 for a family of three for most states²⁰) struggle to pay for child care. Although these parents would qualify for publically funded child care subsidy payments, the U.S. Department of Health and Human Services estimates that only 17 percent of eligible children receive child care subsidies.²¹

Quick facts:

- ▶ The average annual cost of center-based infant care compared to state median income for a single mother was 36.4 percent.
- ▶ The average annual cost of center-based care for a 4-year-old child compared to state median income for a single mother was 31 percent.
- ▶ The average annual cost of center-based care for an infant is more than half (51 percent) of the income of a two-parent family living at the poverty level (\$18,310).
- ▶ Families in Mississippi living at the poverty level pay one-quarter of their income for center-based care for an infant. The cost of child care compared to the poverty level is lowest in Mississippi – for all other states, the percentage of income needed to pay for center-based infant care exceeds 25 percent.
- ▶ The average annual cost of center-based care for a 4-year-old is 40 percent of the income of a two-parent family living at the poverty level.
- ▶ The cost range for center-based infant care compared to the poverty level is 25.4 percent of income, rising to 99.4 percent. The range for center-based infant care compared to 200 percent of the poverty level is 12.7 percent to 49.7 percent. It is unlikely these families can use center-based care unless they receive financial assistance. The cost as a percentage of their income is just too high.
- ▶ The cost range for center-based care for a 4-year-old compared to the poverty level is 21.3 percent, rising to 76.7 percent. The range for center-based care for a 4-year-old compared to 200 percent of the poverty level is 10.7 percent, rising to 38.4 percent. This means it is unlikely these families can choose to use center-based care unless they receive financial assistance. The cost as a percentage of their income (taking into consideration other costs like rent or mortgage, food, car payments and insurance, etc.) is just too high.

Appendix 7 shows the ranking of affordability of center care for single mothers with an infant, a 4-year-old, a school-age child, or with two children (an infant and a 4-year-old child) in care in 2010.

Appendix 8 shows center-based infant care as a percentage of poverty, 150 percent of poverty and 200 percent of poverty in 2010.

Appendix 9 shows center-based 4-year-old care as a percentage of poverty, 150 percent of poverty and 200 percent of poverty in 2010.

Families Living in Poverty Are Not the Only Families Who Struggle with Child Care Costs

Quick facts:

- The average annual cost of center-based care for an infant is more than one-quarter (26 percent) of the income of a family of three living at 200 percent of the poverty level (\$36,620).
- The average annual cost of center-based care for a 4-year-old is one-fifth (20 percent) of the income of a family of three living at 200 percent of the poverty level (\$36,620).
- Families in the District of Columbia living at 200 percent of the poverty level (\$36,620) pay 50 percent of their income for center-based infant care.
- The average annual cost of center-based care for two children (an infant and a 4-year-old) is more than half (52 percent) of the income of a family of three living at 200 percent of the poverty level (\$36,620).

In most states, the reality is that it is simply not realistic that parents at 200 percent of the poverty level (\$36,620) can afford center-based care without child care assistance to help make the cost more affordable.

Appendices 8 and 9 show the average annual cost of center-based child care in every state as a percentage of the federal poverty level, 150 percent of the federal poverty level and 200 percent of the federal poverty level.

Table 6
2010 Child Care Costs for a Family of Three as a Percent of Income
Based on the 2009/2010 Federal Poverty Thresholds²²

Type of Care	Percent of Income	Percent of Income for a Two-Parent Family of Three Earning at the Federal Poverty Level (\$18,310)	Percent of Income for a Two-Parent Family of Three Earning at 200 Percent of the Federal Poverty Level (\$36,620)
Full-time Care for One Infant in a Center	Average Percent of Income Paid Nationally	51.1%	25.5%
	Minimum Percent of Income Paid (State)	25.4% (Mississippi)	12.7% (Mississippi)
	Maximum Percent of Income Paid (State)	99.4% (District of Columbia)	49.7% (District of Columbia)
Full-time Care for One 4-Year-Old in a Center	Average Percent of Income Paid Nationally	40.3%	20.2%
	Minimum Percent of Income Paid (State)	21.3% (Mississippi)	10.7% (Mississippi)
	Maximum Percent of Income Paid (State)	76.7% (District of Columbia)	38.4% (District of Columbia)
Type of Care	Percent of Income	Percent of Income for a Single-Parent Family of Three Earning at the Federal Poverty Level (\$18,310)	Percent of Income for a Single-Parent Family of Three Earning at 200 Percent of the Federal Poverty Level (\$36,620)
Full-Time Care for an Infant AND a 4-Year-Old in a Center	Average Percent of Income Paid Nationally	91.1%	51.7%
	Minimum Percent of Income Paid (State)	46.7% (Mississippi)	23.4% (Mississippi)
	Maximum Percent of Income Paid (State)	176.1% (District of Columbia)	88.1% (District of Columbia)
Note: Based on State average costs compared to federal poverty thresholds. The poverty thresholds are based on a family of three.			

Table 6 (above) shows the average percent of income required for child care costs for an infant and a 4-year-old for a family of three with income at the federal poverty level and at 200 percent of the federal poverty level. It

also includes information about the state with the lowest percent of income paid and the state with the highest percent of income paid for each age category.

Child Care Financing Challenges

The cost of child care in America is largely borne by parents. Unlike the cost of higher education, there is no system of public financing to help make child care more affordable for families.

The federal government provides grants to states through the Child Care and Development Block Grant (CCDBG). States use these funds to provide monthly subsidies or vouchers to low-income families to help them afford the cost of child care. About 1.6 million children receive assistance,²³ about one out of every 6 eligible children.²⁴

More than one in five children (21 percent) who receive CCDBG assistance are in unlicensed care. In nine states, the most recent data shows that 35 percent or more of the children who receive CCDBG assistance are in unlicensed settings -- ranging from more than 60 percent in Hawaii and Michigan to 35 percent in Utah and 36 percent in North Dakota.²⁵

CCDBG does not require the use of licensed care. The reality is that the quality of unlicensed care is unknown because unlicensed care is not required to meet licensing standards (e.g., basic health and safety standards, minimum training requirements for providers, or background checks to ensure that providers do not have a violent history). Also, unlicensed care is not subject to regular inspections.

This means that public funds are paying for low or unknown quality.

At the same time that parents struggle to afford the cost of child care, studies show that the quality of care (despite the high cost), is mediocre at best in many communities. Most states have weak training requirements, even though the research shows that training is one of the most important indicators of quality.

It is time for Congress to review child care policy. The CCDBG was last authorized in 1996. At that time, the goal was to support parents in the workforce, but not necessarily focus on the quality of care that parents access – whether they receive a subsidy or not.

States are required to conduct a market rate survey so that they are better informed about the current cost of child care in communities across the state. The law does not require that the survey actually be used to set rates. And, HHS makes recommendations about the level of assistance to be offered, but that is not a requirement for states.

In fact, according to the Office of Child Care,²⁶ only 16 states use a current market rate survey, and even fewer set rates at the level recommended by HHS.

STATES MAKE THEIR OWN POLICIES ABOUT CHILD CARE SUBSIDY RATES.

“Michigan does not use the Market Rate Survey to set rates. In Michigan, the Legislature determines the provider rates ...”

“Current rates are not based on the Market Rate Survey.”

— (Source: Michigan CCDF state plan, 2012-2013.)

The result is that state policies for payment rates vary greatly and in many states, assistance is too low to offer parents a real choice among licensed providers. Frequently, subsidy rates are so low that they prevent access to higher quality child care settings for low-income children.

In dollar terms, what does the subsidy rate have to do with the cost of child care? According to HHS' most recent data, the average annual subsidy payment covers \$6,036 per year for an infant in center-based care. This report shows that the average annual cost of center-based care for infants is about \$9,300 per year.

The average annual subsidy for center-based care for a 4-year-old is \$4,584. This report shows that the average annual cost of center-based care for a 4-year-old is about \$7,400 per year.

Table 7
Average Child Care Subsidies Compared to Cost of Care

Child Care Centers				Family Child Care Homes			
Infants		4-Year-Olds		Infants		4-Year-Olds	
Avg. Subsidy	Avg. Cost	Avg. Subsidy	Avg. Cost	Avg. Subsidy	Avg. Cost	Avg. Subsidy	Avg. Cost
\$6,036	\$9,303	\$4,584	\$7,377	\$4,872	\$6,926	\$4,584	\$6,131

Source: Child Care Development Fund Program Data, 2009. http://www.acf.hhs.gov/programs/ccb/data/ccdf_data/09acf800_preliminary/table15.htm

Table 7 (above) shows average child care subsidies compared to the cost of care for infants and 4-year-olds in a center and a family child care home.

The reality is that most families earning low incomes cannot make up the difference between the monthly subsidy they receive and the cost of child care in their community. This restricts their access to quality settings and undermines the policy goal of increasing school readiness of all children, particularly low-income children, because they are shut out from accessing higher quality care.

At a minimum, federal policy should require that a current market rate survey be used to set monthly subsidy rates for families. And, that monthly assistance for families should be at a level to provide access to quality child care.

What is clear, however, is that state subsidy policy for families earning low incomes is just one challenge. The reality is that meeting the cost of child care is a struggle for most families.

Another challenge is that what parents are paying is not the real cost of quality child care done right. It is simply what parents currently pay for the care available in their communities. This is an important distinction because so much of the care available today is not quality.

First, HHS must define quality care. What is minimally acceptable quality to ensure that children are safe and enter school ready to learn?

Second, we recommend that Congress commission the National Academy of Sciences (NAS) to review the true cost of quality care and make recommendations for a more effective financing structure.

