Child Care Financial Assistance (CCFA)

DATA BRIEF • JULY 2025

The Massachusetts Department of Early Education and Care (EEC) supports access to child care and out-of-school time programs by providing Child Care Financial Assistance (CCFA) to eligible families with children under the age of 13. In Massachusetts, families are initially eligible for CCFA if their income is at or below 50% of the state median income (SMI),[1] if they are involved with the Department of Transitional Assistance (DTA), or if they have active cases with the Department of Children and Families (DCF). Income-eligible families can continue to receive CCFA as long as their household income is at or below 85% of SMI. Families eligible for CCFA through DTA or DCF are entitled to care and get more immediate access to financial assistance, while access for income-eligible families is subject to available funding, which means they are initially placed on a waitlist before receiving financial assistance.

CCFA is funded through a combination of state revenue and federal dollars through the Child Care Development Fund (CCDF). In FY24, about a third of CCFA funds came from CCDF, with the remainder being state resources.[2] EEC administers the program via two mechanisms — by issuing contracts to programs to reserve seats for eligible children and by providing vouchers that allow families to choose any participating program. Through this dual approach, CCFA supports child care access and affordability across the Commonwealth.

CCFA Participation Trends

Participation in CCFA has increased over the past year both among child care programs and eligible families. As of July 2025, 69% of the Commonwealth's 9,028 licensed and funded programs are participating in CCFA, up from 64% the year prior. Participation is slightly higher among center-based programs at 71% (up from 64% last year), compared to 68% of family child care programs (up from 63% last year). On average, programs that participate in CCFA have higher licensed capacity than programs that do not participate.

CCFA Data at a Glance

Program participation in CCFA
6,229 programs (69% of all licensed programs) are participating in CCFA (+8% over the past year)

CCFA enrollment
65,961 children are receiving CCFA (about 19% of all children with incomes at or below 50% of SMI)

CCFA income-eligible waitlist
31,151 children are on the statewide waitlist for CCFA (+16% over the past year)

Program participation also varies by region, ranging from 83% of programs in the Metro Boston Region (that includes primarily the City of Boston) to 51% of programs in the Metro Region (that includes multiple communities surrounding the City of Boston) (see **Figure 1**). All regions experienced growth in the last year, with Metro and the Southeast regions experiencing the greatest increases in the percentage of programs participating in CCFA.

FIGURE 1: **Program Participation in CCFA by Region**

Region	% Participating in CCFA (March 2024)	% Participating in CCFA (July 2025)
Western	70%	73%
Central	66%	70%
Northeast	74%	77%
Metro	42%	51%
Southeast	64%	70%
Metro Boston	79%	83%
Statewide	**64%**	**69%**

Source: EEC KPI Dashboard as of July 2025.

[1]The FY25 state budget expanded initial income eligibility for CCFA from 50% to 85% of SMI. This policy change will take effect in early 2026.
[2]This figure includes funds transferred from Temporary Assistance for Needy Families (TANF) for child care.

Program participation in CCFA also varies by Child Opportunity Index (COI)[3] category. Programs located in low and very low COI communities (communities with fewer resources for children) have higher percentages of programs participating in CCFA (79% and 89%, respectively) compared to high and very high COI communities (48% and 35%, respectively).

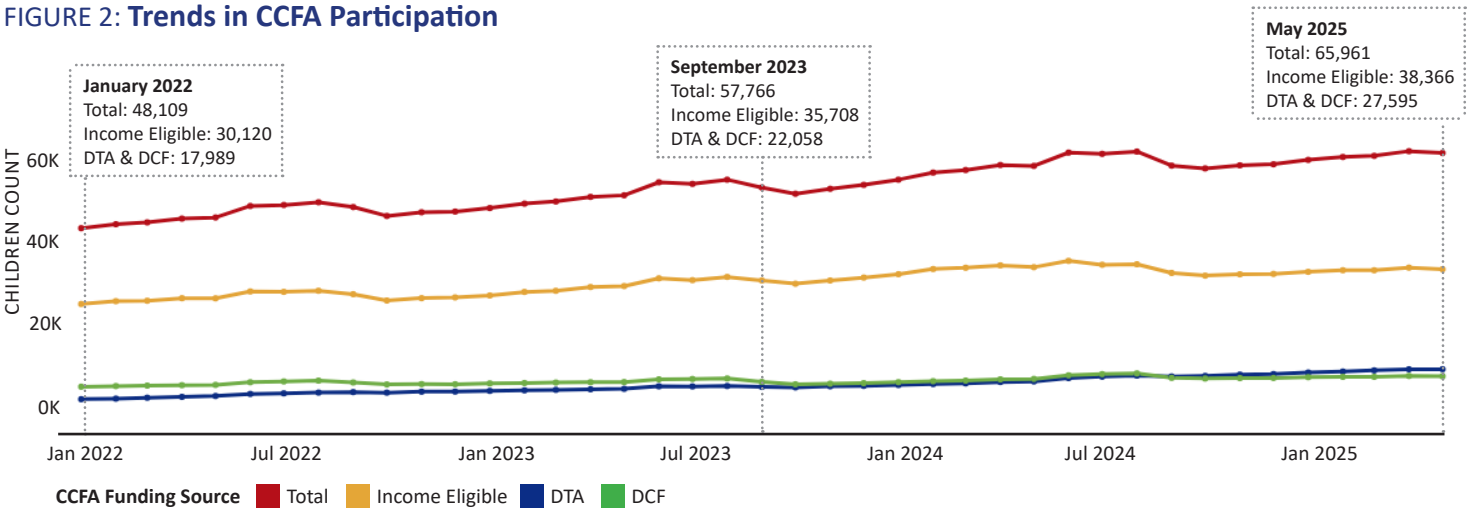
The number of children receiving child care financial assistance has significantly increased over the last several years. As of May 2025, 65,961 children were enrolled in CCFA, an increase of more than 17,000 children since January 2022 (see **Figure 2**). Much of that growth is attributed to an increase in the number of DTA/DCF eligible children (+9,606), though the majority of children receiving CCFA qualify based on income eligibility (58%). The remainder is nearly evenly split between children referred by DTA (22%) and DCF (20%). Most children receiving CCFA are served through vouchers (74%), while 26% receive care through contracted seats. CCFA enrollment represents about 19% of all children in households with incomes at or below 50% of SMI and 12% of children with income at or below 85% of SMI.

