



2019 Vermont Child Care Market Rate Survey and Cost of Care Report

 **VERMONT**
DEPARTMENT FOR CHILDREN AND FAMILIES
CHILD DEVELOPMENT DIVISION

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2019 Child Care Market Rate Survey

Introduction and Overview

Why Create a Market Rate Report

Vermont's Child Care Financial Assistance Program (CCFAP) provides financial subsidies to help eligible families pay for child care while parents are working, searching for work, pursuing education, etc. The Vermont Agency of Human Services, Department for Children and Families (DCF), as approved by the legislature, sets the maximum rates that can be paid for care under CCFAP. CCFAP is funded in part by the federal Child Care and Development Fund (CCDF). Federal guidance from the U.S. Department of Health and Human Services recommends that states establish rates that allow assisted families access to at least the 75th percentile of the child care market. States are required to conduct a market rate survey every two years and reference state rates to the 75th percentile of market rates – that is an amount equal to or greater than the rate charged by 75 out of 100 child care providers. The market rate refers to the amount child care programs charge to the general public.

The CCFAP rate structure sets the rate paid to child care programs that have achieved 4 stars at the 75th percentile of the relevant Market Rate Survey (MRS). The 75th percentile is used as a measure that indicates affordable access for assisted families.

Advisory Committee

The Department for Children and Families, Child Development Division (CDD) has collected feedback on the survey methodology, cost analysis, and community needs of data reported at the Vermont Building Bright Futures (BBF) Data and Evaluation Committee. Building Bright Futures is a non profit, public-private partnership authorized by law to improve the systems that serve Vermont's young children and families. The Data and Evaluation Committee focuses on early childhood data needs in the state. The recommendations from the committee included:

- Use the work of the Blue Ribbon Commission as a basis for the cost analysis of child care in Vermont;
- Check cost assumptions with a variety of child care providers;
- If possible look at what would be affordable for families, and consider that in the CCFAP;
- Report on trends in the market rate over time;
- Report on the differences in rate by age category, STARS, and size of program if possible;
- In future years explore the costs of care for prequalified prekindergarten programs and how that impacts the cost of child care.

This report used the Blue Ribbon Commission Report¹ as foundational information to start the cost analysis. The data was updated with current costs, and it was checked with two registered home child care providers and two center based child care program directors. The final section of this report summarizes affordability to families and recommends changes to the CCFAP to create a foundational system that supports affordability for families. This report includes data by age category, county, Agency of Human Services district area, and star level. Size of child care program was not analyzed this year based on limited time and resources for data analysis. Additional data can also be found on the Agency of Human Services Community Profiles here: <http://humanservices.vermont.gov>.

What This Report Includes

Two types of programs are included in this survey, licensed and registered. Licensed programs typically provide child care services outside of a home. This includes part-day and full-day programs, preschools, school age care programs, public preschool, ski resort child care, Head Start and Early Head Start. Registered programs provide child care in the provider's own home. The person that is registered is responsible for providing the majority of the care to the children enrolled in the program. Each type of program must meet the appropriate Vermont child care regulations including health and safety criteria.

The data for this market rate survey was collected from the state's Bright Futures Information System (BFIS). DCF recognizes that child care programs charge in a variety of different ways, and rates also differ based on available discounts from the program. In an effort to gather valid data that is statically comparable, child care programs are asked to report their rates to DCF in several price modes (please see definitions for details on the price modes): part time weekly, full time weekly and extended care weekly. These modes are broken down into four age groups: infant, toddler, preschool and school age. They are also broken down by provider type: licensed and registered. These price modes match the CCFAP system of eligibility and payment for child care programs. Child care programs are asked to convert their own rates to the price modes paid by CCFAP. They are given the guidance to record the rate to accurately represent what a parent who is not eligible for CCFAP would pay for the price mode based on the age category and number of hours the child attends the program. Programs that do not charge for their services are encouraged to submit their rates as zero, so their information can appropriately be excluded from the Market Rate Survey.

After data was collected, all rates that appeared extremely high or low were identified and were verified by department staff to determine accuracy. Errors in rates were corrected or removed as appropriate. Most errors were found in unusually high rates entered for some programs in age categories they did not serve. Rates were also removed if the program was not licensed to serve the age category, for example if a program had a rate for infants but only was licensed to serve three to five year old children, the infant rate was removed from the data.

Rate data for this survey represents the market rates as of October 31st, 2019. All licensed and registered child care programs are asked to complete a Provider Rate Agreement outlining their rates when they open their program, and then once every two years following the initial license. Programs are also encouraged to submit a new Provider Rate Agreement whenever their rates are changed. At the time the data was collected there were 692 licensed programs and 487 registered programs regulated in the State of Vermont. When determining the rate of return of the market rate data the number of programs indicating capacity to serve that age group on their referral or license information was used as the total number of programs who potentially could have rate information. Response rates vary by price mode from 81% of licensed school age programs serving full time children to 94% of licensed programs serving part time school age children. Programs not regulated by the state, such as family and friend care, recreation departments and others are not included in this market rate survey.

The CCFAP rates were updated on October 25, 2020. Due to the delay in analysis of this report, it was decided to include these rates in this report. All rates and analysis are based on the October 2020 rates.

What This Report Does Not Include

The report release was delayed by the Coronavirus (COVID-19) pandemic. The Child Development Division recognizes that the additional guidelines and expectations on child care programs during the pandemic has additional costs. These costs were not included in this report. A survey of child care programs in July 2020 found that most child care programs experienced additional costs, and that additional costs ranged between \$500 - \$1000 per month. This range was very program specific, and could be higher in some cases. It is important for any readers of this report to keep those additional costs in mind.

Percentage of Programs Submitting Rates by Program Type and Age Category				
Age Category	Licensed Programs - Full Time Care	Licensed Programs - Part Time Care	Registered Home Programs - Full Time Care	Registered Home Programs - Part Time Care
Infant	91%	88%	86%	84%
Toddler	92%	89%	89%	88%
Preschool	85%	85%	84%	83%
Schoolage	81%	94%	89%	88%

Report Definitions

Licensed Programs: Child care services that are typically provided outside of a home. This includes part-day and full-day programs, preschools, school age care programs, public preschool, ski resort child care, Head Start and Early Head Start. The program must meet the appropriate Vermont child care regulations, which include health and safety criteria.

Market Rate: The price of child care charged by child care programs to parents as reported by the programs to the Vermont Department for Children and Families, Child Development Division and collected in the Bright Futures Information System (BFIS).

Registered Programs: Child care provided in the child care provider's own home. The person that is registered is responsible for providing the majority of the care to the children enrolled in the program. The

program must meet Vermont's Child Care Licensing Regulations for Registered and Licensed Family Child Care Homes, which include health and safety criteria.

STARS: The STep Ahead Recognition System is Vermont's system for recognizing and improving quality in regulated child care programs.

State Rate: The amount that is paid by the Child Care Financial Assistance Program on behalf of an eligible parent to a child care program. In this survey, the rate published is at 100% of the income fee scale.

State Base Rate: The amount of the state rate paid to a child care program that is not participating in STARS.

State 4 STAR Rate: The amount of the state rate paid to a child care provider who has achieved 4 stars in the VT STARS program.

Provider Rate Agreement: Also known as Provider Agreement, Part 1, is an agreement with the State of Vermont on which child care programs report their market rates and a statement that agrees to the expectations of receiving Child Care Financial Assistance Program (CCFAP).

Bright Futures Information System (BFIS): Bright Futures Information System (BFIS) is Vermont's integrated child care database. It is used for licensing child care programs, determining child care financial assistance eligibility, CCFAP payments to child care programs, quality grant payments, and it is Vermont's child care workforce registry.

Child Care Financial Assistance Program (CCFAP): Vermont's child care subsidy program that helps eligible families pay for child care. CCFAP is funded in part by the federal Child Care and Development Fund (CCDF).

Full Time and Part Time Weekly: Full time weekly care (in licensed or registered programs) ranges from 26 to 50 hours; part time weekly care ranges from 1 to 25 hours.

Age Groups: The four age categories for children receiving child care are: infants (under 24 months); toddlers (24 months to 35 months); preschool age children (36 months to 59 months); and school age children (5 to 13 years for typical developing children, 5 to 19 years for children with special needs).

Average (Mean): An average (arithmetic mean) is calculated by adding a group of numbers and then dividing by the total count of those numbers.

Median: The median is the middle number of a group of numbers. Half of the numbers have values greater than the median, and half of the numbers have values less than the median.

Percentiles: A percentile defines a relative standing in a group or array of data (e.g., child care market rates). For example, a market rate at the 75th percentile means that 75% of the market rates in a group fall below that rate.

Statewide Market Rates

The 2019 market rate survey indicates an overall increase of rates charged to families across provider types. Licensed program rates increased an average of 8.87% from 2017, while registered programs increased an average of 10.25%.