The current piecemeal approach to child care is not sufficient to:

- Ensure that low-income children, especially those receiving public funding, are in higher quality care; and
- Ensure all children start school ready to learn.



Conclusion and Recommendations

The high cost of child care forces many parents to make difficult decisions. Parents want quality child care for their children. They also know the importance of safe, stable, stimulating environments to support their children's development.²⁷ Unfortunately, safety, health and school readiness come at a cost that many parents cannot afford.

Parents and the High Cost of Child Care: 2011 Update details the economic challenge working American families face in paying for child care. It offers recommendations for states and the federal government to improve the affordability of child care.

Child Care Resource and Referral agencies (CCR&Rs) throughout the country report that some parents have responded to the current economic climate by moving their children from licensed child care centers or family child care homes to informal, unlicensed settings.

NACCRRA is concerned that this means children may be in settings where providers have no training in health and safety practices, do not engage children in activities promoting school readiness and have not had a background check, potentially leading to children in an unsafe setting.

It is essential that the federal and state governments help families access and afford quality child care so that children's safety and healthy development is not jeopardized.

Working families earning low incomes have very few choices without assistance, but many families earning higher incomes are also struggling with the high cost of child care.

Recent research by the National Institute of Child Health and Human Development (NICHD) shows that even 10 years after children have left child care, quality care is still related to higher academic achievement for families of all income levels.

State child care assistance policies under the Child Care and Development Block Grant (CCDBG) are at times inconsistent with and serve to undermine the goal of achieving school readiness for all children and increasing access to higher quality child care settings for low income children.

The law requires a market rate survey, but does not require a specific level at which subsidy rates should be set. As a result, even though families may receive assistance, they still cannot access quality child care.

It is time for Congress and the states to design a system so that all families, not just wealthy ones, can afford quality child care. In the absence of a more effective way to finance a child care system in this country, children's school readiness (and safety) will be left to chance.

It will be very difficult, if not impossible, to significantly increase the number of low-income children in higher quality child care without some minimum quality requirements in CCDBG. Public funds should not be used to pay for low quality, unsafe care.

States and the federal government can help make child care more affordable for working parents.

NACCRRA recommends the following:

- Require the Department of Health and Human Services (HHS) to define minimally acceptable quality child care for low-income children.
- Require the National Academy of Sciences (NAS) to study the true cost of quality care and to offer recommendations to Congress for financing to support quality options for parents.

► Reauthorize CCDBG and add requirements to improve the quality of care:

- » Require 40 hours of initial training and 24 hours of annual training in key areas such as CPR, first aid, early childhood development, child behavior/discipline and child abuse detection and prevention.
- » Require provider background checks, including fingerprint checks, to ensure that children are safe.
- » Require quarterly inspections to ensure effective oversight.
- » Invest in Child Care Resource and Referral (CCR&R) agencies to:
 - assist providers in becoming licensed and in maintaining compliance with licensing standards; and
 - help parents identify quality settings.

- » Increase the quality set-aside to 12 percent increasing over several years to 25 percent (on par with Head Start).
- » Provide resources to expand the availability of quality child care, particularly in low-income neighborhoods where there is a shortage of licensed care.
- » Reduce barriers that prevent families from easily accessing child care fee assistance.

Parent choice in child care is a national policy objective. But, when parents can only choose among poor quality settings, that's not a real choice.

From the research, it is clear that quality care makes a difference. Now is the time for policymakers to promote quality choices for parents.

Appendices

Appendix 1
2010 Average Annual Cost of Full-Time Care by State

State	Child Care Center			Family Child Care		
	Infant	4-Year-Old	School-Age	Infant	4-Year-Old	School-Age
Alabama	\$5,350	\$5,650	\$5,050	\$4,650	\$4,750	\$5,500
Alaska	\$9,450	\$7,650	\$4,450	\$7,500	\$6,250	\$3,500
Arizona	\$9,250	\$7,350	\$5,750	\$6,550	\$6,200	\$6,100
Arkansas	\$5,400	\$4,650	\$3,900	\$4,500	\$4,100	\$4,150
California	\$11,300	\$7,850	\$2,600	\$6,850	\$6,600	\$2,900
Colorado	\$12,400	\$9,000	\$5,300	\$8,400	\$7,750	\$4,200
Connecticut	\$12,650	\$10,350	\$5,250	\$9,400	\$8,950	\$4,300
Delaware	\$9,550	\$7,300	\$4,050	\$6,950	\$6,150	\$5,150
District of Columbia	\$18,200	\$14,050	NR	\$11,700	\$8,050	NR
Florida	\$7,950	\$6,350	\$3,600	\$7,150	\$6,050	\$3,850
Georgia	\$7,200	\$6,100	\$3,200	\$5,400	\$5,000	\$2,600
Hawaii	\$12,600	\$7,300	\$6,900	\$7,350	\$7,300	\$7,250
Idaho	\$6,200	\$5,400	\$4,650	\$5,400	\$5,050	\$4,700
Illinois	\$11,800	\$8,700	\$5,600	\$7,150	\$6,600	\$4,200
Indiana	\$9,200	\$7,000	\$4,400	\$5,900	\$4,950	\$4,400
Iowa	\$8,600	\$7,300	\$5,800	\$6,500	\$6,250	\$5,350
Kansas	\$9,950	\$7,100	\$4,350	\$6,250	\$5,450	\$3,200
Kentucky	\$6,500	\$6,750	\$5,800	\$6,250	\$5,200	\$3,650
Louisiana	\$5,900	\$4,400	\$2,450	NR	\$4,350	\$3,100
Maine	\$9,050	\$7,650	\$4,700	\$6,700	NR	\$3,850
Maryland	\$12,400	\$8,700	\$5,000	\$8,850	\$7,450	\$4,450
Massachusetts	\$16,500	\$12,200	NR	\$12,100	\$11,300	NR
Michigan	\$8,900	\$7,350	\$3,100	\$6,450	\$6,250	\$3,400
Minnesota	\$12,900	\$9,900	NR	\$7,350	\$6,600	NR
Mississippi	\$4,650	\$3,900	\$3,400	\$3,850	\$3,600	NR
Missouri	\$8,550	\$5,950	\$4,750	\$5,500	\$4,800	\$3,950
Montana	\$9,100	\$7,800	\$5,700	\$7,000	\$6,500	\$5,200
Nebraska	\$7,950	\$6,850	\$5,900	\$6,300	\$5,650	\$5,450
Nevada	\$9,400	\$7,650	\$4,550	\$8,000	NR	\$3,650
New Hampshire	\$10,900	\$8,750	\$5,900	\$8,200	\$7,500	\$5,950
New Jersey	\$11,200	\$9,250	\$5,100	\$8,200	\$7,050	\$4,950
New Mexico	\$7,300	\$6,600	NR	\$6,150	\$5,600	NR
New York	\$13,650	\$10,550	\$10,400	\$10,200	\$9,450	\$9,000
North Carolina	\$8,500	\$7,250	NR	\$6,600	\$5,750	NR
North Dakota	\$7,500	\$6,650	NR	\$6,100	\$5,750	NR
Ohio	\$7,750	\$5,900	\$4,700	\$6,500	\$5,800	\$4,750

Appendix 1

2010 Average Annual Cost of Full-Time Care by State

State	Child Care Center			Family Child Care		
	Infant	4-Year-Old	School-Age	Infant	4-Year-Old	School-Age
Oklahoma	\$7,100	\$5,200	\$4,400	\$5,750	\$4,950	\$4,400
Oregon	\$10,750	\$8,300	\$4,000	\$6,000	\$5,400	\$4,500
Pennsylvania	\$11,300	\$7,000	NR	\$8,050	\$5,700	NR
Rhode Island	\$11,400	\$9,100	\$6,700	\$8,700	\$8,300	\$6,200
South Carolina	\$5,850	\$5,450	\$3,000	\$4,550	\$4,100	\$2,300
South Dakota	\$5,750	\$5,500	\$3,550	\$5,050	\$4,900	\$3,250
Tennessee	\$5,850	\$4,500	\$2,450	\$4,750	\$4,050	\$2,500
Texas	\$7,850	\$6,600	\$3,950	\$6,450	\$5,350	\$3,250
Utah	\$7,800	\$5,800	\$3,850	\$5,750	\$5,000	\$3,450
Vermont	\$9,300	\$8,500	\$4,650	\$7,200	\$6,700	\$3,900
Virginia	\$8,800	\$6,650	\$5,600	\$6,800	\$5,650	\$4,750
Washington	\$11,450	\$8,600	\$4,650	\$8,650	\$7,200	\$3,800
West Virginia	\$6,950	\$5,800	NR	\$5,350	\$5,150	NR
Wisconsin	\$10,500	\$9,050	\$8,200	\$8,550	\$7,650	\$7,150
Wyoming	\$8,150	\$7,050	\$3,100	\$6,800	\$6,250	\$2,850

NR: States did not report cost data for some categories of care.

Source: NACCRRA's January 2011 survey of Child Care Resource and Referral State Networks.

All cost data is rounded to the nearest \$50 increment.

