MASSACHUSETTS
Department of
Early Education and Care

Advisory Council Meeting

December 4, 2025

Agenda

Items for Discussion and Action

1. Welcome, Introductions & Agency Updates
2. Family Advisory Council Update
3. The Massachusetts Child Care Family Fee Project - Child Trends + Lynch Research Associates presentation

Family Advisory Council Update

Background

The Family Advisory Council will be a link threading families, educators, and other stakeholders.

The Council will help build a more inclusive, responsive and effective early learning, out-of-school time, and residential child care system by:

- Informing policy and program decisions
- Elevating parents' voices and embedding an approach that partners with families in leadership spaces
- Help EEC optimize connection of high priority families with programming and resources

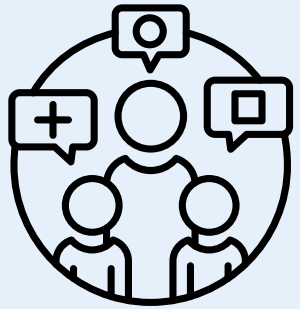


Composition



Membership

Families from across the Commonwealth, including parents, caregivers, and guardians of children currently enrolled in early education, residential, and out of school time programs.



Representation

Diverse representation based on lived experience with EEC and other public systems, income, language, and geography

Goals



Provide a forum for families to offer input on EEC policies and programs at the state level



Promote family engagement in the decision-making process to improve mixed-delivery system



Inform and advocate for state-level resource allocation that supports high-quality programming



Strengthen partnerships between families, providers, and state agencies



Identify the unique needs and challenges faced by diverse families in accessing and benefiting from early education

Family Advisory Council Next Steps

Building off the work of the Design Committee our next steps are:

1. **Winter:** Application period
2. **Early Spring:** Application review and selection
3. **Late Spring:** Launch of the Family Advisory Council

EEC is seeking applicants with an interest in serving their community with some community leadership and/or EEC programming experience. Applicants should have some familiarity with EEC's programs, mission and values.

Application will be available on Mass.gov/EECFamilyAdvisory and in English, Spanish, Portuguese, Haitian Creole and Simplified Chinese. Meetings will be in English.

The Massachusetts Child Care Family Fee Project

Family Access at EEC

EEC continues to modernize and simplify CCFA through initiatives that include:

- Implementing the **Family Advisory Council**
- Revising **cost of care** and revenue models for providers to inform policy
- Modernizing **CCFA IT**, including re-platforming and launching Family Portal for CCFA applications and waitlist management
- Researching **Family, Friend & Neighbor Care**
- Aligning the **Coordinated Family Community Engagement (CFCE)** Network
- Increasing provider **reimbursement rates** based on cost of care using available resources
- Developing the **monitoring and support program for CCFA Contract Providers**
- Updating **CCFA policies and procedures** to fully implement recent regulatory changes (e.g., 85% SMI, codify priority populations, exclude public benefit income)

A review of EEC family fee tables aligns with CFFA modernization and simplification while also addressing state budget language that limits parent fees to no more than 7% of a family's income



The Massachusetts Child Care Family Fee Project

Project Overview

Advisory Council

December 2025

LYNCH RESEARCH

Child Trends®

ABOUT US

Child Trends promotes the well-being of all children and youth through applied research that informs public policies, builds the evidence base for what works, and uses data to help identify young people who are overlooked or ill served by public systems.

Lynch Research Associates brings deep expertise in stakeholder engagement and applied research, combining rigorous methods with practical insights to support continuous learning and impact – all based in Massachusetts.

Child Trends

LYNCH RESEARCH



Project Goals

- Develop a new, simplified family fee table that equitably limits CCFA copayments to 7 percent of a family's income.
- Ensure the revised family fee table is responsive to the needs of families.
- Estimate the cost of the revised table for EEC and any potential cost increases for families.

Project Components

Landscape analysis

- Policy scan—provides an understanding of current state copayment policies for states that have capped copayments at 7% family income and identified examples of simplified fee tables.
- State interviews—to learn about other successful state models for setting the new copayment cap.