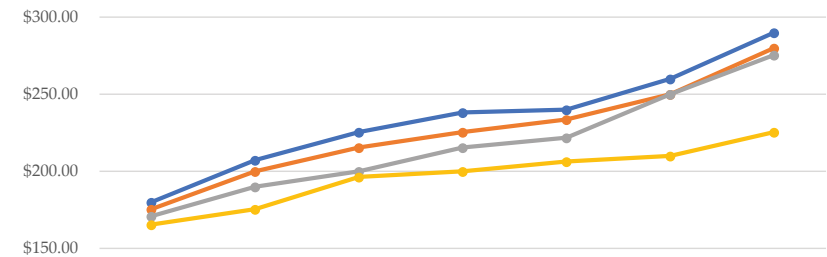
In 2015 the Child Care Financial Assistance (CCFAP) full time rate for a 4 star licensed program was an average of 22.60 percentile of the market rates, and the registered program 4 star full time rate was at an average of the 37.69 percentile of the market rates. This dropped in 2017, however the Vermont legislature approved a rate increase in 2019 which increased the average licensed percentile to 42.16, and average registered home percentile to 39.91. This is a comparison of full time and part time infant, toddler, preschool, school age rates.

An analysis of child care rates in Vermont strictly determined by percentile of all programs does not give a complete picture of the access to child care the CCFAP rates provides to families. The rates paid on behalf of families to child care providers vary based on the type of program, the program's star level, and eligibility of family – income and schedule. When comparing programs to the CCFAP rate for their star level, the information about the percent of programs families can access changes and families are able to access more programs. For example, the base rate for an infant attending full time at a licensed center is at 8.60 percentile of providers when running the standard percentile calculation to rates, however when the star level is considered 48% of programs could be accessed without co-payment for families at 100% of the CCFAP eligibility.

When using this methodology to examine rates, the least access to programs without a co-pay is for part time preschool and school age care in licensed programs. Only 14% of these programs are accessible without a co-payment at the 100% CCFAP eligibility benefit. The type of care that families have the most access to is part time school age care at 61% of programs.

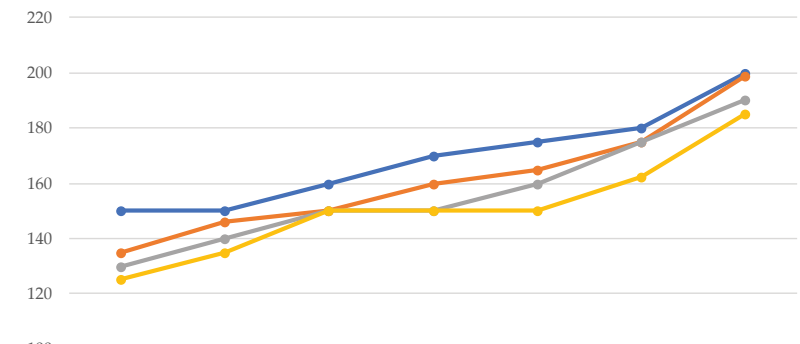
When looking at the changes to the market rates from 2015 to 2017, all rate types in both licensed and registered programs have increased. The range in the increase changes by program type, age of child and schedule. The full time school age 75th percentile rate in licensed centers increased by 7.14%, however the full time toddler 75th percentile rate in these programs increased by 12.00%. The full time preschool 75th percentile rate in registered home programs increased by 8.57%, while the toddler and school age part time 75th percentile rates increased by 14%.

Full Time Statewide Licensed Rates - Comparison of the 75th Percentile Over Time



	2008	2010	2012	2014	2015	2017	2019
Infant - Full Time	\$180.00	\$207.30	\$225.00	\$238.00	\$240.00	\$260.00	\$290.00
Toddler - Full Time	\$175.00	\$200.00	\$215.00	\$225.00	\$233.00	\$250.00	\$280.00
Preschool - Full Time	\$170.15	\$189.94	\$200.00	\$215.00	\$221.88	\$250.00	\$275.00
School Age - Full Time	\$165.00	\$175.00	\$195.75	\$200.00	\$205.94	\$210.00	\$225.00

Full Time Statewide Registered Home Rates - Comparison of the 75th Percentile Over Time



	2008	2010	2012	2014	2015	2017	2019
Infant - Full Time	150	150	160	170	175	180	200
Toddler - Full Time	135	145.94	150	160	165	175	198.75
Preschool - Full Time	130	140	150	150	160	175	190
School Age - Full Time	125	135	150	150	150	162.5	185

Rate Charts

Licensed Centers – Statewide Rate - Full Time Weekly									
Ages	Average Weekly Market Rates	Median (50th Percentile Full Time Weekly Market Rates	75th Percentile Weekly Market Rates	State Payment Rate for 1 Star Programs	Current Percentile of Market Rates that 1 Star Rate Payment Falls	State Payment Rate for 4 Star Programs	Current Percentile of Market Rates that 4 Star Rate Payment Falls	# of Programs with a Provider Rate Agreement (PRA) for this Age Group	# of Programs with no copayment at 100% CCFAP benefit based on Provider Rate Agreement (PRA)
Infants (under 24 months)	\$267.59	\$265.00	\$290.00	\$210.00	11.29	\$260.00	44.62	185	89
Toddler (24 – 35 months)	\$262.92	\$255.00	\$280.00	\$201.92	12.08	\$250.00	39.13	206	84
Preschool (36 – 59 months)	\$246.83	\$235.00	\$275.00	\$179.21	15.75	\$221.88	43.15	292	114
School Age (5 – 13 years; 5 – 19 years for child with special needs)	\$203.08	\$200.00	\$225.00	\$166.33	28.00	\$205.94	54.67	225	118

Data Notes:

- The Child Care Financial Assistance Program (CCFAP) pays a higher rate on behalf of families based on the number of stars the program has earned: 1 Star – 5% above the base rate; 2 Stars – 10% above the base rate; 3 Stars – 20% above the base rate; 4 Stars – 30% above the base rate; 5 Stars – 40% above the base rate. This can change the co-payment owed by the parent.
- Market Rate – the price of child care charged by child care programs to parents as reported by the programs to the Vermont Department for Children and Families, Child Development Division and collected in the Bright Futures Information System (BFIS).
- Licensed Child Care includes center based programs, licensed child care homes, preschool programs, Head Start programs, and privately and publicly operated afterschool programs.
- All regulated child care programs in good standing, licensed and registered, are automatically at the one STAR level, which is why the comparison of rates is set at the one STAR level.

Licensed Centers – Statewide Rate - Part Time Weekly									
Ages	Average Weekly Market Rates	Median (50th Percentile Part Time Weekly Market Rates	75th Percentile Weekly Market Rates	State Payment Rate for 1 Star Programs	Current Percentile of Market Rates that 1 Star Rate Payment Falls	State Payment Rate for 4 Star Programs	Current Percentile of Market Rates that 4 Star Rate Payment Falls	# of Programs with a Provider Rate Agreement (PRA) for this Age Group	# of Programs with no copayment at 100% CCFAP benefit based on Provider Rate Agreement (PRA)
Infants (under 24 months)	\$193.31	\$180.00	\$216.00	\$115.50	4.47	\$143.00	13.97	179	31
Toddler (24 – 35 months)	\$189.93	\$175.00	\$210.00	\$111.06	4.48	\$137.50	13.43	201	29
Preschool (36 – 59 months)	\$171.23	\$164.54	\$200.00	\$98.56	5.82	\$122.03	18.15	292	42
School Age (5 – 13 years; 5 – 19 years for child with special needs)	\$114.05	\$97.00	\$137.13	\$91.48	43.46	\$113.27	62.69	260	159

Data Notes:

- The Child Care Financial Assistance Program (CCFAP) pays a higher rate on behalf of families based on the number of stars the program has earned: 1 Star – 5% above the base rate; 2 Stars – 10% above the base rate; 3 Stars – 20% above the base rate; 4 Stars – 30% above the base rate; 5 Stars – 40% above the base rate. This can change the co-payment owed by the parent.
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- All regulated child care programs in good standing, licensed and registered, are automatically at the one STAR level, which is why the comparison of rates is set at the one STAR level.

Registered Child Care Homes – Statewide Rate - Full Time Weekly									
Ages	Average Weekly Market Rates	Median (50th Percentile Full Time Weekly Market Rates	75th Percentile Weekly Market Rates	State Payment Rate for 1 Star Programs	Current Percentile of Market Rates that 1 Star Rate Payment Falls	State Payment Rate for 4 Star Programs	Current Percentile of Market Rates that 4 Star Rate Payment Falls	# of Programs with a Provider Rate Agreement (PRA) for this Age Group	# of Programs with no copayment at 100% CCFAP benefit based on Provider Rate Agreement (PRA)
Infants (under 24 months)	\$181.31	\$175.00	\$200.00	\$145.38	9.12	\$180.00	53.62	374	123
Toddler (24 – 35 months)	\$174.25	\$170.00	\$198.75	\$141.35	9.52	\$175.00	52.12	378	134
Preschool (36 – 59 months)	\$170.87	\$165.00	\$190.00	\$129.23	3.15	\$160.00	41.73	381	90
School Age (5 – 13 years; 5 – 19 years for child with special needs)	\$160.07	\$150.00	\$185.00	\$121.15	9.81	\$150.00	32.36	377	91

Data Notes:

- The Child Care Financial Assistance Program (CCFAP) pays a higher rate on behalf of families based on the number of stars the program has earned: 1 Star – 5% above the base rate; 2 Stars – 10% above the base rate; 3 Stars – 20% above the base rate; 4 Stars – 30% above the base rate; 5 Stars – 40% above the base rate. This can change the co-payment owed by the parent.
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- Licensed Child Care includes center based programs, licensed child care homes, preschool programs, Head Start programs, and privately and publicly operated afterschool programs.
- All regulated child care programs in good standing, licensed and registered, are automatically at the one STAR level, which is why the comparison of rates is set at the one STAR level.