School-age children make up the largest share of CCFA participants (46%), followed by preschoolers (32%), toddlers (17%), and infants (5%) (see **Figure 3**).

Children receiving CCFA are spread across the entire state, with the Northeast and Metro Boston regions serving the greatest percentages of all income-eligible children at 27% and 20%, respectively (see **Figure 4**).

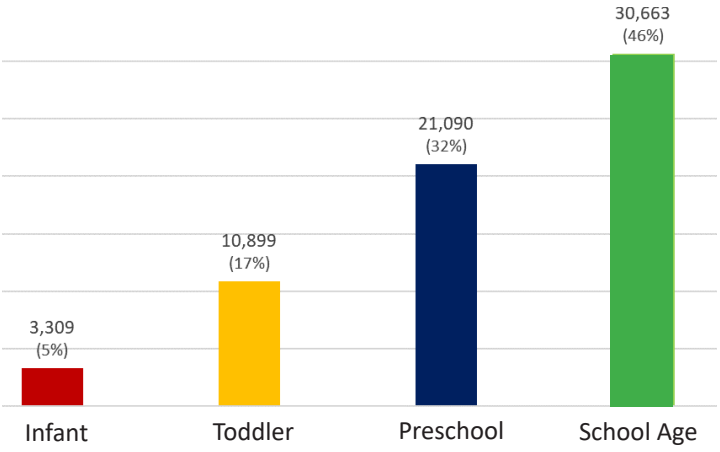
While participation among programs and children has grown, the number of children waiting to access EEC child care financial assistance has also increased in recent years (see **Figure 5**).

FIGURE 2: **Trends in CCFA Participation**



Source: Adapted from the EEC KPI Dashboard. CCFA billing date as of May 2025.

FIGURE 3: **CCFA Participation by Age Group**



Source: EEC KPI Dashboard as of May 2025.

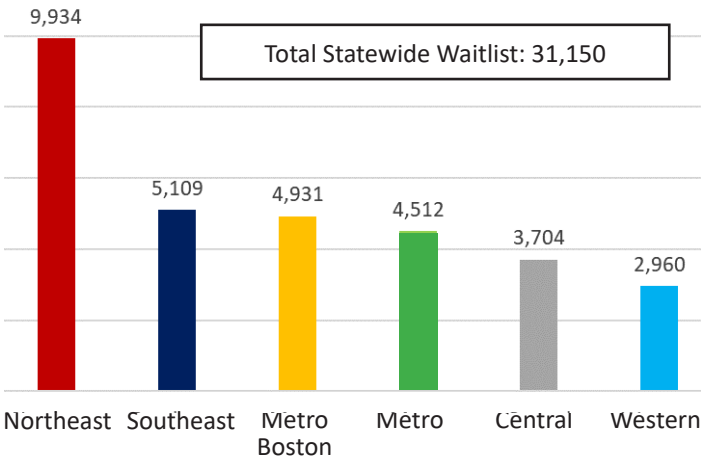
FIGURE 4: **Percent of Eligible Children Receiving CCFA by Region**

Region	% Eligible Children Receiving CCFA
Western	19%
Central	17%
Northeast	27%
Metro	14%
Southeast	19%
Metro Boston	20%
Statewide	**19%**

Source: EEC's Universal Success Platform (CUSP).
Data Note: Eligible children include those with household incomes at or below 50% of SMI.

[3]The Child Opportunity Index is an asset-based, child-centric tool designed to measure variables that are highly correlated to child development outcomes. Learn more about COI here.

FIGURE 5: **CCFA Income-Eligible Waitlist by Region**



Source: EEC KPI Dashboard as of June 2025.

Looking Ahead

Recent efforts to increase overall system efficiency, prioritize family needs and experience, and modernize the child care financial assistance system include significant updates to CCFA regulations and policies, increases in CCFA reimbursement rates based on the cost of care, and strategically directing resources to CCFA programs across the state through the Commonwealth Cares for Children (C3) program. In addition, in Fiscal Year 2025, EEC reprocured CCFA contracts for the first time in over a decade, prioritizing infant and toddler seats and implementing new expectations to improve program quality. As EEC continues its work to support and improve family access, the agency will monitor and analyze CCFA data to inform decisions about adjustments and resource allocation.

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