Appendix 2

**2010 Ranking of Least-Affordable Child Care for an Infant in a Center
(1 = Highest; 51 = Lowest)**

State	Average Annual Cost of Infant Care*	State Median Income for Single Mother Family**	Cost of Care as a Percentage of Median Single Mother Income	State Median Income for a Two-Parent Family**	Cost of Care as a Percentage of State Median Income for a Two-Parent Family	Rank (Based on Percentage of State Median Income for Two-Parent Family)
Massachusetts	\$16,500	\$28,125	58.7%	\$103,225	16.0%	1
New York	\$13,650	\$25,958	52.6%	\$86,996	15.7%	2
Hawaii	\$12,600	\$28,401	44.4%	\$83,650	15.0%	3
Colorado	\$12,400	\$26,630	46.6%	\$82,335	15.0%	4
Minnesota	\$12,900	\$27,188	47.5%	\$86,687	14.9%	5
District of Columbia	\$18,200	\$26,244	69.4%	\$123,449	14.7%	6
Oregon	\$10,750	\$23,093	46.6%	\$72,961	14.7%	7
Illinois	\$11,800	\$25,239	46.8%	\$83,669	14.1%	8
Montana	\$9,100	\$19,399	46.9%	\$64,581	14.1%	8
Pennsylvania	\$11,300	\$24,176	46.7%	\$80,403	14.0%	10
Washington	\$11,450	\$25,905	44.2%	\$82,027	13.9%	11
California	\$11,300	\$28,179	40.1%	\$80,937	13.9%	12
Kansas	\$9,950	\$24,152	41.2%	\$73,495	13.6%	13
Wisconsin	\$10,500	\$24,178	43.4%	\$79,222	13.3%	14
Maine	\$9,050	\$21,760	41.6%	\$70,515	12.8%	15
Arizona	\$9,250	\$26,754	34.6%	\$72,049	12.8%	16
Rhode Island	\$11,400	\$25,281	45.1%	\$88,924	12.8%	17
Indiana	\$9,200	\$22,328	41.2%	\$72,850	12.6%	18
Nevada	\$9,400	\$30,042	31.3%	\$73,823	12.7%	18
Vermont	\$9,300	\$25,711	36.2%	\$77,177	12.1%	20
Connecticut	\$12,650	\$30,551	41.4%	\$105,018	12.1%	21
New Hampshire	\$10,900	\$29,489	37.0%	\$91,696	11.9%	22
North Carolina	\$8,500	\$21,702	39.2%	\$71,714	11.9%	23
Missouri	\$8,550	\$21,874	39.1%	\$72,740	11.7%	24
Maryland	\$12,400	\$36,429	34.0%	\$105,736	11.7%	25
New Mexico	\$7,300	\$20,888	35.0%	\$63,010	11.6%	26
Iowa	\$8,600	\$23,173	37.1%	\$74,272	11.6%	27
West Virginia	\$6,950	\$15,938	43.6%	\$60,118	11.5%	28
Texas	\$7,850	\$22,289	35.2%	\$68,795	11.4%	29
Michigan	\$8,900	\$22,295	39.9%	\$78,068	11.4%	30
Oklahoma	\$7,100	\$19,457	36.5%	\$63,597	11.2%	31
Utah	\$7,800	\$28,071	27.8%	\$69,897	11.2%	32
Wyoming	\$8,150	\$24,270	33.6%	\$73,908	11.0%	33
Florida	\$7,950	\$25,782	30.8%	\$72,396	11.0%	34

Appendix 2

**2010 Ranking of Least-Affordable Child Care for an Infant in a Center
(1 = Highest; 51 = Lowest)**

State	Average Annual Cost of Infant Care*	State Median Income for Single Mother Family**	Cost of Care as a Percentage of Median Single Mother Income	State Median Income for a Two-Parent Family**	Cost of Care as a Percentage of State Median Income for a Two-Parent Family	Rank (Based on Percentage of State Median Income for Two-Parent Family)
Nebraska	\$7,950	\$22,217	35.8%	\$72,148	11.0%	35
Alaska	\$9,450	\$30,680	30.8%	\$86,538	10.9%	36
Delaware	\$9,550	\$29,430	32.5%	\$87,535	10.9%	37
New Jersey	\$11,200	\$31,803	35.2%	\$105,336	10.6%	38
North Dakota	\$7,500	\$21,524	34.8%	\$72,637	10.3%	39
Ohio	\$7,750	\$21,538	36.0%	\$76,556	10.1%	40
Idaho	\$6,200	\$22,265	27.9%	\$62,082	10.0%	41
Virginia	\$8,800	\$28,223	31.2%	\$90,318	9.7%	42
Kentucky	\$6,500	\$18,692	34.8%	\$67,070	9.7%	43
Georgia	\$7,200	\$24,023	30.0%	\$75,844	9.5%	44
Arkansas	\$5,400	\$18,478	29.2%	\$61,111	8.8%	45
Tennessee	\$5,850	\$20,210	29.0%	\$67,952	8.6%	46
South Carolina	\$5,850	\$20,973	27.9%	\$70,721	8.3%	47
South Dakota	\$5,750	\$22,671	25.4%	\$69,705	8.3%	48
Louisiana	\$5,900	\$18,435	32.0%	\$73,489	8.0%	49
Alabama	\$5,350	\$18,540	28.9%	\$68,939	7.8%	50
Mississippi	\$4,650	\$17,327	26.8%	\$63,822	7.3%	51

*Source: NACCRRRA's January 2011 survey of Child Care Resource and Referral State Networks.

**Source: U.S. Census Bureau, American Community Survey, 2005-2009 five-year estimates.

All cost data is rounded to the nearest \$50 increment.

Appendix 3

**2010 Ranking of Least-Affordable Child Care for a 4-Year-Old Child in a Center
(1 = Highest; 51= Lowest)**

State	Average Annual Cost of Care for 4-Year-Old Child*	State Median Income for Single Mother Family**	Cost of Care as a Percentage of Median Single Mother Income	State Median Income for a Two-Parent Family**	Cost of Care as Percentage of Median Two-Parent Family Income	Rank (Based on Percentage of State Median Income for Two-Parent Family)
New York	\$10,550	\$18,540	56.9%	\$86,996	12.1%	1
Montana	\$7,800	\$30,680	25.4%	\$64,581	12.1%	2
Massachusetts	\$12,200	\$26,754	45.6%	\$103,225	11.8%	3
Wisconsin	\$9,050	\$18,478	49.0%	\$79,222	11.4%	4
Minnesota	\$9,900	\$28,179	35.1%	\$86,687	11.4%	5
District of Columbia	\$14,050	\$26,630	52.8%	\$123,449	11.4%	6
Oregon	\$8,300	\$30,551	27.2%	\$72,961	11.4%	7
Vermont	\$8,500	\$29,430	28.9%	\$77,177	11.0%	8
Colorado	\$9,000	\$26,244	34.3%	\$82,335	10.9%	9
Maine	\$7,650	\$25,782	29.7%	\$70,515	10.9%	10
Washington	\$8,600	\$24,023	35.8%	\$82,027	10.5%	11
Illinois	\$8,700	\$28,401	30.6%	\$83,669	10.4%	12
New Mexico	\$6,600	\$22,265	29.6%	\$63,010	10.5%	12
Nevada	\$7,650	\$25,239	30.3%	\$73,823	10.4%	14
Rhode Island	\$9,100	\$22,328	40.8%	\$88,924	10.2%	15
Arizona	\$7,350	\$23,173	31.7%	\$72,049	10.2%	16
North Carolina	\$7,250	\$24,152	30.0%	\$71,714	10.1%	17
Kentucky	\$6,750	\$18,692	36.1%	\$67,070	10.1%	18
Connecticut	\$10,350	\$18,435	56.1%	\$105,018	9.9%	19
Iowa	\$7,300	\$21,760	33.6%	\$74,272	9.8%	20
California	\$7,850	\$36,429	21.6%	\$80,937	9.7%	21
Kansas	\$7,100	\$28,125	25.2%	\$73,495	9.7%	22
Indiana	\$7,000	\$22,295	31.4%	\$72,850	9.6%	23
Texas	\$6,600	\$27,188	24.3%	\$68,795	9.6%	23
West Virginia	\$5,800	\$17,327	33.5%	\$60,118	9.6%	23
New Hampshire	\$8,750	\$21,874	40.0%	\$91,696	9.5%	26
Wyoming	\$7,050	\$19,399	36.3%	\$73,908	9.5%	27
Nebraska	\$6,850	\$22,217	30.8%	\$72,148	9.5%	28
Alaska	\$7,650	\$30,042	25.5%	\$86,538	9.4%	29
Michigan	\$7,350	\$29,489	24.9%	\$78,068	9.4%	29
North Dakota	\$6,650	\$31,803	20.9%	\$72,637	9.2%	30
Florida	\$6,350	\$20,888	30.4%	\$72,396	8.8%	31
New Jersey	\$9,250	\$25,958	35.6%	\$105,336	8.8%	32
Hawaii	\$7,300	\$21,702	33.6%	\$83,650	8.7%	34

Appendix 3

**2010 Ranking of Least-Affordable Child Care for a 4-Year-Old Child in a Center
(1 = Highest; 51= Lowest)**

State	Average Annual Cost of Care for 4-Year-Old Child*	State Median Income for Single Mother Family**	Cost of Care as a Percentage of Median Single Mother Income	State Median Income for a Two-Parent Family**	Cost of Care as Percentage of Median Two-Parent Family Income	Rank (Based on Percentage of State Median Income for Two-Parent Family)
Pennsylvania	\$7,000	\$21,524	32.5%	\$80,403	8.7%	35
Idaho	\$5,400	\$21,538	25.1%	\$62,082	8.7%	36
Delaware	\$7,300	\$19,457	37.5%	\$87,535	8.3%	37
Utah	\$5,800	\$23,093	25.1%	\$69,897	8.3%	38
Maryland	\$8,700	\$24,176	36.0%	\$105,736	8.2%	39
Alabama	\$5,650	\$25,281	22.4%	\$68,939	8.2%	40
Missouri	\$5,950	\$20,973	28.4%	\$72,740	8.2%	41
Oklahoma	\$5,200	\$22,671	22.9%	\$63,597	8.2%	42
Georgia	\$6,100	\$20,210	30.2%	\$75,844	8.0%	43
South Dakota	\$5,500	\$22,289	24.7%	\$69,705	7.9%	44
Ohio	\$5,900	\$28,071	21.0%	\$76,556	7.7%	45
South Carolina	\$5,450	\$25,711	21.2%	\$70,721	7.7%	46
Arkansas	\$4,650	\$28,223	16.5%	\$61,111	7.6%	47
Virginia	\$6,650	\$25,905	25.7%	\$90,318	7.4%	48
Tennessee	\$4,500	\$15,938	28.2%	\$67,952	6.6%	49
Mississippi	\$3,900	\$24,178	16.1%	\$63,822	6.1%	50
Louisiana	\$4,400	\$24,270	18.1%	\$73,489	6.0%	51

*Source: NACCRRRA's January 2011 survey of Child Care Resource and Referral State Networks.