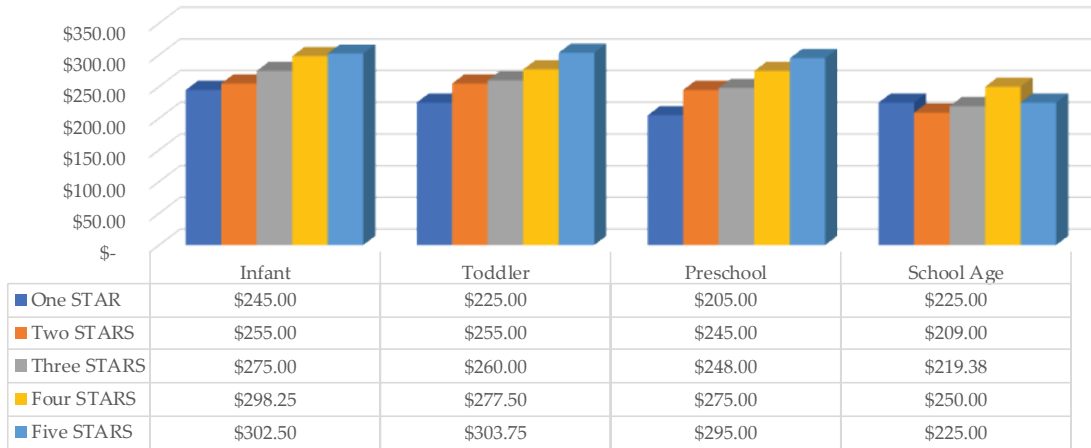
Registered Child Care Homes – Statewide Rate - Part Time Weekly									
Ages	Average Weekly Market Rates	Median (50th Percentile Part Time Weekly Market Rates	75th Percentile Weekly Market Rates	State Payment Rate for 1 Star Programs	Current Percentile of Market Rates that 1 Star Rate Payment Falls	State Payment Rate for 4 Star Programs	Current Percentile of Market Rates that 4 Star Rate Payment Falls	# of Programs with a Provider Rate Agreement (PRA) for this Age Group	# of Programs with no copayment at 100% CCFAP benefit based on Provider Rate Agreement (PRA)
Infants (under 24 months)	\$135.08	\$125.00	\$165.00	\$79.96	9.07	\$99.00	21.15	365	64
Toddler (24 – 35 months)	\$128.61	\$125.00	\$155.75	\$77.74	3.78	\$96.25	25.95	370	66
Preschool (36 – 59 months)	\$125.98	\$125.00	\$150.00	\$71.08	3.47	\$88.00	21.87	375	57
School Age (5 – 13 years; 5 – 19 years for child with special needs)	\$103.34	\$93.75	\$125.00	\$66.63	12.53	\$82.50	37.87	375	91

Data Notes:

- The Child Care Financial Assistance Program (CCFAP) pays a higher rate on behalf of families based on the number of stars the program has earned: 1 Star – 5% above the base rate; 2 Stars – 10% above the base rate; 3 Stars – 20% above the base rate; 4 Stars – 30% above the base rate; 5 Stars – 40% above the base rate. This can change the co-payment owed by the parent.
- Market Rate – the price of child care charged by child care programs to parents as reported by the programs to the Vermont Department for Children and Families, Child Development Division and collected in the Bright Futures Information System (BFIS).
- Licensed Child Care includes center based programs, licensed child care homes, preschool programs, Head Start programs, and privately and publicly operated afterschool programs.
- All regulated child care programs in good standing, licensed and registered, are automatically at the one STAR level, which is why the comparison of rates is set at the one STAR level.

STARS

75th Percentile of Licensed Program Market Rates by STAR Level

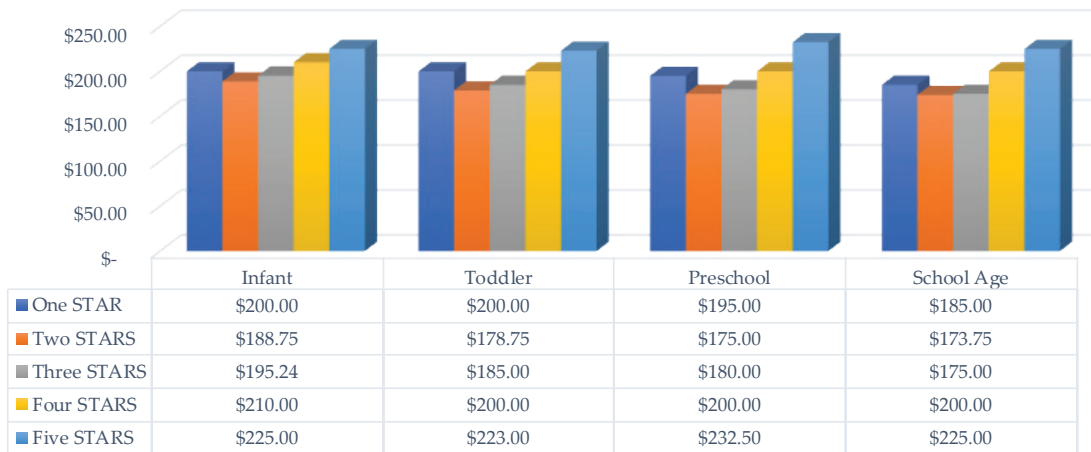


The Child Care Financial Assistance Program (CCFAP) pays a higher reimbursement rate child care programs who participate in the VT Step Ahead Recognition System (STARS). The rate is based on the number of stars the program has achieved. The participation in STARS by programs varies in different areas of the state. Only statewide analysis on the market rates for different star levels was completed.

STARS Impact on Infant Rates

In licensed centers the market rates vary by star level. The market rate is higher based on the higher star level of the program. There is a 23.47% increase in 75th percentile market rate for infant rates between one star programs and five star programs.

75th Percentile of Registered Home Market Rates by STAR Level



In 2019, there were more licensed centers (692) than registered homes (487). Registered programs are more likely to be participating in STARS at a lower level than licensed centers. The 75th percentile infant market rate for registered providers varied by star level, but was not predictable in drop or rise in rate, except five star programs. five star registered programs had higher rates than the other star levels. Five star programs' market rate is 12.5% higher than the rate for programs at one star.

STARS Impact on Preschool Rates

In licensed centers the market rates vary by star level. The market rate is higher based on higher star level of the program. There is a 43.9% increase in 75th percentile market rate for preschool rates in five star programs from the rates in one star programs.

The 75th percentile preschool market rate for registered providers varied based on the star level. However, it did not consistently rise or fall based on the star level until the four and five star levels, which were higher rates than all other levels. The rates were similar for programs not participating in STARS and programs at the one, two, and three star level. There is a 19.23% increase in 75th percentile market rate for preschool rates in five star programs from the rates in one star programs.

Financial Access to Programs for families receiving 100% of Child Care Financial Assistance (CCFAP)

When analyzing the financial access for families receiving 100% of CCFAP the stars level of the child care program makes an impact. When a family chooses a licensed center for their preschooler they are more likely to have no co-payment when the program has achieved four stars, however at the five star level access to programs drops for families.

23% of programs with one star are accessible without a co-payment; 39% of four star programs are accessible without a co-payment; while 29% of five star programs are accessible without a co-payment. When choosing a registered child care home a parent is more likely to have no co-payment when choosing a child care program with four stars. Only 3% of programs who have one star are available to families without a co-payment, while 33% of programs with four stars are available to families without a co-payment. Access drops at the five star level with only 14% of five star programs accessible to families without a co-payment.

How STARS Impacts Co-Payment for Families Receiving Child Care Financial Assistance (CCFAP)

Family with one infant looking for a child care center, who is eligible for 100% of CCFAP. Two program options:

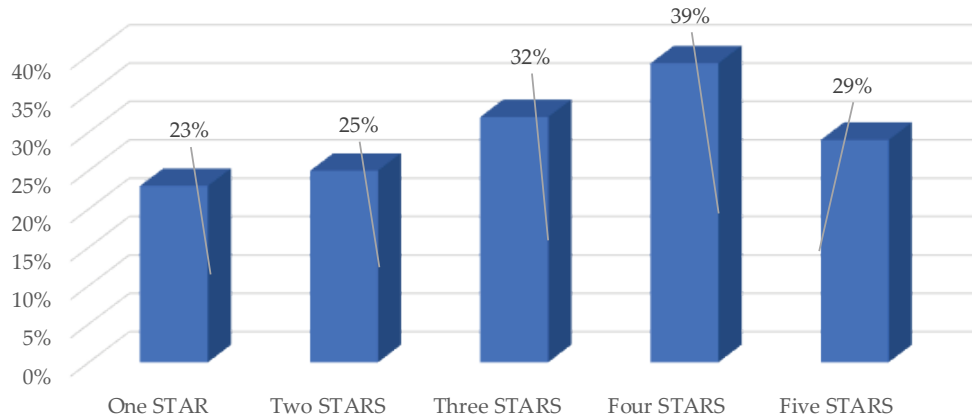
Program One:

Star Level	One Star
Program Full Time Weekly Infant Rate (<i>Average Market Rate for programs or one star programs</i>)	\$253.60
CCFAP Base Rate	\$200.00
STARS quality factor	\$10.00
Total CCFAP Rate Paid to Provider	\$210.00
Co-payment Parent will Pay to Provider	\$43.60