Admin data analysis & family fee table simulator

- Examined CCFA administrative data to understand current percentage of families spending more than 7% of income on child care;
- Developed a simulator to estimate costs and create family fee tables based on policy levers

Stakeholder Engagement (LRA)

- Conducted two rounds of focus groups with parents/caregivers
- Conducted two rounds of interviews/focus groups with Key Informants

Consumer Education

- Frequently Asked Questions (FAQ) about family fees and the family fee changes
- Stakeholder engagement will help guide consumer education

Landscape scan

Simplified fee tables	Number of states	States
Have fewer than 7 income levels	16	AZ, AR, GA, LA, MI, NV, NE, NH, NJ, ND, OR, RI, SC, TN, VA, WA
Apply a flat dollar copayment rate	7	AZ, LA, NV, NH*, SC, VA*, WA
Copayment is a percent of family income	9	AR, GA, NE, NH, NJ, ND, RI, SD, TN

*Has both flat fees and % income

VA and NJ are in green font to indicate state administrators from those states participated in an interview to learn more about the rationale for their state's approach to structuring family copayments and to hear their lessons learned about effective implementation and communication strategies.

Stakeholder Engagement

Voucher counselor Recommendations:

- Clearer definitions, increased transparency, and better tools
- Additional staff training and verification tools
- Develop family-friendly materials that balance efficiency & transparency

Caregiver Recommendations:

- Plain-language descriptions and transparency of how fees are calculated
- Accessible & multi-format resources
- Additional communication and one-on-one guidance

MA's Current Family Fee Table

- 28 levels
- Fees waived for families with incomes at or below 100% of the Federal Poverty Level (FPL)
- Levels determined by gross monthly income
- Parent fee: 4% to 15.6% of the difference between gross monthly income and FPL
- Sibling discount: Full fee for the youngest child, half for the second youngest child, and one quarter for each additional child
- Daily parent fee = monthly parent fee ÷ 22 days

How MA Currently Calculates Family Fees

1. Identify family size and FPL
2. Determine family's gross monthly income
3. Compute income difference from FPL
4. Assign fee level based on gross monthly income
5. Apply fee percentage
6. Apply sibling discounts if applicable

Example:

A family of 2 with monthly income of $1,800

- FPL for family of 2: $1,703
- Income difference: $1,800-$1,703 = $97
- Fee level: 2
- Fee percentage: 4%
- Monthly fee: $97 * 4% = $3.88
- Daily fee: $3.88 ÷ 22 days = $0.18

MA Parent Fee Table

Amy Kershaw
COMMISSIONER

COMMONWEALTH OF MASSACHUSETTS
DEPARTMENT OF EARLY EDUCATION AND CARE
EEC FINANCIAL ASSISTANCE PARENT FEE TABLE - EFFECTIVE OCTOBER 1, 2025

Parent Co-Payment Schedule **is used to determine the parent's co-payment once the family is determined to be eligible and is being enrolled in an early education and care program.**

The Parent Fee Table **is used to determine the household's parent fee once the family is determined to be eligible for subsidized child care and is being enrolled in an early education and care program.** ***Use these steps to determine a family's Parent Fee***

1. Find the column with the family's size written at the top.
2. Read down the column until you come to the correct income bracket for the family's gross monthly income.
3. Then read directly across to the right until you are under the "Monthly Parent Fee Percentage" column to get the percent of income for the family's fee level.
4. Calculate the family's actual parent fee as follows: Subtract the FPG for the family size (FPG can be found as the upper income limit of Fee Level 1) from the family's gross monthly income. Then multiply the resulting dollar value times the percent for the family's fee level to get the monthly parent fee value.

For example: A family of 2 with monthly income of $1,850 would be in Fee Level 2. Subtract the FPG from their gross income ($1,850 minus $1,763) to get $87. Multiply 4% times $87 for a monthly fee value of $3.48. Divide by 22 for a daily fee value of $0.16.