**Source: U.S. Census Bureau, American Community Survey, 2005-2009 five-year estimates.

All cost data is rounded to the nearest \$50 increment.

Appendix 4

**2010 Ranking of Least-Affordable Child Care for a School-Age Child in a Center
(1 = Highest; 50 = Lowest)**

State	Average Annual Cost of School-Age Care*	State Median Income for Single Mother Family**	Cost of Care as a Percentage of Median Single Mother Income	State Median Income for Two-Parent Family**	Cost of Care as Percentage of State Median Income for Two-Parent Family	Rank (Based on Percentage of State Median Income for Two-Parent Family)
New York	\$10,400	\$25,958	40.1%	\$86,996	12.0%	1
Wisconsin	\$8,200	\$24,178	33.9%	\$79,222	10.4%	2
Montana	\$5,700	\$19,399	29.4%	\$64,581	8.8%	3
Kentucky	\$5,800	\$18,692	31.0%	\$67,070	8.6%	4
Hawaii	\$6,900	\$28,401	24.3%	\$83,650	8.2%	5
Nebraska	\$5,900	\$22,217	26.6%	\$72,148	8.2%	6
Arizona	\$5,750	\$26,754	21.5%	\$72,049	8.0%	7
Iowa	\$5,800	\$23,173	25.0%	\$74,272	7.8%	8
Rhode Island	\$6,700	\$25,281	26.5%	\$88,924	7.5%	9
Idaho	\$4,650	\$22,265	20.9%	\$62,082	7.5%	10
Alabama	\$5,050	\$18,540	27.2%	\$68,939	7.3%	11
Oklahoma	\$4,400	\$19,457	22.6%	\$63,597	6.9%	12
Illinois	\$5,600	\$25,239	22.2%	\$83,669	6.7%	13
Maine	\$4,700	\$21,760	21.6%	\$70,515	6.7%	14
Missouri	\$4,750	\$21,874	21.7%	\$72,740	6.5%	15
Colorado	\$5,300	\$26,630	19.9%	\$82,335	6.4%	16
New Hampshire	\$5,900	\$29,489	20.0%	\$91,696	6.4%	17
Arkansas	\$3,900	\$18,478	21.1%	\$61,111	6.4%	18
Virginia	\$5,600	\$28,223	19.8%	\$90,318	6.2%	19
Nevada	\$4,550	\$30,042	15.1%	\$73,823	6.2%	20
Ohio	\$4,700	\$21,538	21.8%	\$76,556	6.1%	21
Vermont	\$4,650	\$25,711	18.1%	\$77,177	6.0%	22
Indiana	\$4,400	\$22,328	19.7%	\$72,850	6.0%	23
Kansas	\$4,350	\$24,152	18.0%	\$73,495	5.9%	24
Texas	\$3,950	\$22,289	17.7%	\$68,795	5.7%	25
Washington	\$4,650	\$25,905	18.0%	\$82,027	5.7%	26
Utah	\$3,850	\$28,071	13.7%	\$69,897	5.5%	27
Oregon	\$4,000	\$23,093	17.3%	\$72,961	5.5%	28
Mississippi	\$3,400	\$17,327	19.6%	\$63,822	5.3%	29
Alaska	\$4,450	\$30,680	14.5%	\$86,538	5.1%	30
South Dakota	\$3,550	\$22,671	15.7%	\$69,705	5.1%	31
Connecticut	\$5,250	\$30,551	17.2%	\$105,018	5.0%	32
Florida	\$3,600	\$25,782	14.0%	\$72,396	5.0%	33
New Jersey	\$5,100	\$31,803	16.0%	\$105,336	4.8%	34

Appendix 4

**2010 Ranking of Least-Affordable Child Care for a School-Age Child in a Center
(1 = Highest; 50 = Lowest)**

State	Average Annual Cost of School-Age Care*	State Median Income for Single Mother Family**	Cost of Care as a Percentage of Median Single Mother Income	State Median Income for Two-Parent Family**	Cost of Care as Percentage of State Median Income for Two-Parent Family	Rank (Based on Percentage of State Median Income for Two-Parent Family)
Maryland	\$5,000	\$36,429	13.7%	\$105,736	4.7%	35
Delaware	\$4,050	\$29,430	13.8%	\$87,535	4.6%	36
Georgia	\$3,200	\$24,023	13.3%	\$75,844	4.2%	37
South Carolina	\$3,000	\$20,973	14.3%	\$70,721	4.2%	38
Wyoming	\$3,100	\$24,270	12.8%	\$73,908	4.2%	39
Michigan	\$3,100	\$22,295	13.9%	\$78,068	4.0%	40
Tennessee	\$2,450	\$20,210	12.1%	\$67,952	3.6%	41
Louisiana	\$2,450	\$18,435	13.3%	\$73,489	3.3%	42
California	\$2,600	\$28,179	9.2%	\$80,937	3.2%	43
Massachusetts	NR	\$28,125	NA	\$63,010	NR	NA
Minnesota	NR	\$27,188	NA	\$71,714	NR	NA
District of Columbia	NR	\$26,244	NA	\$60,118	NR	NA
New Mexico	NR	\$20,888	NA	\$72,637	NR	NA
North Carolina	NR	\$21,702	NA	\$80,403	NR	NA
West Virginia	NR	\$15,938	NA	\$68,939	NR	NA
North Dakota	NR	\$21,524	NA	\$87,535	NR	NA
Pennsylvania	NR	\$24,176	NA	\$79,222	NR	NA

*Source: NACCRRA's January 2011 survey of Child Care Resource and Referral State Networks.

**Source: U.S. Census Bureau, American Community Survey, 2005-2009 five-year estimates.

All cost data is rounded to the nearest \$50 increment.

NR: Data not reported.

NA: Not available. Percentage not calculated and rank not assigned because cost data was not reported.

Appendix 5

2010 Average Child Care Center Costs and Median Housing Costs by State

State	Average Annual Child Care Center Costs*				Median Housing Costs**	
	Infant	4-Year-Old	School-Age	Two Children***	Monthly Rent Payments	Annualized Rent Payments
Alabama	\$5,350	\$5,650	\$5,050	\$11,000	\$621	\$7,452
Alaska	\$9,450	\$7,650	\$4,450	\$17,100	\$949	\$11,388
Arizona	\$9,250	\$7,350	\$5,750	\$16,600	\$836	\$10,032
Arkansas	\$5,400	\$4,650	\$3,900	\$10,050	\$600	\$7,200
California	\$11,300	\$7,850	\$2,600	\$19,150	\$1,116	\$13,392
Colorado	\$12,400	\$9,000	\$5,300	\$21,400	\$835	\$10,020
Connecticut	\$12,650	\$10,350	\$5,250	\$23,000	\$958	\$11,496
Delaware	\$9,550	\$7,300	\$4,050	\$16,850	\$911	\$10,932
District of Columbia	\$18,200	\$14,050	NR	\$32,250	\$971	\$11,652
Florida	\$7,950	\$6,350	\$3,600	\$14,300	\$934	\$11,208
Georgia	\$7,200	\$6,100	\$3,200	\$13,300	\$787	\$9,444
Hawaii	\$12,600	\$7,300	\$6,900	\$19,900	\$1,221	\$14,652
Idaho	\$6,200	\$5,400	\$4,650	\$11,600	\$674	\$8,088
Illinois	\$11,800	\$8,700	\$5,600	\$20,500	\$813	\$9,756
Indiana	\$9,200	\$7,000	\$4,400	\$16,200	\$671	\$8,052
Iowa	\$8,600	\$7,300	\$5,800	\$15,900	\$607	\$7,284
Kansas	\$9,950	\$7,100	\$4,350	\$17,050	\$652	\$7,824
Kentucky	\$6,500	\$6,750	\$5,800	\$13,250	\$584	\$7,008
Louisiana	\$5,900	\$4,400	\$2,450	\$10,300	\$674	\$8,088
Maine	\$9,050	\$7,650	\$4,700	\$16,700	\$688	\$8,256
Maryland	\$12,400	\$8,700	\$5,000	\$21,100	\$1,042	\$12,504
Massachusetts	\$16,500	\$12,200	NR	\$28,700	\$987	\$11,844
Michigan	\$8,900	\$7,350	\$3,100	\$16,250	\$709	\$8,508
Minnesota	\$12,900	\$9,900	NR	\$22,800	\$746	\$8,952
Mississippi	\$4,650	\$3,900	\$3,400	\$8,550	\$622	\$7,464
Missouri	\$8,550	\$5,950	\$4,750	\$14,500	\$650	\$7,800
Montana	\$9,100	\$7,800	\$5,700	\$16,900	\$613	\$7,356
Nebraska	\$7,950	\$6,850	\$5,900	\$14,800	\$632	\$7,584
Nevada	\$9,400	\$7,650	\$4,550	\$17,050	\$989	\$11,868
New Hampshire	\$10,900	\$8,750	\$5,900	\$19,650	\$922	\$11,064
New Jersey	\$11,200	\$9,250	\$5,100	\$20,450	\$1,059	\$12,708
New Mexico	\$7,300	\$6,600	NR	\$13,900	\$659	\$7,908