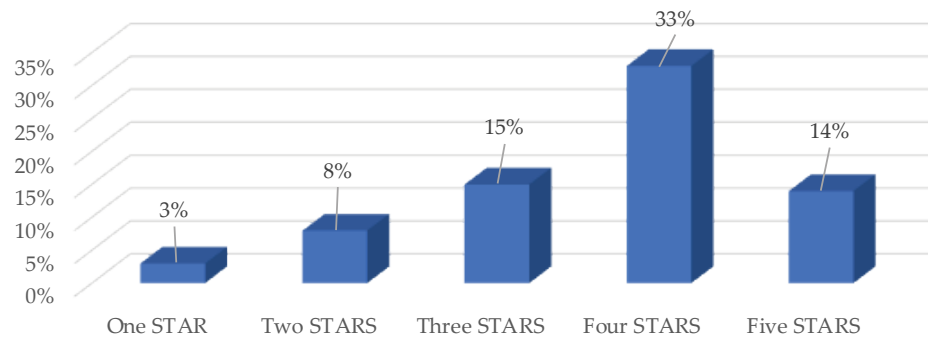
Program Two:

Star Level	5 Star
Program Full Time Weekly Infant Rate (<i>Average Market Rate for 5 STAR programs</i>)	\$291.01
CCFAP Base Rate	\$200.00
STARS quality factor	\$80.00
Total CCFAP Rate Paid to Provider	\$280.00
Co-payment Parent will Pay to Provider	\$11.01

Percentage of Licensed Child Care Programs Without a Co-payment for Preschoolers Attending Full Time



Percentage of Registered Child Care Programs Without a Co-payment for Preschoolers Attending Full Time



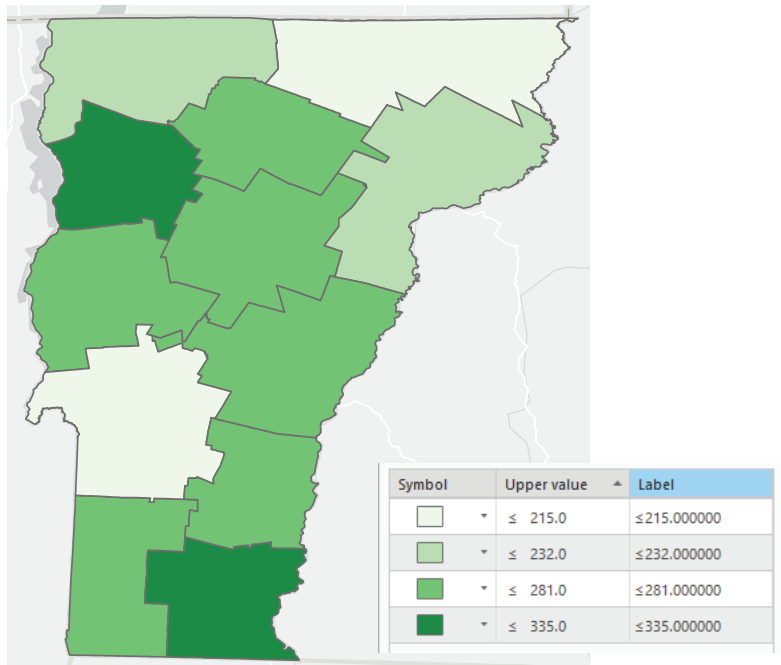
Agency of Human Services Districts

The Agency of Human Services (AHS) was created by the Vermont Legislature in 1969 to serve as the umbrella organization for all human service activities within state government. AHS serves the state through 12 districts. The rates charged by both licensed and registered programs vary by AHS district. The following pages detail the rates by AHS district.

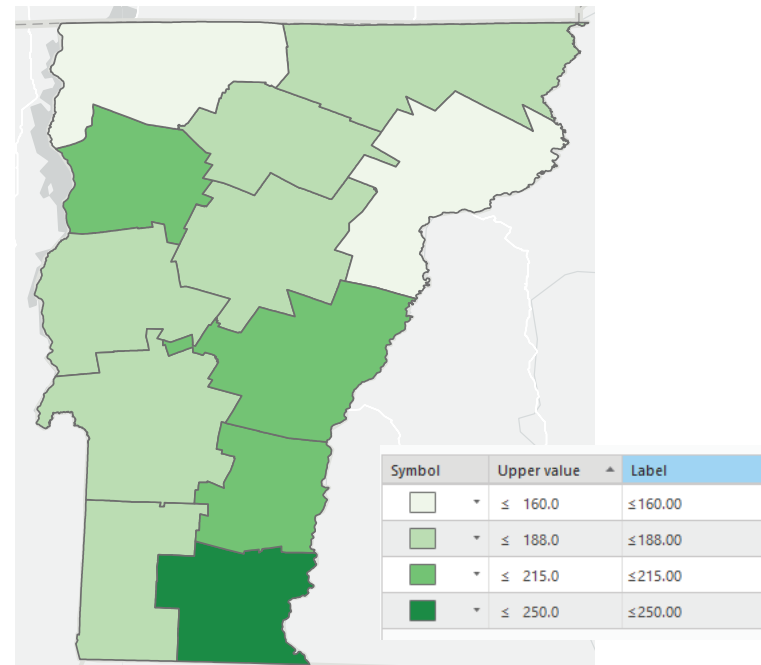
Overall Barre, Bennington, Brattleboro, Burlington and Hartford districts rates are more expensive than the statewide rate, while the remainder of the districts are lower than the statewide rate. Comparison of the market rates across the AHS districts shows a variation in rates, however that the variation is not consistent. In licensed programs the preschool market rate is higher in Brattleboro, Burlington and Hartford. The other districts range from \$10 to \$65 lower than the statewide rate. The registered home rates are different than the licensed rate trends. Brattleboro and Burlington are still higher than the other districts, however some districts have the same preschool market rate as the statewide rate.

In addition to the standard calculation of percentile to determine how many parents eligible for CCFAP at 100% can access child care programs without a co-payment, each of the districts were also analyzed by the actual program rate and the rate that would be paid based on STARS participation level. Overall, the rate analysis by STARS payment demonstrated more access to programs than the standard percentile analysis. The districts that had more participation by programs at higher levels of STARS had more access to those programs without a co-payment.

Licensed Child Care Preschool Full Time Rates by AHS District



Registered Child Care Preschool Full Time Rates by AHS District



Vermont Counties

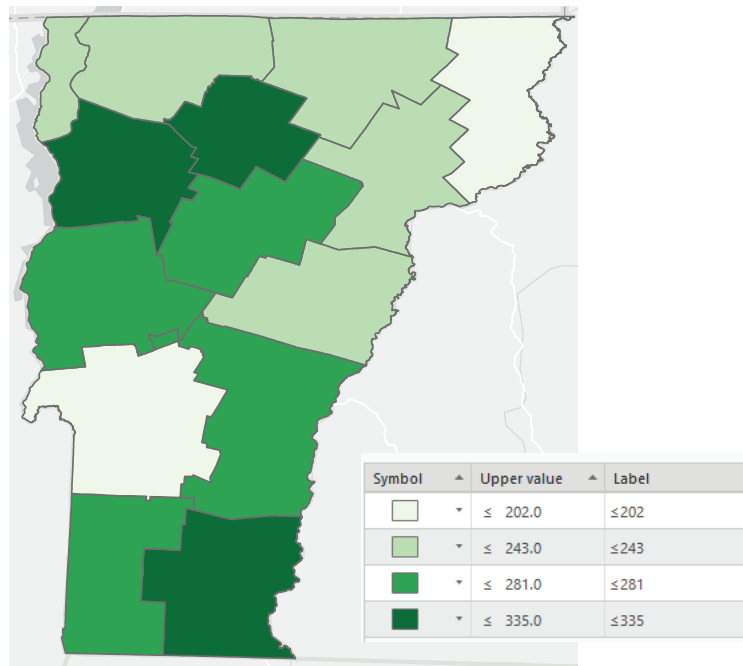
There are 14 counties in Vermont. Chittenden county has the largest population, while Essex and Grand Isle counties have the smallest populations. There are child care programs that charge a variety of rates in each county. Essex and Grand Isle have very few child care programs, which means the data on cost of care cannot be calculated well.

Licensed child care programs in Chittenden, Lamoille and Windham counties have the highest rates in the state for infants and preschoolers, while Rutland, Franklin and Orange counties have the lowest infant rates, and Essex and Rutland counties have the lowest preschool rates in the state.

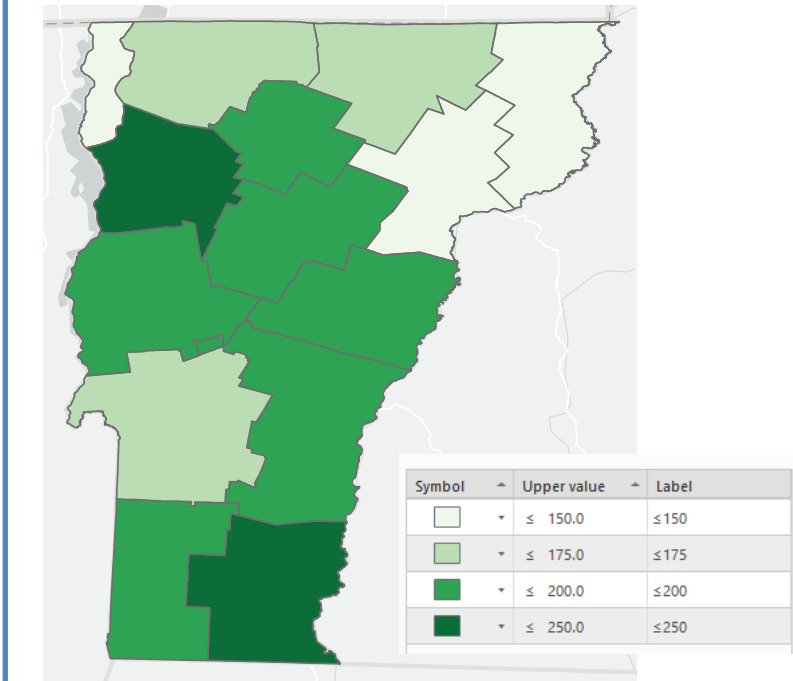
Registered child care homes in Chittenden and Windham counties have the highest infant and preschool rates, while Essex and Grand Isle counties have the lowest rates.

