

Early Ed 101 Fact Sheet

CHILD CARE FINANCIAL ASSISTANCE (PART 1) - Program Overview

What is Child Care Financial Assistance?

Child Care Financial Assistance (CCFA) helps eligible families in Massachusetts access high quality child care at zero or low cost. In 2025, **around 65,000 children** in Massachusetts were receiving CCFA. CCFA is managed by the Department of Early Education & Care (EEC).

CCFA is comprised of **three programs** each serving distinct populations:

- Families receiving assistance from the **Department of Transitional Assistance (DTA)**. **15,127 in September 2025**
- Families who have cases with the **Department of Children and Families (DCF)**. **12,431 in September 2025**
- **Income-Eligible families**, starting in 2026 families with household incomes below 85% of the state median income (SMI) will be eligible for CCFA. The eligibility limit was previously 50% of SMI. **36,567 in September 2025**

The state currently tracks the number of children ages 0–5 with household incomes below 50% of SMI. As of September 2025, there were over 114,000 children in that category, and about **28%** of them are receiving CCFA.

What are the differences between the three CCFA programs?

1) Entitlement vs. Non-Entitlement

- **DTA & DCF:** The DTA and DCF CCFA programs are known as “entitlement programs” which means the state is required to provide child care assistance for DTA and DCF families.
- **Income-Eligible:** The Income-Eligible program is not an entitlement program, which means funding is subject to appropriation and not automatically provided for all families.

2) Access Point

- **DTA & DCF:** Families are typically referred to child care through a social worker at the respective agency.
- **Income-Eligible:** Families typically get access to care by working with a regional Child Care Resource & Referral (CCR&R) agency or by working directly with an area provider.

3) Length of Eligibility

- **DTA:** Families are eligible for CCFA while they are receiving DTA assistance and they remain eligible for CCFA for a two-year transition period after their DTA benefits close.
- **DCF:** Families are eligible for CCFA while they have an active case with DCF and for a two-year transition period after.
- **Income-Eligible:** Families are eligible based on their income (up to 85% SMI) and once receiving CCFA, their eligibility is reassessed for renewal every 12 months.

4) Waitlist

- **DTA & DCF:** Because DTA and DCF CCFA are entitlement programs, families are not placed on a waitlist for care and receive a seat and assistance as soon as possible.
- **Income-Eligible:** Because Income-Eligible CCFA assistance is dependent on available funding, families are placed on a statewide waitlist until funding becomes available.

5) Family Cost

- **DTA & DCF:** Families are entitled to child care at no cost.
- **Income-Eligible:** Depending on their income-level, families may still pay parent fees for their child care.

What are vouchers and contracts?

Families receiving CCFA can access care through two mechanisms: 1) a child care **voucher**, or 2) a **contract seat**. About **70% of all programs in the state participate in CCFA**.

Providers with voucher agreements with the state can accept and serve a family that comes to them with a child care voucher. Providers with child care contracts set aside a number of seats for eligible CCFA children at their programs. Providers can serve children through both mechanisms and in both cases, EEC reimburses providers for serving children receiving CCFA through **reimbursement rates**. See MTF's fact sheet – [Reimbursement Rates](#) for more information

Vouchers are administered by CCR&Rs and generally provide more flexibility for families because they may travel with the child from one provider to another. Providers can enter into a voucher agreement at any time.

Contract seats are procured and managed by EEC, there are currently more than 100 programs with contract agreements. Contracts provide a more stable source of funding for providers, allow EEC to guarantee supply for certain populations, and provide additional funding for greater wraparound services, but they are less easily expanded and less flexible than vouchers.

How Does the Income-Eligible Waitlist Work?

Because voucher funding and slots are limited, families who are seeking Income-Eligible CCFA are placed on a statewide waitlist. CCR&R agencies and contracted providers can manage the waitlist and take children off the waitlist when funding for a voucher or a slot at a contracted provider becomes available. As of September 2025, **there are over 30,000 children on the waitlist**.

Children accessing care through the DTA and DCF programs are not placed on a waitlist.

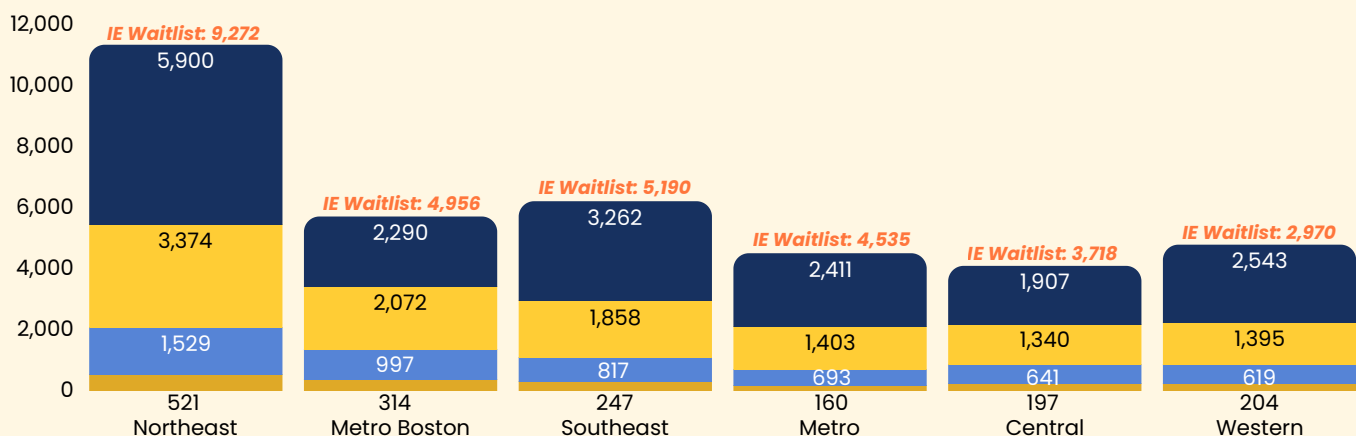
- Some groups within the Income-Eligible category, like the children of young parents, families experiencing homelessness, children of early education staff, and children with high needs receive **priority population status** on the waitlist but their care is still dependent on funding.
- Importantly, **the waitlist is not an accurate list of all eligible families in the state** because families must request to be put on the waitlist and full eligibility checks aren't completed until funding becomes available. The waitlist is therefore an **indicator of demand** for CCFA, but not a perfect measure to track eligible families in the state.
- The waitlist is also not currently organized by the length of time families have been waiting for care and must be manually updated by administrators, which adds to the **challenge of making the waitlist up-to-date and accurate**.

EEC is currently planning an update to the waitlist management system with hopes to roll out a more user-friendly and effective family portal in 2026.

Income-Eligible CCFA Caseload by Region & Age

(September 2025)

● Infant ● Toddler ● Preschool ● School Age



Source: Department of Early Education and Care