FEE LEVEL	GROSS MONTHLY INCOME																						MONTHLY PARENT FEE PERCENTAGE (Apply percentage to income above poverty line to calculate the fee)
	Family of Two		Family of Three		Family of Four		Family of Five		Family of Six		Family of Seven		Family of Eight		Family of Nine		Family of Ten		Family of Eleven		Family of Twelve		
	Min. Income	Max Income	Min. Income	Max Income	Min. Income	Max Income	Min. Income	Max Income	Min. Income	Max Income	Min. Income	Max Income	Min. Income	Max Income	Min. Income	Max Income	Min. Income	Max Income	Min. Income	Max Income	Min. Income	Max Income	
1	0	$1,763	$0	$2,221	$0	$2,679	$0	$3,138	$0	$3,596	$0	$4,054	$0	$4,513	$0	$4,971	$0	$5,429	$0	$5,888	$0	$6,346	→	$ -
2	$1,764	$1,994	$2,222	$2,504	$2,680	$3,015	$3,139	$3,527	$3,597	$4,038	$4,055	$4,492	$4,514	$4,947	$4,972	$5,401	$5,430	$5,855	$5,889	$6,310	$6,347	$6,764	→	4.0%
3	$1,995	$2,225	$2,505	$2,787	$3,016	$3,351	$3,528	$3,916	$4,039	$4,480	$4,493	$4,930	$4,948	$5,381	$5,402	$5,831	$5,856	$6,281	$6,311	$6,732	$6,765	$7,182	→	4.45%
4	$2,226	$2,456	$2,788	$3,070	$3,352	$3,687	$3,917	$4,305	$4,481	$4,922	$4,931	$5,368	$5,382	$5,815	$5,832	$6,261	$6,282	$6,707	$6,733	$7,154	$7,183	$7,600	→	4.9%
5	$2,457	$2,687	$3,071	$3,353	$3,688	$4,023	$4,306	$4,694	$4,923	$5,364	$5,369	$5,806	$5,816	$6,249	$6,262	$6,691	$6,708	$7,133	$7,155	$7,576	$7,601	$8,018	→	5.35%
6	$2,688	$2,918	$3,354	$3,636	$4,024	$4,359	$4,695	$5,083	$5,365	$5,806	$5,807	$6,244	$6,250	$6,683	$6,692	$7,121	$7,134	$7,559	$7,577	$7,998	$8,019	$8,436	→	5.8%
7	$2,919	$3,149	$3,637	$3,919	$4,360	$4,695	$5,084	$5,472	$5,807	$6,248	$6,245	$6,682	$6,684	$7,117	$7,122	$7,551	$7,560	$7,985	$7,999	$8,420	$8,437	$8,854	→	6.25%
8	$3,150	$3,380	$3,920	$4,202	$4,696	$5,031	$5,473	$5,861	$6,249	$6,690	$6,683	$7,120	$7,118	$7,551	$7,552	$7,981	$7,986	$8,411	$8,421	$8,842	$8,855	$9,272	→	6.7%
9	$3,381	$3,611	$4,203	$4,485	$5,032	$5,367	$5,862	$6,250	$6,691	$7,132	$7,121	$7,558	$7,552	$7,985	$7,982	$8,411	$8,412	$8,837	$8,843	$9,264	$9,273	$9,690	→	7.15%
10	$3,612	$3,842	$4,486	$4,768	$5,368	$5,703	$6,251	$6,639	$7,133	$7,574	$7,559	$7,996	$7,986	$8,419	$8,412	$8,841	$8,838	$9,263	$9,265	$9,686	$9,691	$10,108	→	7.6%
11	$3,843	$4,073	$4,769	$5,051	$5,704	$6,039	$6,640	$7,028	$7,575	$8,016	$7,997	$8,434	$8,420	$8,853	$8,842	$9,271	$9,264	$9,689	$9,687	$10,108	$10,109	$10,526	→	8.05%
12	$4,074	$4,304	$5,052	$5,334	$6,040	$6,375	$7,029	$7,417	$8,017	$8,458	$8,435	$8,872	$8,854	$9,287	$9,272	$9,701	$9,690	$10,115	$10,109	$10,530	$10,527	$10,944	→	8.5%
13	$4,305	$4,535	$5,335	$5,617	$6,376	$6,711	$7,418	$7,806	$8,459	$8,900	$8,873	$9,310	$9,288	$9,721	$9,702	$10,131	$10,116	$10,541	$10,531	$10,952	$10,945	$11,362	→	8.95%