In addition to the standard calculation of percentile to determine how many parents eligible for CCFAP at 100% can access child care programs without a co-payment, each of the counties were also analyzed by the actual program rate and the rate that would be paid based on STARS participation level. Overall, the rate analysis by STARS payment demonstrated more access to programs than the standard percentile analysis. The counties that had more participation by programs at higher levels of STARS had more access to those programs without a co-payment.

Licensed Child Care Preschool Full Time Rates by County



Registered Child Care Preschool Full Time Rates by County



2019 Cost of Child Care Estimates

Introduction

This section of the 2019 Child Care Market Rate and Cost of Care Report has an estimate of what it costs an average child care program to operate in Vermont. This includes the expenses incurred by the program, and an estimate of the minimum the program would need to charge by age category to break even or have a small profit.

Why Write This Section

The majority of child care, preschool and afterschool care is funded by parent tuition dollars. However, many parents are not able to afford to pay the full amount that it costs the program to provide care to their child. Child care programs often charge families what they feel is an affordable rate and subsidize that in a variety of ways including paying staff low hourly rates, reduce or do not provide benefits or paid time off, or sacrificing toys/materials or building repairs. As costs of doing business increase this puts pressure on child care programs and areas they can cut versus raising rates that are not affordable to families. This issue is especially concerning for middle to low income families, who may not be able to absorb increased child care costs into their budget. The cost of care is important to consider when conducting an analysis of the Child Care Financial Assistance Program (CCFAP) rates paid to child care providers, and to determine if those rates are sufficient to ensure families who receive CCFAP have access to child care options.

In addition, this estimate is required under the Child Care and Development Fund final rule.

Estimates at Different Levels of Quality

Vermont STARS is a quality standards program that works with parents to inform confident decisions about childcare. The more stars a program has achieved, the more it is involved in a wide range of practices that support children, families, and professionals. Working with providers, we help ensure measured quality in staff, program practices and facilities across the state to create standards they can be proud of achieving.

Vermont STARS works with providers and parents to maintain and continually improve the quality of child care across Vermont; working to create a bright future for all Vermont families.

Programs at one star are meeting the health and safety standards as required by child care regulations. As programs move up in stars, they document how they exceed the standards and are high quality. Providing higher quality child care typically costs more money. The estimates in this report are for three different levels of quality – one, three and five star. Five star programs are the highest recognized quality, and it is assumed that it would be more expensive than one and three star programs.

Not Included in This Report

There are many variations of child care programs including schedules, areas of the state, philosophies, and that have assistance programs. This estimate does not include those variations.

This is not a recommendation or statement about the actual cost of child care. Programs that offer more or specialized services, such as second shift care or programs paying their staff a livable wage will cost more.

Any changes in costs, including changes to the state's minimum wage, will increase the costs child care programs incur. This report does not take into account increased costs due to the COVID-19 pandemic response or the State of Vermont minimum wage increase set to occur in January 2021. The minimum wage increase will significantly increase the estimates for the one star programs, which may move program costs to be similar to the three star program estimates.

Basic Assumptions

This cost estimate used the Blue Ribbon Commission assumptions for the expense categories as a foundation. These the expenses were then updated based on cost increases over time. The estimates were checked with two registered child care home providers and two licensed child care program directors of varying stars levels.

It was assumed the child care center served 8 infants, 10 toddlers, 20 preschoolers and 10 school age children, for a total of 48 children. Average capacity of center-based programs in Vermont as of October 2019 was 30 - 50 children, however the mixture of ages varied. When looking at programs that served all ages, the break down above was common. It was also assumed that the pay for staff would increase based on the quality of the program, but not that the pay was adequate for the educational/experience level.

For registered home programs it was assumed the program took care of six children under the age of six years full time, and four school age children part time during the school year and full time on vacations.

Costs

Center Based Child Care and Preschool Programs Annual Estimated Expenses

- One star center – \$ 460,096.61
- Three star center – \$ 555,785.82
- Five star center - \$ 662,985.39

Amount to be Charged Weekly to Parents to Cover Annual Expenses					
Program	Infants Full Time	Toddler Full Time	Preschool Full Time	School Age Full Time	School Age Part Time (Afterschool)
One star center	\$250.00	\$220.00	\$160.00	\$160.00	\$140.00
Three star center	\$300.00	\$265.00	\$200.00	\$200.00	\$140.00
Five star center	\$360.00	\$330.00	\$260.00	\$250.00	\$140.00

Registered Family Child Care Homes Annual Estimated Expenses

- One star registered home- \$ 89,464.95
- Three star registered home – \$ 98,664.57
- Five star registered home - \$ 117,080.04

Amount to be Charged Weekly to Parents to Cover Annual Expenses					
Program	Infants Full Time	Toddler Full Time	Preschool Full Time	School Age Full Time	School Age Part Time (Afterschool)
One star registered home	\$230.00	\$200.00	\$200.00	\$200.00	\$100.00
Three star registered home	\$250.00	\$225.00	\$225.00	\$225.00	\$100.00
Five star registered home	\$300.00	\$300.00	\$300.00	\$300.00	\$120.00

Comparison to Market Rates

The average licensed child care market rate as compared to the estimated cost of care shows that one star programs are charging families the rates to cover their basic expenses. However, as the quality of the program increases, the tuition rates charged to families does not cover the basic expenses of the program, except for preschool care which covers the preschool costs.

Licensed Comparison of Weekly Average Market Rates to Estimated Cost								
Program	Infants Full Time	Infant Average Market Rate	Toddler Full Time	Toddler Average Market Rate	Preschool Full Time	Preschool Average Market Rate	School Age Full Time	School Age Average Market Rate
One star center	\$250.00	\$253.60	\$220.00	\$242.15	\$160.00	\$241.31	\$160.00	\$193.05
Three star center	\$300.00	\$245.23	\$265.00	\$232.81	\$200.00	\$217.48	\$200.00	\$194.06
Five star center	\$360.00	\$291.01	\$330.00	\$291.70	\$260.00	\$263.55	\$250.00	\$212.72

The average registered child care market rate as compared to the estimated cost of care is not enough to cover the basic expenses at any level of quality. One possibility is that registered home programs are subsidizing the families rate by reducing or not taking a profit from their business to cover their personal expenses.

Registered Home Comparison of Average Weekly Market Rates to Estimated Cost								
Program	Infants Full Time	Infant Average Market Rate	Toddler Full Time	Toddler Average Market Rate	Preschool Full Time	Preschool Average Market Rate	School Age Full Time	School Age Average Market Rate
One Star Center	\$230.00	\$181.38	\$200.00	\$172.38	\$200.00	\$169.22	\$200.00	\$156.61
Three Star Center	\$250.00	\$174.50	\$225.00	\$167.85	\$225.00	\$163.94	\$225.00	\$156.00
Five Star Center	\$300.00	\$206.00	\$300.00	\$203.71	\$300.00	\$204.07	\$300.00	\$190.79

Policy Recommendations

Affordability

One of the aspects of what child care programs charge is based on what families can afford. One measure of affordability is use of the Vermont Basic Needs Budget. Based on recommendations from the Blue Ribbon Commission and subsequent Building Vermont's Future from the Child Up Think Tank conversation this report looks at a family's ability to afford child care as any dollar they have available above the basic needs budget is a dollar they can afford to pay for child care. The basic needs budget estimates a single parent in a rural area with one child would need to make \$42,557 per year to cover their basic needs without child care expenses. This means that if that parent had an infant in a five star licensed child care program that charged their cost for care to families, that parent would need to earn \$61,277 annually to afford their basic needs and child care.

A family with two parents and two children need to make \$68,774 annually before paying child care to cover their basic needs. For this family to afford child care for an infant and a preschooler at a five star licensed child care program, they would need to make \$97,689 annually to afford their basic needs and child care.

Changes Needed?

Based on the estimate of what it costs to provide child care, and what is affordable to families, there are two aspects to consider:

1. How to support child care, preschool and afterschool programs in being sustainable, control costs, and pay livable wages to their staff, while providing the type of care and hours needed by working families?
2. How to ensure child care is affordable to families that do not currently make enough to meet their basic needs budget and pay for child care?

Supporting Child Care Programs

It is recommended that the State of Vermont research what supports and structures are required for child care, preschool and afterschool programs to be sustainable. This research should include any barriers they experience in being sustainable, controlling costs, and paying livable wages.