Appendix 5

2010 Average Child Care Center Costs and Median Housing Costs by State

State	Average Annual Child Care Center Costs*				Median Housing Costs**	
	Infant	4-Year-Old	School-Age	Two Children***	Monthly Rent Payments	Annualized Rent Payments
New York	\$13,650	\$10,550	\$10,400	\$24,200	\$945	\$11,340
North Carolina	\$8,500	\$7,250	NR	\$15,750	\$702	\$8,424
North Dakota	\$7,500	\$6,650	NR	\$14,150	\$535	\$6,420
Ohio	\$7,750	\$5,900	\$4,700	\$13,650	\$665	\$7,980
Oklahoma	\$7,100	\$5,200	\$4,400	\$12,300	\$614	\$7,368
Oregon	\$10,750	\$8,300	\$4,000	\$19,050	\$775	\$9,300
Pennsylvania	\$11,300	\$7,000	NR	\$18,300	\$716	\$8,592
Rhode Island	\$11,400	\$9,100	\$6,700	\$20,500	\$866	\$10,392
South Carolina	\$5,850	\$5,450	\$3,000	\$11,300	\$680	\$8,160
South Dakota	\$5,750	\$5,500	\$3,550	\$11,250	\$554	\$6,648
Tennessee	\$5,850	\$4,500	\$2,450	\$10,350	\$658	\$7,896
Texas	\$7,850	\$6,600	\$3,950	\$14,450	\$761	\$9,132
Utah	\$7,800	\$5,800	\$3,850	\$13,600	\$760	\$9,120
Vermont	\$9,300	\$8,500	\$4,650	\$17,800	\$781	\$9,372
Virginia	\$8,800	\$6,650	\$5,600	\$15,450	\$931	\$11,172
Washington	\$11,450	\$8,600	\$4,650	\$20,050	\$853	\$10,236
West Virginia	\$6,950	\$5,800	NR	\$12,750	\$534	\$6,408
Wisconsin	\$10,500	\$9,050	\$8,200	\$19,550	\$700	\$8,400
Wyoming	\$8,150	\$7,050	\$3,100	\$15,200	\$637	\$7,644

*Source: NACCRRRA's January 2011 survey of Child Care Resource and Referral State Networks.

**Source: U.S. Census Bureau, American Community Survey, 2005-2009 five-year estimates.

*** Infant and a 4-year-old

NR: Data not reported.

All cost data is rounded to the nearest \$50 increment.

Appendix 6

2010 Average Annual Costs of Full-Time Child Care in a Center and Public College Tuition and Fees by State

State	Average Child Care Center Costs*			Average Tuition and Fees at a Public College **
	Infant	4-Year-Old-Child	School-Age Child	
Alabama	\$5,350	\$5,650	\$5,050	\$7,374
Alaska	\$9,450	\$7,650	\$4,450	\$5,283
Arizona	\$9,250	\$7,350	\$5,750	\$8,083
Arkansas	\$5,400	\$4,650	\$3,900	\$6,298
California	\$11,300	\$7,850	\$2,600	\$7,557
Colorado	\$12,400	\$9,000	\$5,300	\$6,856
Connecticut	\$12,650	\$10,350	\$5,250	\$8,977
Delaware	\$9,550	\$7,300	\$4,050	\$9,659
District of Columbia	\$18,200	\$14,050	NR	\$7,000
Florida	\$7,950	\$6,350	\$3,600	\$4,886
Georgia	\$7,200	\$6,100	\$3,200	\$5,916
Hawaii	\$12,600	\$7,300	\$6,900	\$7,475
Idaho	\$6,200	\$5,400	\$4,650	\$5,331
Illinois	\$11,800	\$8,700	\$5,600	\$10,975
Indiana	\$9,200	\$7,000	\$4,400	\$8,012
Iowa	\$8,600	\$7,300	\$5,800	\$7,154
Kansas	\$9,950	\$7,100	\$4,350	\$6,666
Kentucky	\$6,500	\$6,750	\$5,800	\$7,511
Louisiana	\$5,900	\$4,400	\$2,450	\$4,727
Maine	\$9,050	\$7,650	\$4,700	\$9,048
Maryland	\$12,400	\$8,700	\$5,000	\$7,744
Massachusetts	\$16,500	\$12,200	NR	\$9,488
Michigan	\$8,900	\$7,350	\$3,100	\$10,170
Minnesota	\$12,900	\$9,900	NR	\$9,372
Mississippi	\$4,650	\$3,900	\$3,400	\$5,289
Missouri	\$8,550	\$5,950	\$4,750	\$7,264
Montana	\$9,100	\$7,800	\$5,700	\$5,613
Nebraska	\$7,950	\$6,850	\$5,900	\$6,590
Nevada	\$9,400	\$7,650	\$4,550	\$5,331
New Hampshire	\$10,900	\$8,750	\$5,900	\$11,969
New Jersey	\$11,200	\$9,250	\$5,100	\$11,667
New Mexico	\$7,300	\$6,600	NR	\$5,169
New York	\$13,650	\$10,550	\$10,400	\$5,790
North Carolina	\$8,500	\$7,250	NR	\$5,196
North Dakota	\$7,500	\$6,650	NR	\$6,568
Ohio	\$7,750	\$5,900	\$4,700	\$8,617
Oklahoma	\$7,100	\$5,200	\$4,400	\$5,762

Appendix 6

2010 Average Annual Costs of Full-Time Child Care in a Center and Public College Tuition and Fees by State

State	Average Child Care Center Costs*			Average Tuition and Fees at a Public College **
	Infant	4-Year-Old-Child	School-Age Child	
Oregon	\$10,750	\$8,300	\$4,000	\$7,439
Pennsylvania	\$11,300	\$7,000	NR	\$11,370
Rhode Island	\$11,400	\$9,100	\$6,700	\$9,329
South Carolina	\$5,850	\$5,450	\$3,000	\$10,155
South Dakota	\$5,750	\$5,500	\$3,550	\$6,308
Tennessee	\$5,850	\$4,500	\$2,450	\$6,525
Texas	\$7,850	\$6,600	\$3,950	\$7,743
Utah	\$7,800	\$5,800	\$3,850	\$4,923
Vermont	\$9,300	\$8,500	\$4,650	\$12,463
Virginia	\$8,800	\$6,650	\$5,600	\$8,814
Washington	\$11,450	\$8,600	\$4,650	\$8,210
West Virginia	\$6,950	\$5,800	NR	\$5,049
Wisconsin	\$10,500	\$9,050	\$8,200	\$7,652
Wyoming	\$8,150	\$7,050	\$3,100	\$3,927

*Source: NACCRRA's January 2011 survey of Child Care Resource and Referral State Networks.

**Source: Baum, S., & Ma, J. (2010). Trends in college pricing: 2010. Retrieved July 5, 2011, from the College Board at http://trends.collegeboard.org/downloads/College_Pricing_2010.pdf.

NR: Data not reported

All child care cost data is rounded to the nearest \$50 increment.