14	$4,536	$4,766	$5,618	$5,900	$6,712	$7,047	$7,807	$8,195	$8,901	$9,342	$9,311	$9,748	$9,722	$10,155	$10,132	$10,561	$10,542	$10,967	$10,953	$11,374	$11,363	$11,780	→	9.4%
15	$4,767	$4,997	$5,901	$6,183	$7,048	$7,383	$8,196	$8,584	$9,343	$9,784	$9,749	$10,186	$10,156	$10,589	$10,562	$10,991	$10,968	$11,393	$11,375	$11,796	$11,781	$12,198	→	9.85%
16	$4,998	$5,228	$6,184	$6,466	$7,384	$7,719	$8,585	$8,973	$9,785	$10,226	$10,187	$10,624	$10,590	$11,023	$10,992	$11,421	$11,394	$11,819	$11,797	$12,218	$12,199	$12,616	→	10.3%
17	$5,229	$5,459	$6,467	$6,749	$7,720	$8,055	$8,974	$9,362	$10,227	$10,668	$10,625	$11,062	$11,024	$11,457	$11,422	$11,851	$11,820	$12,245	$12,219	$12,640	$12,617	$13,034	→	10.75%
18	$5,460	$5,690	$6,750	$7,032	$8,056	$8,391	$9,363	$9,751	$10,669	$11,110	$11,063	$11,500	$11,458	$11,891	$11,852	$12,281	$12,246	$12,671	$12,641	$13,062	$13,035	$13,452	→	11.2%
19	$5,691	$5,921	$7,033	$7,315	$8,392	$8,727	$9,752	$10,140	$11,111	$11,552	$11,501	$11,938	$11,892	$12,325	$12,282	$12,711	$12,672	$13,097	$13,063	$13,484	$13,453	$13,870	→	11.65%
20	$5,922	$6,152	$7,316	$7,598	$8,728	$9,063	$10,141	$10,529	$11,553	$11,994	$11,939	$12,376	$12,326	$12,759	$12,712	$13,141	$13,098	$13,523	$13,485	$13,906	$13,871	$14,288	→	12.1%
21	$6,153	$6,383	$7,599	$7,881	$9,064	$9,399	$10,530	$10,918	$11,995	$12,436	$12,377	$12,814	$12,760	$13,193	$13,142	$13,571	$13,524	$13,949	$13,907	$14,328	$14,289	$14,706	→	12.55%
22	$6,384	$6,614	$7,882	$8,164	$9,400	$9,735	$10,919	$11,307	$12,437	$12,878	$12,815	$13,252	$13,194	$13,627	$13,572	$14,001	$13,950	$14,375	$14,329	$14,750	$14,707	$15,124	→	13.0%
23	$6,615	$6,845	$8,165	$8,447	$9,736	$10,071	$11,308	$11,696	$12,879	$13,320	$13,253	$13,690	$13,628	$14,061	$14,002	$14,431	$14,376	$14,801	$14,751	$15,172	$15,125	$15,542	→	13.45%
24	$6,846	$7,076	$8,448	$8,730	$10,072	$10,407	$11,697	$12,085	$13,321	$13,762	$13,691	$14,128	$14,062	$14,495	$14,432	$14,861	$14,802	$15,227	$15,173	$15,594	$15,543	$15,960	→	13.9%
25	$7,077	$7,307	$8,731	$9,013	$10,408	$10,743	$12,086	$12,474	$13,763	$14,204	$14,129	$14,566	$14,496	$14,929	$14,862	$15,291	$15,228	$15,653	$15,595	$16,016	$15,961	$16,378	→	14.35%
26	$7,308	$7,538	$9,014	$9,296	$10,744	$11,079	$12,475	$12,863	$14,205	$14,646	$14,567	$15,004	$14,930	$15,363	$15,292	$15,721	$15,654	$16,079	$16,017	$16,438	$16,379	$16,796	→	14.8%
27	$7,539	$7,769	$9,297	$9,579	$11,080	$11,415	$12,864	$13,252	$14,647	$15,088	$15,005	$15,442	$15,364	$15,797	$15,722	$16,151	$16,080	$16,505	$16,439	$16,860	$16,797	$17,214	→	15.25%
28	$7,770	$7,994	$9,580	$9,874	$11,416	$11,755	$13,253	$13,636	$15,089	$15,517	$15,443	$15,869	$15,798	$16,222	$16,152	$16,575	$16,506	$16,927	$16,861	$17,280	$17,215	$17,633	→	15.6%