Supporting Families

The Child Care Financial Assistance Program (CCFAP) is designed to assist families in paying for child care. This program currently is designed for low and lower middle income families. Payments are made directly to child care providers on behalf of the family. The current program:

- Is based on income and family size. Families are determined eligible for a percentage of established provider rates paid directly to their child care provider. For example, a family of three with a monthly income of \$2050 is eligible for 96% of the state's provider rate.
- Pays rates to providers that are set based on a Market Rate Survey (MRS) conducted every two years. The rate for a 4 star program is set at the 75th percentile of the Market Rate Survey.
- The amount the parent is responsible for is the difference between the provider's rate and the CCFAP rate. This amount is determined for each child individually.

Challenges with the Current Program

- The amount families pay for co-payments typically increases when they have more than one child, regardless of financial resources.
- The co-payment varies based on child care program choices, leading families to make child care decisions based on financial resources.
- Families whose household income is between 101% and 300% of the Federal Poverty Level do not often apply for the program.
- Vermont needs to make adjustments to meet federal Child Care and Development Block Grant requirements specific to affordable access.
- The system of how co-payments are assigned is complicated for families to understand.

Proposed Solution

The Child Development Division (CDD) has conducted an analysis of ways the program can be changed to support families in affording child care. Using the Vermont Basic Needs budget a program was created that would set a co-payment at what families could afford above their basic needs.

To redesign the program to support families technology changes must be made to the state's data system, Bright Futures Information System (BFIS).

Governor Phil Scott recommended a process for rolling out the recommended changes to the program by making small changes each year. Currently there is a five year plan to implement the program that would support families in a co-payment that is more affordable.

Redesign details

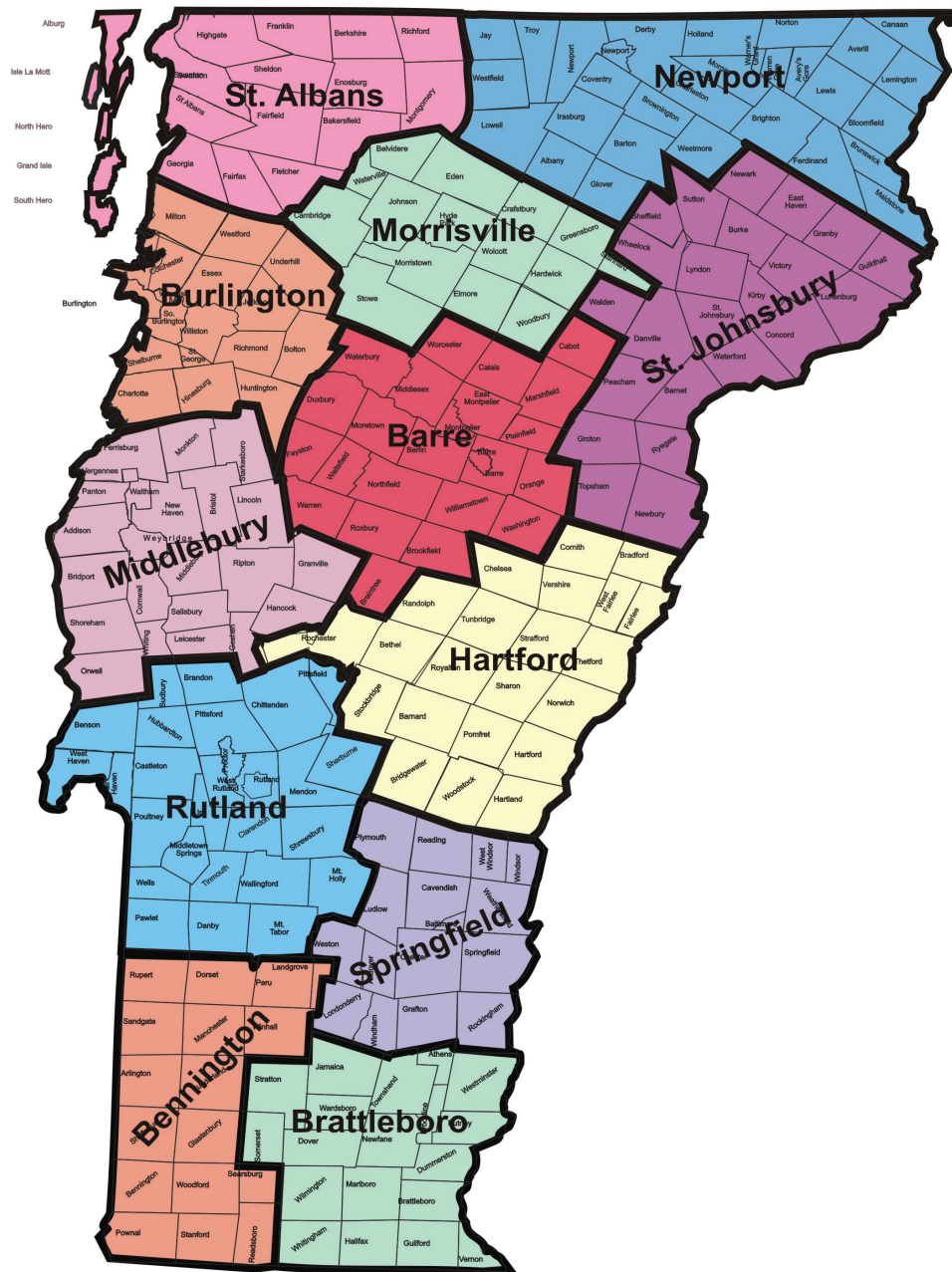
- Set a flat co-payment amount for a family, based on family size and income.
- Family co-payment assessed at the youngest child first – no additional amount for more than one child.
- Expand eligibility by increasing income guidelines.
- Stop using a benefit level based on a percent of the state rate.
- Pay the provider's reported rate based on child age and schedule after the co-payment is assessed, up to a capped rate.
- Maintain a tiered rate structure based on program quality using STARS and current MRS.

Details of Changes for Families

The Proposed Income Guidelines (Based on 2020 FPL Guidelines)									
Family Size	Monthly Countable Income								
	150% FPL	175% FPL	200% FPL	225% FPL	250% FPL	275% FPL	300% FPL	325% FPL	350% FPL
3	\$2,715	\$3,168	\$3,620	\$4,073	\$4,525	\$4,978	\$5,430	\$5,883	\$6,335
4	\$3,275	\$3,821	\$4,367	\$4,913	\$5,458	\$6,004	\$6,550	\$7,096	\$7,642
5	\$3,835	\$4,474	\$5,113	\$5,753	\$6,392	\$7,031	\$7,670	\$8,309	\$8,948
6	\$4,395	\$5,128	\$5,860	\$6,593	\$7,325	\$8,058	\$8,790	\$9,523	\$10,255
Weekly Co-payment	\$0	\$25	\$50	\$75	\$100	\$125	\$150	\$175	\$200
Monthly Co-payment Example	\$0.00	\$108.25	\$216.50	\$324.75	\$433.00	\$541.25	\$649.50	\$757.75	\$866.00

Cost to Proposal

	Change to Child Care Financial Assistance Program (CCFAP)	Increased Investment for Year	Cumulative Increase to SFY19 Base CCFAP Budget
Year 1: State Fiscal Year 2020	Increase benefits determined by income guidelines Preschool and School Rates increased to the 2014 Market Rates	\$5,800,000	\$5,800,000
Year 2: State Fiscal Year 2021	Preschool and School Rates increased to the 2015 Market Rates, and update Income Guidelines to the 2020 Federal Poverty Level.	\$2,100,000	\$7,900,000
Year 3: State Fiscal Year 2022	Proposed implementation of CCFAP Redesign: September 30, 2021	\$5,529,000	\$13,429,000
Year 4: State Fiscal Year 2023	Assumed that families currently using CCFAP will enroll additional children in regulated care, due to the no additional costs.	To Be Determined	
Year 5: State Fiscal Year 2024	Assumed that new families will enroll in the program.	To Be Determined	



Appendix A

Vermont Agency of Human Services Districts

Barre AHS District Data

Ages	Average Weekly Market Rates	Median (50th Percentile Part Time Weekly Market Rates	75th Percentile Weekly Market Rates	State Payment Rate for 1 Star Programs	Current Percentile of Market Rates that 1 Star Rate Payment Falls	State Payment Rate for 4 Star Programs	Current Percentile of Market Rates that 4 Star Rate Payment Falls	# of Programs with a Provider Rate Agreement (PRA) for this Age Group	# of Programs with no copayment at 100% CCFAP benefit based on Provider Rate Agreement (PRA)
Licensed Child Care									
Full Time - Infants	\$258.16	\$275.00	\$294.75	\$210.00	18.75	\$260.00	50.00	16	5
Full Time - Toddler	\$252.45	\$275.00	\$294.75	\$201.92	18.75	\$250.00	50.00	20	6
Full Time - Preschool	\$227.46	\$232.50	\$263.75	\$179.21	23.08	\$221.88	50.00	26	8
Full Time - School Age	\$213.94	\$210.00	\$250.00	\$166.33	31.82	\$205.94	40.91	22	6
Part Time - School Age	\$114.11	\$100.00	\$125.00	\$91.48	36.00	\$113.27	48.00	25	11
Registered Child Care Homes									
Full Time - Infants (under 24 months)	\$176.10	\$175.00	\$200.00	\$145.38	12.24	\$180.00	63.27	49	12
Full Time - Toddler	\$168.60	\$162.50	\$183.75	\$141.35	12.00	\$175.00	60.00	50	12
Full Time - Preschool	\$165.98	\$160.00	\$177.50	\$129.23	7.84	\$160.00	47.06	51	11
Full Time - School Age	\$153.40	\$150.00	\$172.50	\$121.15	18.00	\$150.00	36.00	50	11
Part Time - School Age	\$106.42	\$85.00	\$150.00	\$66.63	12.24	\$82.50	51.02	49	16

Data Notes:

- The Child Care Financial Assistance Program (CCFAP) pays a higher rate on behalf of families based on the number of stars the program has earned: 1 Star – 5% above the base rate; 2 Stars – 10% above the base rate; 3 Stars – 20% above the base rate; 4 Stars – 30% above the base rate; 5 Stars – 40% above the base rate. This can change the co-payment owed by the parent.
- Market Rate – the price of child care charged by child care programs to parents as reported by the programs to the Vermont Department for Children and Families, Child Development Division and collected in the Bright Futures Information System (BFIS).
- Licensed Child Care includes center based programs, licensed child care homes, preschool programs, Head Start programs, and privately and publicly operated afterschool programs.