Appendix 7

2010 Ranking of Affordability of Center Care for Single Mothers

State	State Median Income for Single Mother Family*	Infant Care		4-Year-Old Care		School-Age Care		Two Children in Care*		Rank (Based on Single-Mother Family Income)
		Average Annual Cost**	Percent of State Median Income for Single Mother Family	Average Annual Cost**	Percent of State Median Income for Single Mother Family	Average Annual Cost**	Percent of State Median Income for Single Mother Family	Average Annual Cost**	Percent of State Median Income for Single Mother Family	
District of Columbia	\$26,244	\$18,200	69.3%	\$14,050	53.5%	NR	NR	\$32,250	122.9%	1
Massachusetts	\$28,125	\$16,500	58.7%	\$12,200	43.4%	NR	NR	\$28,700	102.0%	2
New York	\$25,958	\$13,650	52.5%	\$10,550	40.6%	\$10,400	40.1%	\$24,200	93.2%	3
Minnesota	\$27,188	\$12,900	47.4%	\$9,900	36.4%	NR	NR	\$22,800	83.9%	4
Montana	\$19,399	\$9,100	46.9%	\$7,800	40.2%	\$5,700	29.5%	\$16,900	87.1%	5
Illinois	\$25,239	\$11,800	46.8%	\$8,700	34.5%	\$5,600	22.3%	\$20,500	81.2%	6
Pennsylvania	\$24,176	\$11,300	46.6%	\$7,000	29.0%	NR	NR	\$18,300	75.7%	7
Oregon	\$23,093	\$10,750	46.5%	\$8,300	35.9%	\$4,000	17.4%	\$19,050	82.5%	8
Colorado	\$26,630	\$12,400	46.5%	\$9,000	33.8%	\$5,300	19.9%	\$21,400	80.4%	9
Rhode Island	\$25,281	\$11,400	45.1%	\$9,100	36.0%	\$6,700	26.5%	\$20,500	81.1%	10
Hawaii	\$28,401	\$12,600	44.3%	\$7,300	25.7%	\$6,900	24.3%	\$19,900	70.1%	11
Washington	\$25,905	\$11,450	44.2%	\$8,600	33.2%	\$4,650	18.0%	\$20,050	77.4%	12
Wisconsin	\$24,178	\$10,500	43.5%	\$9,050	37.4%	\$8,200	34.0%	\$19,550	80.9%	13
West Virginia	\$15,938	\$6,950	43.5%	\$5,800	36.4%	NR	NR	\$12,750	80.0%	14
Maine	\$21,760	\$9,050	41.6%	\$7,650	35.2%	\$4,700	21.6%	\$16,700	76.8%	15
Connecticut	\$30,551	\$12,650	41.5%	\$10,350	33.9%	\$5,250	17.2%	\$23,000	75.3%	16
Kansas	\$24,152	\$9,950	41.3%	\$7,100	29.4%	\$4,350	18.0%	\$17,050	70.6%	17
Indiana	\$22,328	\$9,200	41.2%	\$7,000	31.4%	\$4,400	19.7%	\$16,200	72.6%	18
California	\$28,179	\$11,300	40.0%	\$7,850	27.9%	\$2,600	9.3%	\$19,150	68.0%	19
Michigan	\$22,295	\$8,900	39.9%	\$7,350	33.0%	\$3,100	14.0%	\$16,250	72.9%	20
North Carolina	\$21,702	\$8,500	39.2%	\$7,250	33.4%	NR	NR	\$15,750	72.6%	21
Missouri	\$21,874	\$8,550	39.0%	\$5,950	27.2%	\$4,750	21.6%	\$14,500	66.3%	22
Iowa	\$23,173	\$8,600	37.1%	\$7,300	31.5%	\$5,800	25.1%	\$15,900	68.6%	23
New Hampshire	\$29,489	\$10,900	37.0%	\$8,750	29.7%	\$5,900	19.9%	\$19,650	66.6%	24
Oklahoma	\$19,457	\$7,100	36.6%	\$5,200	26.7%	\$4,400	22.5%	\$12,300	63.2%	25
Vermont	\$25,711	\$9,300	36.2%	\$8,500	33.1%	\$4,650	18.2%	\$17,800	69.2%	26
Ohio	\$21,538	\$7,750	36.0%	\$5,900	27.4%	\$4,700	21.8%	\$13,650	63.4%	27
Nebraska	\$22,217	\$7,950	35.7%	\$6,850	30.8%	\$5,900	26.6%	\$14,800	66.6%	28
New Jersey	\$31,803	\$11,200	35.2%	\$9,250	29.1%	\$5,100	16.1%	\$20,450	64.3%	29
Texas	\$22,289	\$7,850	35.2%	\$6,600	29.6%	\$3,950	17.6%	\$14,450	64.8%	30
North Dakota	\$21,524	\$7,500	34.9%	\$6,650	30.9%	NR	NR	\$14,150	65.7%	31
New Mexico	\$20,888	\$7,300	34.9%	\$6,600	31.6%	NR	NR	\$13,900	66.6%	32

Appendix 7

2010 Ranking of Affordability of Center Care for Single Mothers

State	State Median Income for Single Mother Family*	Infant Care		4-Year-Old Care		School-Age Care		Two Children in Care*		Rank (Based on Single-Mother Family Income)
		Average Annual Cost**	Percent of State Median Income for Single Mother Family	Average Annual Cost**	Percent of State Median Income for Single Mother Family	Average Annual Cost**	Percent of State Median Income for Single Mother Family	Average Annual Cost**	Percent of State Median Income for Single Mother Family	
Kentucky	\$18,692	\$6,500	34.8%	\$6,750	36.1%	\$5,800	31.2%	\$13,250	70.9%	33
Arizona	\$26,754	\$9,250	34.5%	\$7,350	27.5%	\$5,750	21.5%	\$16,600	62.1%	34
Maryland	\$36,429	\$12,400	34.0%	\$8,700	23.9%	\$5,000	13.7%	\$21,100	57.9%	35
Wyoming	\$24,270	\$8,150	33.6%	\$7,050	29.1%	\$3,100	12.8%	\$15,200	62.6%	36
Delaware	\$29,430	\$9,550	32.4%	\$7,300	24.8%	\$4,050	13.8%	\$16,850	57.3%	37
Louisiana	\$18,435	\$5,900	32.1%	\$4,400	23.9%	\$2,450	13.3%	\$10,300	55.9%	38
Nevada	\$30,042	\$9,400	31.3%	\$7,650	25.5%	\$4,550	15.1%	\$17,050	56.8%	39
Virginia	\$28,223	\$8,800	31.1%	\$6,650	23.6%	\$5,600	19.9%	\$15,450	54.7%	40
Florida	\$25,782	\$7,950	30.9%	\$6,350	24.6%	\$3,600	14.1%	\$14,300	55.5%	41
Alaska	\$30,680	\$9,450	30.8%	\$7,650	24.9%	\$4,450	14.5%	\$17,100	55.7%	42
Georgia	\$24,023	\$7,200	29.9%	\$6,100	25.4%	\$3,200	13.4%	\$13,300	55.4%	43
Arkansas	\$18,478	\$5,400	29.2%	\$4,650	25.2%	\$3,900	21.0%	\$10,050	54.4%	44
Tennessee	\$20,210	\$5,850	29.0%	\$4,500	22.3%	\$2,450	12.1%	\$10,350	51.2%	45
Alabama	\$18,540	\$5,350	28.9%	\$5,650	30.5%	\$5,050	27.2%	\$11,000	59.3%	46
South Carolina	\$20,973	\$5,850	27.9%	\$5,450	26.0%	\$3,000	14.3%	\$11,300	53.9%	47
Idaho	\$22,265	\$6,200	27.9%	\$5,400	24.3%	\$4,650	21.0%	\$11,600	52.1%	48
Utah	\$28,071	\$7,800	27.8%	\$5,800	20.7%	\$3,850	13.8%	\$13,600	48.5%	49
Mississippi	\$17,327	\$4,650	26.7%	\$3,900	22.5%	\$3,400	19.7%	\$8,550	49.3%	50
South Dakota	\$22,671	\$5,750	25.4%	\$5,500	24.3%	\$3,555	15.7%	\$11,250	49.6%	51

* One infant and one 4-year-old child.

**Source: U.S. Census Bureau, American Community Survey, 2005-2009 five-year estimates.

*** Source: NACCRRRA's January 2011 survey of Child Care Resource and Referral State Networks and local CCR&Rs.

NR: Data not reported.

All cost data is rounded to the nearest \$50 increment.

Appendix 8

2010 Average Costs for Center-Based Care for an Infant Compared to Varying Poverty Levels

State	Average Annual Cost of Infant Care*	Percent of Income for Families at the Poverty Level (\$18,310)**	Percent of Income for Families at 150% of Poverty (\$27,465)	Percent of Income for Families at 200% of Poverty (\$36,620)
Alabama	\$5,350	29.2%	19.5%	14.6%
Alaska	\$9,450	41.3%	27.5%	20.6%
Arizona	\$9,250	50.5%	33.7%	25.3%
Arkansas	\$5,400	29.5%	19.7%	14.8%
California	\$11,300	61.7%	41.1%	30.9%
Colorado	\$12,400	67.7%	45.2%	33.9%
Connecticut	\$12,650	69.1%	46.1%	34.5%
Delaware	\$9,550	52.2%	34.8%	26.1%
District of Columbia	\$18,200	99.4%	66.3%	49.7%
Florida	\$7,950	43.4%	29.0%	21.7%
Georgia	\$7,200	39.3%	26.2%	19.7%
Hawaii	\$12,600	59.8%	39.9%	29.9%
Idaho	\$6,200	33.9%	22.6%	16.9%
Illinois	\$11,800	64.5%	43.0%	32.2%
Indiana	\$9,200	50.3%	33.5%	25.1%
Iowa	\$8,600	47.0%	31.3%	23.5%
Kansas	\$9,950	54.3%	36.2%	27.2%
Kentucky	\$6,500	35.5%	23.7%	17.8%
Louisiana	\$5,900	32.2%	21.5%	16.1%
Maine	\$9,050	49.4%	33.0%	24.7%
Maryland	\$12,400	67.7%	45.2%	33.9%
Massachusetts	\$16,500	90.1%	60.1%	45.1%
Michigan	\$8,900	48.6%	32.4%	24.3%
Minnesota	\$12,900	70.5%	47.0%	35.2%
Mississippi	\$4,650	25.4%	16.9%	12.7%
Missouri	\$8,550	46.7%	31.1%	23.4%
Montana	\$9,100	49.7%	33.1%	24.9%
Nebraska	\$7,950	43.4%	29.0%	21.7%
Nevada	\$9,400	51.3%	34.2%	25.7%
New Hampshire	\$10,900	59.5%	39.7%	29.8%
New Jersey	\$11,200	61.2%	40.8%	30.6%
New Mexico	\$7,300	39.9%	26.6%	19.9%
New York	\$13,650	74.6%	49.7%	37.3%

Appendix 8

2010 Average Costs for Center-Based Care for an Infant Compared to Varying Poverty Levels

State	Average Annual Cost of Infant Care*	Percent of Income for Families at the Poverty Level (\$18,310)**	Percent of Income for Families at 150% of Poverty (\$27,465)	Percent of Income for Families at 200% of Poverty (\$36,620)
North Carolina	\$8,500	46.4%	31.0%	23.2%
North Dakota	\$7,500	41.0%	27.3%	20.5%
Ohio	\$7,750	42.3%	28.2%	21.2%
Oklahoma	\$7,100	38.8%	25.9%	19.4%
Oregon	\$10,750	58.7%	39.1%	29.4%
Pennsylvania	\$11,300	61.7%	41.1%	30.9%
Rhode Island	\$11,400	62.3%	41.5%	31.1%
South Carolina	\$5,850	32.0%	21.3%	16.0%
South Dakota	\$5,750	31.4%	20.9%	15.7%
Tennessee	\$5,850	32.0%	21.3%	16.0%
Texas	\$7,850	42.9%	28.6%	21.4%
Utah	\$7,800	42.6%	28.4%	21.3%
Vermont	\$9,300	50.8%	33.9%	25.4%
Virginia	\$8,800	48.1%	32.0%	24.0%
Washington	\$11,450	62.5%	41.7%	31.3%
West Virginia	\$6,950	38.0%	25.3%	19.0%
Wisconsin	\$10,500	57.4%	38.2%	28.7%
Wyoming	\$8,150	44.5%	29.7%	22.3%

* Source: NACCRRA's January 2011 survey of Child Care Resource and Referral State Networks and local CCR&Rs.