Understanding MA's Current Family Fees

How many families who receive CCFA currently pay more than 7% of their income on child care?

- Most (75%) current CCFA families have incomes below level 12 of the 28 family copayment fee levels.
- On average, current CCFA families pay a very low percent **(0.01%)** of their income on their family fee.
- Very few families **(0.5% or 168)** spend more than 7% of their income on family fees.
- At the higher end of income eligibility, small families potentially could pay up to 12% of their income and large families could pay over 30%.

Examples of Simplified Fee Tables

New Jersey's Fee Table

- Copayments waived for families with incomes at or below 100% FPL
- Family income is 101%-200% FPL

Full-time		Part-time		One FT/one PT
One child	Two or more children	One child	Two or more children	Two or more children
4% income	6% income	2% income	3% income	5% income

- Family income is 201% FPL or greater

Full-time		Part-time		One FT/one PT
One child	Two or more children	One child	Two or more children	Two or more children
5% income	7% income	2.5% income	3.5% income	6% income

Features:

- 3 income levels
- Fees are based on percentage of family income, number of children, and FT/PT care

Virginia's Fee Table

Table 1: Current and New Copayment Scales

Income Threshold	Current Copayment Scale	Copayment Scale effective July 1, 2025
Income = $0	$0	$0
>0-100% FPG	$0	$5
101-150% FPG	$60	$125
151-200% FPG		$175
201-250% FPG	$120	$225
251-300% FPG		$275
301-350% FPG	$180	$325
351% FPG - 85% SMI		$375
Maximum total copayment	7% of family income	5% of family income

The 2024 Federal Poverty Guidelines are available at LIHEAP IM 2024-02 Federal Poverty Guidelines and State Median Income Estimates for Optional Use in FY24 and Mandatory Use in FY25 | The Administration for Children and Families

Features:

- 9 income levels
- Fees are a flat fee or capped at 5% of family income.

Discussion

- What are your reactions to the Virginia and New Jersey fee tables?
  - Both tables use fewer income levels than Massachusetts; do you prefer fewer income levels or more income levels?

- What are your thoughts about the flat fee versus the percentage-of-income approach to calculating child care fees?
  - Is one approach easier to understand than the other?
  - Are there ways to improve the flexibility of flat fee tables or the clarity of percentage-of-income tables?
  - Which approach might be better for families?

Examples of Consumer Education Materials

VA's Consumer Education

Copayment Family Scenarios

This table shows examples of what some families might pay each month for child care based on their income and family size.

	Family size	Annual monthly income	Percentage of Federal Poverty Level	5% of income	Per-child copayment based on scale	Number of children in care	Total copayment based on scale	Actual total copayment
Family A	4	$36,000/ $3,000 monthly	100% - 150%	$150	$125	2	$250	$150 or $75 per child
Family B	3	$64,800/ $5,400 monthly	250% - 300%	$270	$275	1	$275	$270
Family C	5	$114,000/ $9,500 monthly	350% FPL – 85% SMI (state median income)	$475	$375	2	$750	$475

NJ's Consumer Education

Example One

There is one parent and one child in the family, for a family size of two. Let's assume your family earns an income of $31,000 a year, or $2,583 a month (family income between 101% and up to 200% of FPL). The one child is in full-time care, so you'll be required to pay 4% of your annual gross income, which equals a total yearly copayment of $1,240. This would be divided monthly, so your monthly copayment to your provider would be $103.33.

Ages of Children	Provider Monthly Rate	CCAP Payment Rate*	Overage	Monthly Copayment	Total Family Cost
Infant	$1,700.00	$1,587.69	$112.31	$103.33	$215.64

Example Two

There are two parents with two children, for a family size of four. Let's assume your family earns a gross income of $61,000 a year, or $5,083 a month (family income between 101% and up to 200% of FPL). One child is in full-time care and one is in part-time care. You'll be required to pay 5% (4% first child and 1% second child) of your annual gross income, which equals a total yearly copayment of $3,050. This would be divided monthly, so your monthly copayment to your provider would be $254.17.

Ages of Children	Provider Monthly Rate	CCAP Payment Rate*	Overage	Monthly Copayment	Total Family Cost
Infant (P/T)	$900.00	$793.85	$106.15	$254.17	$397.82
Preschool	$1,300.00	$1,262.50	$37.50		

Discussion

- Do the scenarios help you understand how the family fee was calculated?
  - Are there any details missing or terms that should be explained in more detail that you think would help parents better understand their parent fees?
- Is there anything in these scenarios that is confusing or hard to understand?
- Do you think seeing scenarios like these would make it easier for families to understand their parent fee?

Questions?



Child Trends®

THANK YOU

View Agency KPI Dashboards (updated monthly) here.

Next Meeting – Thursday, March 5th at 10:00am