Bennington AHS District Data									
Ages	Average Weekly Market Rates	Median (50th Percentile Part Time Weekly Market Rates	75th Percentile Weekly Market Rates	State Payment Rate for 1 Star Programs	Current Percentile of Market Rates that 1 Star Rate Payment Falls	State Payment Rate for 4 Star Programs	Current Percentile of Market Rates that 4 Star Rate Payment Falls	# of Programs with a Provider Rate Agreement (PRA) for this Age Group	# of Programs with no copayment at 100% CCFAP benefit based on Provider Reported Rate
Licensed Child Care									
Full Time - Infants	\$277.12	\$275.00	\$300.00	\$210.00	0.00	\$260.00	38.46	13	8
Full Time - Toddler	\$273.83	\$275.00	\$280.00	\$201.92	0.00	\$250.00	20.00	15	3
Full Time - Preschool	\$235.15	\$250.00	\$250.00	\$179.21	30.00	\$221.88	35.00	20	6
Full Time - School Age	\$237.00	\$232.50	\$246.88	\$166.33	20.00	\$205.94	20.00	10	1
Part Time - School Age	\$137.16	\$130.00	\$152.50	\$91.48	18.18	\$113.27	18.18	11	1
Registered Child Care Homes									
Full Time - Infants (under 24 months)	\$179.65	\$180.00	\$200.00	\$145.38	12.00	\$180.00	48.00	25	8
Full Time - Toddler	\$175.66	\$175.00	\$200.00	\$141.35	8.00	\$175.00	48.00	25	9
Full Time - Preschool	\$168.79	\$175.00	\$187.50	\$129.23	12.00	\$160.00	36.00	25	4
Full Time - School Age	\$166.90	\$165.00	\$187.50	\$121.15	12.00	\$150.00	16.00	25	4
Part Time - School Age	\$105.20	\$95.00	\$125.00	\$66.63	16.00	\$82.50	28.00	25	4

Data Notes:

- The Child Care Financial Assistance Program (CCFAP) pays a higher rate on behalf of families based on the number of stars the program has earned: 1 Star – 5% above the base rate; 2 Stars – 10% above the base rate; 3 Stars – 20% above the base rate; 4 Stars – 30% above the base rate; 5 Stars – 40% above the base rate. This can change the co-payment owed by the parent.
- Market Rate – the price of child care charged by child care programs to parents as reported by the programs to the Vermont Department for Children and Families, Child Development Division and collected in the Bright Futures Information System (BFIS).
- Licensed Child Care includes center based programs, licensed child care homes, preschool programs, Head Start programs, and privately and publicly operated afterschool programs.

Brattleboro AHS District Data									
Ages	Average Weekly Market Rates	Median (50th Percentile Part Time Weekly Market Rates	75th Percentile Weekly Market Rates	State Payment Rate for 1 Star Programs	Current Percentile of Market Rates that 1 Star Rate Payment Falls	State Payment Rate for 4 Star Programs	Current Percentile of Market Rates that 4 Star Rate Payment Falls	# of Programs with a Provider Rate Agreement (PRA) for this Age Group	# of Programs with no copayment at 100% CCFAP benefit based on Provider Rate Agreement (PRA)
Licensed Child Care									
Full Time - Infants	\$276.87	\$277.50	\$292.50	\$210.00	12.50	\$260.00	25.00	16	8
Full Time - Toddler	\$267.26	\$265.00	\$281.88	\$201.92	11.11	\$250.00	27.78	18	7
Full Time - Preschool	\$272.49	\$272.50	\$301.00	\$179.21	12.50	\$221.88	20.83	24	5
Full Time - School Age	\$200.97	\$175.00	\$228.75	\$166.33	53.33	\$205.94	66.67	15	8
Part Time - School Age	\$125.26	\$87.50	\$161.73	\$91.48	56.25	\$113.27	68.75	16	10
Registered Child Care Homes									
Full Time - Infants (under 24 months)	\$216.82	\$200.00	\$250.00	\$145.38	0.00	\$180.00	18.18	11	0
Full Time - Toddler	\$215.63	\$218.75	\$250.00	\$141.35	0.00	\$175.00	16.67	12	1
Full Time - Preschool	\$215.63	\$218.75	\$250.00	\$129.23	0.00	\$160.00	16.67	12	0
Full Time - School Age	\$210.63	\$218.75	\$250.00	\$121.15	0.00	\$150.00	8.33	12	0
Part Time - School Age	\$128.15	\$122.50	\$127.50	\$66.63	0.00	\$82.50	25.00	12	1

Data Notes:

- The Child Care Financial Assistance Program (CCFAP) pays a higher rate on behalf of families based on the number of stars the program has earned: 1 Star – 5% above the base rate; 2 Stars – 10% above the base rate; 3 Stars – 20% above the base rate; 4 Stars – 30% above the base rate; 5 Stars – 40% above the base rate. This can change the co-payment owed by the parent.
- Market Rate – the price of child care charged by child care programs to parents as reported by the programs to the Vermont Department for Children and Families, Child Development Division and collected in the Bright Futures Information System (BFIS).
- Licensed Child Care includes center based programs, licensed child care homes, preschool programs, Head Start programs, and privately and publicly operated afterschool programs.

Burlington AHS District Data									
Ages	Average Weekly Market Rates	Median (50th Percentile Part Time Weekly Market Rates	75th Percentile Weekly Market Rates	State Payment Rate for 1 Star Programs	Current Percentile of Market Rates that 1 Star Rate Payment Falls	State Payment Rate for 4 Star Programs	Current Percentile of Market Rates that 4 Star Rate Payment Falls	# of Programs with a Provider Rate Agreement (PRA) for this Age Group	# of Programs with no copayment at 100% CCFAP benefit based on Provider Rate Agreement (PRA)
Licensed Child Care									
Full Time - Infants	\$286.28	\$275.00	\$300.00	\$210.00	7.27	\$260.00	32.73	55	10
Full Time - Toddler	\$285.85	\$260.00	\$310.00	\$201.92	6.56	\$250.00	27.87	61	12
Full Time - Preschool	\$285.07	\$263.88	\$335.00	\$179.21	5.19	\$221.88	23.38	77	10
Full Time - School Age	\$231.78	\$220.00	\$273.75	\$166.33	14.52	\$205.94	29.03	62	22
Part Time - School Age	\$130.09	\$100.00	\$167.50	\$91.48	32.86	113.27	57.14	70	38
Registered Child Care Homes									
Full Time - Infants (under 24 months)	\$208.44	\$200.00	\$225.00	\$145.38	4.17	\$180.00	18.75	48	1
Full Time - Toddler	\$200.51	\$200.00	\$215.00	\$141.35	6.12	\$175.00	12.24	49	3
Full Time - Preschool	\$197.60	\$200.00	\$215.00	\$129.23	0.00	\$160.00	12.00	50	1
Full Time - School Age	\$180.51	\$185.00	\$200.00	\$121.15	8.16	\$150.00	18.37	49	18
Part Time - School Age	\$124.08	\$125.00	\$150.00	\$66.63	6.12	\$82.50	20.41	49	7

Data Notes:

- The Child Care Financial Assistance Program (CCFAP) pays a higher rate on behalf of families based on the number of stars the program has earned: 1 Star – 5% above the base rate; 2 Stars – 10% above the base rate; 3 Stars – 20% above the base rate; 4 Stars – 30% above the base rate; 5 Stars – 40% above the base rate. This can change the co-payment owed by the parent.
- Market Rate – the price of child care charged by child care programs to parents as reported by the programs to the Vermont Department for Children and Families, Child Development Division and collected in the Bright Futures Information System (BFIS).
- Licensed Child Care includes center based programs, licensed child care homes, preschool programs, Head Start programs, and privately and publicly operated afterschool programs.