**Source: 2009/2010 U.S. Department of Health and Human Services, Poverty Guidelines; Poverty for a family of three in 48 states is \$18,310. In Alaska it is \$22,890, and in Hawaii it is \$21,060.

All cost data is rounded to the nearest \$50 increment.

Appendix 9

2010 Average Costs for Center-Based Care for a 4-Year-Old Child Compared to Varying Poverty Levels

State	Average Annual Cost of Care For a 4-Year-Old-Child*	Percent of Income for Families at the Poverty Level (\$18,310)**	Percent of Income for Families at 150% of Poverty (\$27,465)	Percent of Income for Families at 200% of Poverty (\$36,620)
Alabama	\$5,650	30.9%	20.6%	15.4%
Alaska	\$7,650	33.4%	22.3%	16.7%
Arizona	\$7,350	40.1%	26.8%	20.1%
Arkansas	\$4,650	25.4%	16.9%	12.7%
California	\$7,850	42.9%	28.6%	21.4%
Colorado	\$9,000	49.2%	32.8%	24.6%
Connecticut	\$10,350	56.5%	37.7%	28.3%
Delaware	\$7,300	39.9%	26.6%	19.9%
District of Columbia	\$14,050	76.7%	51.2%	38.4%
Florida	\$6,350	34.7%	23.1%	17.3%
Georgia	\$6,100	33.3%	22.2%	16.7%
Hawaii	\$7,300	34.7%	23.1%	17.3%
Idaho	\$5,400	29.5%	19.7%	14.8%
Illinois	\$8,700	47.5%	31.7%	23.8%
Indiana	\$7,000	38.2%	25.5%	19.1%
Iowa	\$7,300	39.9%	26.6%	19.9%
Kansas	\$7,100	38.8%	25.9%	19.4%
Kentucky	\$6,750	36.9%	24.6%	18.4%
Louisiana	\$4,400	24.0%	16.0%	12.0%
Maine	\$7,650	41.8%	27.9%	20.9%
Maryland	\$8,700	47.5%	31.7%	23.8%
Massachusetts	\$12,200	66.6%	44.4%	33.3%
Michigan	\$7,350	40.1%	26.8%	20.1%
Minnesota	\$9,900	54.1%	36.1%	27.0%
Mississippi	\$3,900	21.3%	14.2%	10.7%
Missouri	\$5,950	32.5%	21.7%	16.3%
Montana	\$7,800	42.6%	28.4%	21.3%
Nebraska	\$6,850	37.4%	24.9%	18.7%
Nevada	\$7,650	41.8%	27.9%	20.9%
New Hampshire	\$8,750	47.8%	31.9%	23.9%
New Jersey	\$9,250	50.5%	33.7%	25.3%
New Mexico	\$6,600	36.1%	24.0%	18.0%
New York	\$10,550	57.6%	38.4%	28.8%

Appendix 9

2010 Average Costs for Center-Based Care for a 4-Year-Old Child Compared to Varying Poverty Levels

State	Average Annual Cost of Care For a 4-Year-Old-Child*	Percent of Income for Families at the Poverty Level (\$18,310)**	Percent of Income for Families at 150% of Poverty (\$27,465)	Percent of Income for Families at 200% of Poverty (\$36,620)
North Carolina	\$7,250	39.6%	26.4%	19.8%
North Dakota	\$6,650	36.3%	24.2%	18.2%
Ohio	\$5,900	32.2%	21.5%	16.1%
Oklahoma	\$5,200	28.4%	18.9%	14.2%
Oregon	\$8,300	45.3%	30.2%	22.7%
Pennsylvania	\$7,000	38.2%	25.5%	19.1%
Rhode Island	\$9,100	49.7%	33.1%	24.9%
South Carolina	\$5,450	29.8%	19.8%	14.9%
South Dakota	\$5,500	30.0%	20.0%	15.0%
Tennessee	\$4,500	24.6%	16.4%	12.3%
Texas	\$6,600	36.1%	24.0%	18.0%
Utah	\$5,800	31.7%	21.1%	15.8%
Vermont	\$8,500	46.4%	31.0%	23.2%
Virginia	\$6,650	36.3%	24.2%	18.2%
Washington	\$8,600	47.0%	31.3%	23.5%
West Virginia	\$5,800	31.7%	21.1%	15.8%
Wisconsin	\$9,050	49.4%	33.0%	24.7%
Wyoming	\$7,050	38.5%	25.7%	19.3%

* Source: NACCRRA's January 2011 survey of Child Care Resource and Referral State Networks and local CCR&Rs.

**2009/2010 U.S. Department of Health and Human Services, Poverty Guidelines; Poverty for a family of three in 48 states is \$18,310. In Alaska it is \$22,890, and in Hawaii it is \$21,060.

All cost data is rounded to the nearest \$50 increment.

Appendix 10a
2010 Urban-Rural Cost Difference for Center Care, by State

State	Infants			4-Year-Old		
	Rural	Urban	Cost Difference	Rural	Urban	Cost Difference
Alabama	NR	NR	NR	NR	NR	NR
Alaska	\$9,000	\$10,000	11.1%	\$7,350	\$7,950	8.2%
Arizona	NR	NR	NR	NR	NR	NR
Arkansas	\$4,650	\$5,900	26.9%	\$4,100	\$5,100	24.4%
California	\$10,700	\$11,500	7.50%	\$7,350	\$8,050	9.5%
Colorado	\$10,500	\$12,800	21.9%	\$7,950	\$9,300	17.0%
Connecticut	NR	NR	NR	NR	NR	NR
Delaware	NR	NR	NR	NR	NR	NR
District of Columbia	NA	\$18,200	NA	NA	\$14,050	NA
Florida	\$6,450	\$8,000	24.0%	\$5,350	\$6,350	18.7%
Georgia	\$4,950	\$7,500	51.5%	\$4,650	\$6,350	36.6%
Hawaii	\$12,300	\$12,650	2.8%	\$6,600	\$7,600	15.2%
Idaho	\$6,100	\$6,350	4.1%	\$6,100	\$5,300	-13.1%
Illinois	\$11,400	\$12,100	6.1%	\$8,400	\$8,950	6.5%
Indiana	\$7,300	\$9,350	28.1%	\$5,650	\$7,150	26.5%
Iowa	\$7,350	\$9,400	27.9%	\$6,500	\$7,750	19.2%
Kansas	\$7,300	\$10,400	42.5%	\$4,350	\$7,450	71.3%
Kentucky	\$5,700	\$7,300	28.1%	\$6,550	\$6,900	5.3%
Louisiana	\$4,900	\$5,750	17.3%	NR	NR	NR
Maine	\$8,950	\$11,300	26.3%	\$7,550	\$9,400	24.5%
Maryland	\$8,150	\$13,100	60.7%	\$5,700	\$8,850	55.3%
Massachusetts	\$13,500	\$19,500	44.4%	\$9,350	\$15,100	61.5%
Michigan	\$7,000	\$9,900	41.4%	\$5,650	\$8,350	47.8%
Minnesota	\$9,350	\$14,450	54.5%	\$7,700	\$10,800	40.3%
Mississippi	NR	NR	NR	NR	NR	NR
Missouri	NR	NR	NR	NR	NR	NR
Montana	\$6,650	\$8,850	33.1%	\$6,500	\$7,750	19.2%
Nebraska	\$6,000	\$9,850	64.2%	\$5,450	\$8,250	51.4%
Nevada	\$6,700	\$9,750	45.5%	\$6,050	\$7,800	28.9%
New Hampshire	\$10,800	\$11,550	6.9%	\$8,800	\$9,150	4.0%
New Jersey	NR	NR	NR	NR	NR	NR
New Mexico	\$6,050	\$7,950	31.4%	\$5,300	\$7,150	34.9%
New York	\$9,350	\$17,350	85.6%	\$8,300	\$12,550	51.2%
North Carolina	NR	NR	NR	NR	NR	NR
North Dakota	\$6,500	\$8,050	23.8%	\$6,000	\$6,900	15.0%
Ohio	\$6,750	\$8,400	24.4%	\$4,800	\$6,700	39.6%
Oklahoma	\$6,350	\$7,750	22.0%	\$4,800	\$5,700	18.8%

Appendix 10a

2010 Urban-Rural Cost Difference for Center Care, by State

State	Infants			4-Year-Old		
	Rural	Urban	Cost Difference	Rural	Urban	Cost Difference
Oregon	\$5,500	\$11,300	105.5%	\$5,750	\$10,800	87.8%
Pennsylvania	NR	NR	NR	NR	NR	NR
Rhode Island	NR	NR	NR	NR	NR	NR
South Carolina	\$5,100	\$6,600	29.4%	\$4,850	\$6,050	24.7%
South Dakota	\$5,650	\$7,800	38.1%	\$5,400	\$7,000	29.6%
Tennessee	\$4,900	\$6,800	38.8%	\$3,900	\$5,100	30.8%
Texas	\$4,650	\$8,200	76.3%	\$4,100	\$7,200	75.6%
Utah	\$6,400	\$8,050	25.8%	\$5,200	\$5,900	13.5%
Vermont	NR	NR	NR	NR	NR	NR
Virginia	\$7,750	\$14,550	87.7%	\$6,150	\$10,150	65.0%
Washington	\$8,300	\$11,700	41.0%	\$6,850	\$8,750	27.7%
West Virginia	NR	NR	NR	NR	NR	NR
Wisconsin	NR	NR	NR	NR	NR	NR
Wyoming	\$8,550	\$7,500	-12.3%	\$7,450	\$6,400	-14.1%

NR: State did not report cost data for some or any categories of care.

NA: The District of Columbia encompasses an urban area only.

Source: NACCRRRA's January 2011 survey of Child Care Resource and Referral State Networks. Some states used the latest state market rate survey.

All cost data is rounded to the nearest \$50 increment.

Appendix 10b

2010 Urban-Rural Cost Difference for Family Child Care, by State

State	Infants			4-Year-Old		
	Rural	Urban	Urban Cost Difference	Rural	Urban	Urban Cost Difference
Alabama	NR	NR	NR	NR	NR	NR
Alaska	\$7,600	\$7,450	-2.0%	\$6,500	\$5,900	-9.2%
Arizona	NR	NR	NR	NR	NR	NR
Arkansas	\$4,100	\$5,100	24.4%	\$3,800	\$4,500	18.4%
California	\$5,950	\$7,150	20.2%	\$5,900	\$6,850	16.1%
Colorado	\$7,550	\$8,600	13.9%	\$7,200	\$7,850	9.0%
Connecticut	NR	NR	NR	NR	NR	NR
Delaware	NR	NR	NR	NR	NR	NR
District of Columbia	NA	\$11,700	NA	NA	\$8,050	NA
Florida	\$5,950	\$7,200	21.0%	\$5,150	\$6,100	18.4%
Georgia	\$4,150	\$5,950	43.4%	\$3,950	\$5,400	36.7%
Hawaii	\$6,900	\$7,350	6.5%	\$7,050	\$7,300	3.5%
Idaho	\$5,200	\$5,150	-1.0%	\$4,750	\$4,650	-2.1%
Illinois	\$6,650	\$7,500	12.8%	\$6,150	\$6,950	13.0%
Indiana	\$5,000	\$5,900	18.0%	\$4,550	\$5,050	11.0%
Iowa	\$6,200	\$6,750	8.9%	\$6,000	\$6,400	6.7%
Kansas	\$3,900	\$6,700	71.8%	\$3,550	\$5,700	60.6%
Kentucky	NR	NR	NR	NR	NR	NR
Louisiana	NR	NR	NR	\$4,050	\$4,600	13.6%
Maine	\$6,650	\$8,650	30.1%	NR	NR	NR
Maryland	\$6,700	\$9,100	35.8%	\$5,450	\$7,350	34.9%
Massachusetts	\$9,100	\$15,100	65.9%	\$8,300	\$14,300	72.3%
Michigan	\$5,800	\$7,300	25.9%	\$5,650	\$6,950	23.0%
Minnesota	\$6,400	\$8,450	32.0%	\$5,900	\$7,350	24.6%
Mississippi	NR	NR	NR	NR	NR	NR
Missouri	NR	NR	NR	NR	NR	NR
Montana	\$6,500	\$7,300	12.3%	\$6,200	\$6,500	4.8%
Nebraska	\$5,300	\$6,750	27.4%	\$5,100	\$6,200	21.6%
Nevada	\$6,750	\$8,050	19.3%	NR	NR	NR
New Hampshire	\$8,150	\$8,650	6.1%	\$7,450	\$7,950	6.7%
New Jersey	NR	NR	NR	NR	NR	NR
New Mexico	\$5,450	\$6,350	16.5%	\$4,900	\$5,750	17.3%
New York	\$7,300	\$11,200	53.4%	\$7,000	\$10,400	48.6%
North Carolina	NR	NR	NR	NR	NR	NR
North Dakota	\$5,750	\$6,300	9.6%	\$5,500	\$5,900	7.3%
Ohio	\$6,050	\$6,800	12.4%	\$5,500	\$6,000	9.1%

Appendix 10b

2010 Urban-Rural Cost Difference for Family Child Care, by State

State	Infants			4-Year-Old		
	Rural	Urban	Urban Cost Difference	Rural	Urban	Urban Cost Difference
Oklahoma	\$5,200	\$6,200	19.2%	\$4,600	\$5,200	13.0%
Oregon	\$5,100	\$6,700	31.4%	\$4,800	\$6,000	25.0%
Pennsylvania	NR	NR	NR	NR	NR	NR
Rhode Island	NR	NR	NR	NR	NR	NR
South Carolina	\$4,100	\$4,950	20.7%	\$3,650	\$4,550	24.7%
South Dakota	\$4,900	\$6,200	26.5%	\$4,850	\$5,950	22.7%
Tennessee	\$4,000	\$5,550	38.8%	\$3,600	\$4,500	25.0%
Texas	\$4,300	\$7,650	77.9%	\$3,900	\$6,900	76.9%
Utah	\$5,200	\$5,950	14.4%	\$4,700	\$5,100	8.5%
Vermont	NR	NR	NR	NR	NR	NR
Virginia	\$6,250	\$9,600	53.6%	\$5,450	\$8,600	57.8%
Washington	\$7,300	\$8,800	20.5%	\$5,950	\$7,300	22.7%
West Virginia	NR	NR	NR	NR	NR	NR
Wisconsin	NR	NR	NR	NR	NR	NR
Wyoming	\$6,950	\$6,550	-5.8%	\$6,500	\$5,850	-10.0%

NR: State did not report cost data for some or any categories of care.

NA: The District of Columbia encompasses an urban area only.

Source: NACCRRRA's January 2011 survey of Child Care Resource and Referral State Networks. Some states used the latest state market rate survey.

All cost data is rounded to the nearest \$50 increment.

Appendix 11

Licensing Thresholds for Family Child Care Homes

State	Threshold (Number of children in care when regulation begins, e.g., when a program is required to be licensed)	Provider's Children (Are the provider's own children under school age [5 years or younger] included in the threshold for regulation?)	First Family Exempt (Is care for the first paid family [NOT the provider's family] exempt from the licensing threshold?)
Alabama	1	Yes	No
Alaska	5	Yes	No
Arizona	5	No	No
Arkansas	6	Yes	No
California	2	Yes	Yes
Colorado	2	Yes	Yes
Connecticut	1	Yes	No
Delaware	1	Yes	No
District Of Columbia	1	Yes	No
Florida	1	Yes	Yes
Georgia	3	No	No
Hawaii	3	Yes	No
Idaho	7	Yes	No
Illinois	4	Yes	Yes
Indiana	6	Yes	No
Iowa	6	yes	No
Kansas	1	Yes	No
Kentucky	4	No	No
Louisiana	7	No	No
Maine	3	Yes	No
Maryland	1	Yes	No
Massachusetts	1	Yes	No
Michigan	1	Yes	No
Minnesota	3	Yes	Yes
Mississippi	6	No	No
Missouri	5	No	No
Montana	3	No	No
Nebraska	4	No	No
Nevada	5	No	No
New Hampshire	3	Yes	No
New Jersey	6	Yes	No
New Mexico	5	Yes	No
New York	3	No	No
North Carolina	3	Yes	No
North Dakota	6	Yes	No
Ohio	7	Yes	No
Oklahoma	1	Yes	No

Appendix 11

Licensing Thresholds for Family Child Care Homes

State	Threshold (Number of children in care when regulation begins, e.g., when a program is required to be licensed)	Provider's Children (Are the provider's own children under school age [5 years or younger] included in the threshold for regulation?)	First Family Exempt (Is care for the first paid family [NOT the provider's family] exempt from the licensing threshold?)
Oregon	4	Yes	Yes
Pennsylvania	4	No	No
Rhode Island	4	No	No
South Carolina	1	Yes	Yes
South Dakota	13	No	Yes
Tennessee	5	No	No
Texas	4	Yes	No
Utah	5	Yes	Yes
Vermont	3	No	No
Virginia	6	No	No
Washington	1	NA	No
West Virginia	4	Yes	No
Wisconsin	4	No	No
Wyoming	3	Yes	Yes

Source: Leaving Children to Chance: NACCRRA's Ranking of State Standards and Oversight of Small Family Child Care Homes (2010 Update).

Notes: Louisiana and New Jersey license family child care homes as centers. In New Jersey, homes with six or more children are licensed as a center.

In Louisiana, homes with seven or more children are licensed as a center. Idaho licenses family child care homes when 7 or more children are cared for, which is referred to as a Group Daycare Facility.

Iowa does not license family child care homes. There is a registration requirement for providers caring for 6 or more children.

In South Carolina, most family child care homes are unlicensed. A license is only required for providers caring for 7-12 children. Providers caring for 2-6 children are required to register with the state, but registration includes minimal requirements far below licensing.



Endnotes

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