Hartford AHS District Data									
Ages	Average Weekly Market Rates	Median (50th Percentile Part Time Weekly Market Rates	75th Percentile Weekly Market Rates	State Payment Rate for 1 Star Programs	Current Percentile of Market Rates that 1 Star Rate Payment Falls	State Payment Rate for 4 Star Programs	Current Percentile of Market Rates that 4 Star Rate Payment Falls	# of Programs with a Provider Rate Agreement (PRA) for this Age Group	# of Programs with no copayment at 100% CCFAP benefit based on Provider Rate Agreement (PRA)
Licensed Child Care									
Full Time - Infants	\$263.80	\$250.00	\$290.00	\$210.00	0.00	\$260.00	53.33	15	9
Full Time - Toddler	\$251.47	\$245.00	\$273.00	\$201.92	0.00	\$250.00	52.94	17	10
Full Time - Preschool	\$239.40	\$220.00	\$250.00	\$179.21	9.52	\$221.88	57.14	21	11
Full Time - School Age	\$174.52	\$200.00	\$215.25	\$166.33	50.00	\$205.94	50.00	12	6
Part Time - School Age	\$99.09	\$100.00	\$100.00	\$91.48	41.67	\$113.27	50.00	24	19
Registered Child Care Homes									
Full Time - Infants (under 24 months)	\$220.50	\$195.00	\$217.50	\$145.38	13.33	\$180.00	33.33	15	3
Full Time - Toddler	\$210.17	\$185.00	\$200.00	\$141.35	13.33	\$175.00	33.33	15	5
Full Time - Preschool	\$208.83	\$185.00	\$195.00	\$129.23	0.00	\$160.00	20.00	15	1
Full Time - School Age	\$205.89	\$175.00	\$185.00	\$121.15	0.00	\$150.00	14.29	14	1
Part Time - School Age	\$122.04	\$110.50	\$145.00	\$66.63	14.29	\$82.50	42.86	14	5

Data Notes:

- The Child Care Financial Assistance Program (CCFAP) pays a higher rate on behalf of families based on the number of stars the program has earned: 1 Star – 5% above the base rate; 2 Stars – 10% above the base rate; 3 Stars – 20% above the base rate; 4 Stars – 30% above the base rate; 5 Stars – 40% above the base rate. This can change the co-payment owed by the parent.
- Market Rate – the price of child care charged by child care programs to parents as reported by the programs to the Vermont Department for Children and Families, Child Development Division and collected in the Bright Futures Information System (BFIS).
- Licensed Child Care includes center based programs, licensed child care homes, preschool programs, Head Start programs, and privately and publicly operated afterschool programs.

Middlebury AHS District Data									
Ages	Average Weekly Market Rates	Median (50th Percentile Part Time Weekly Market Rates	75th Percentile Weekly Market Rates	State Payment Rate for 1 Star Programs	Current Percentile of Market Rates that 1 Star Rate Payment Falls	State Payment Rate for 4 Star Programs	Current Percentile of Market Rates that 4 Star Rate Payment Falls	# of Programs with a Provider Rate Agreement (PRA) for this Age Group	# of Programs with no copayment at 100% CCFAP benefit based on Provider Rate Agreement (PRA)
Licensed Child Care									
Full Time - Infants	\$276.45	\$265.00	\$288.52	\$210.00	0.00	\$260.00	44.44	9	4
Full Time - Toddler	\$272.18	\$255.88	\$270.75	\$201.92	0.00	\$250.00	40.00	10	4
Full Time - Preschool	\$255.07	\$234.50	\$281.40	\$179.21	10.00	\$221.88	45.00	20	8
Full Time - School Age	\$181.67	\$180.00	\$200.00	\$166.33	21.05	\$205.94	78.95	19	14
Part Time - School Age	\$83.21	\$80.00	\$80.00	\$91.48	66.67	\$113.27	95.24	21	18
Registered Child Care Homes									
Full Time - Infants (under 24 months)	\$179.67	\$175.00	\$196.25	\$145.38	0.00	\$180.00	66.67	24	4
Full Time - Toddler	\$173.00	\$170.00	\$175.00	\$141.35	8.33	\$175.00	62.50	24	7
Full Time - Preschool	\$176.75	\$170.00	\$181.25	\$129.23	0.00	\$160.00	12.50	24	1
Full Time - School Age	\$168.00	\$170.00	\$175.00	\$121.15	12.50	\$150.00	16.67	24	2
Part Time - School Age	\$107.29	\$102.50	\$136.50	\$66.63	12.50	\$82.50	33.33	24	5

Data Notes:

- The Child Care Financial Assistance Program (CCFAP) pays a higher rate on behalf of families based on the number of stars the program has earned: 1 Star – 5% above the base rate; 2 Stars – 10% above the base rate; 3 Stars – 20% above the base rate; 4 Stars – 30% above the base rate; 5 Stars – 40% above the base rate. This can change the co-payment owed by the parent.
- Market Rate – the price of child care charged by child care programs to parents as reported by the programs to the Vermont Department for Children and Families, Child Development Division and collected in the Bright Futures Information System (BFIS).
- Licensed Child Care includes center based programs, licensed child care homes, preschool programs, Head Start programs, and privately and publicly operated afterschool programs.

Morrisville AHS District Data									
Ages	Average Weekly Market Rates	Median (50th Percentile Part Time Weekly Market Rates	75th Percentile Weekly Market Rates	State Payment Rate for 1 Star Programs	Current Percentile of Market Rates that 1 Star Rate Payment Falls	State Payment Rate for 4 Star Programs	Current Percentile of Market Rates that 4 Star Rate Payment Falls	# of Programs with a Provider Rate Agreement (PRA)for this Age Group	# of Programs with no copayment at 100% CCFAP benefit based on Provider Rate Agreement (PRA)
Licensed Child Care									
Full Time - Infants	\$267.00	\$260.00	\$300.00	\$210.00	20.00	\$260.00	50.00	10	5
Full Time - Toddler	\$270.90	\$255.00	\$275.00	\$201.92	15.38	\$250.00	30.77	13	5
Full Time - Preschool	\$271.40	\$252.50	\$280.00	\$179.21	10.00	\$221.88	20.00	20	5
Full Time - School Age	\$223.33	\$190.00	\$260.00	\$166.33	44.44	\$205.94	66.67	9	5
Part Time - School Age	\$111.32	\$87.50	\$110.00	\$91.48	70.00	\$113.27	80.00	10	7
Registered Child Care Homes									
Full Time - Infants (under 24 months)	\$174.66	\$170.00	\$191.88	\$145.38	9.09	\$180.00	59.09	22	10
Full Time - Toddler	\$166.30	\$150.00	\$187.50	\$141.35	8.70	\$175.00	69.57	23	10
Full Time - Preschool	\$161.96	\$150.00	\$180.00	\$129.23	0.00	\$160.00	60.87	23	3
Full Time - School Age	\$145.87	\$150.00	\$157.50	\$121.15	26.09	\$150.00	47.83	23	8
Part Time - School Age	\$99.13	\$90.00	\$105.00	\$66.63	8.70	\$82.50	43.48	23	6

Data Notes:

- The Child Care Financial Assistance Program (CCFAP) pays a higher rate on behalf of families based on the number of stars the program has earned: 1 Star – 5% above the base rate; 2 Stars – 10% above the base rate; 3 Stars – 20% above the base rate; 4 Stars – 30% above the base rate; 5 Stars – 40% above the base rate. This can change the co-payment owed by the parent.
- Market Rate – the price of child care charged by child care programs to parents as reported by the programs to the Vermont Department for Children and Families, Child Development Division and collected in the Bright Futures Information System (BFIS).
- Licensed Child Care includes center based programs, licensed child care homes, preschool programs, Head Start programs, and privately and publicly operated afterschool programs.

Newport AHS District Data									
Ages	Average Weekly Market Rates	Median (50th Percentile Part Time Weekly Market Rates	75th Percentile Weekly Market Rates	State Payment Rate for 1 Star Programs	Current Percentile of Market Rates that 1 Star Rate Payment Falls	State Payment Rate for 4 Star Programs	Current Percentile of Market Rates that 4 Star Rate Payment Falls	# of Programs with a Provider Rate Agreement (PRA)for this Age Group	# of Programs with no copayment at 100% CCFAP benefit based on Provider Rate Agreement (PRA)
Licensed Child Care									
Full Time - Infants	\$250.96	\$250.39	\$277.50	\$210.00	33.33	\$260.00	66.67	6	3
Full Time - Toddler	\$247.99	\$247.50	\$270.00	\$201.92	33.33	\$250.00	66.67	6	3
Full Time - Preschool	\$203.38	\$186.88	\$215.47	\$179.21	40.00	\$221.88	60.00	10	7
Full Time - School Age	\$177.73	\$172.50	\$193.75	\$166.33	50.00	\$205.94	100.00	6	6
Part Time - School Age	\$111.74	\$105.00	\$123.75	\$91.48	66.67	\$113.27	66.67	6	3
Registered Child Care Homes									
Full Time - Infants (under 24 months)	\$177.94	\$175.00	\$200.00	\$145.38	11.11	\$180.00	58.33	36	11
Full Time - Toddler	\$169.41	\$175.00	\$181.25	\$141.35	19.44	\$175.00	47.22	36	14
Full Time - Preschool	\$161.64	\$162.50	\$175.00	\$129.23	11.11	\$160.00	50.00	36	14
Full Time - School Age	\$156.08	\$160.00	\$175.00	\$121.15	11.11	\$150.00	30.56	36	14
Part Time - School Age	\$92.46	\$90.79	\$100.00	\$66.63	8.33	\$82.50	38.89	36	12

Data Notes:

- The Child Care Financial Assistance Program (CCFAP) pays a higher rate on behalf of families based on the number of stars the program has earned: 1 Star – 5% above the base rate; 2 Stars – 10% above the base rate; 3 Stars – 20% above the base rate; 4 Stars – 30% above the base rate; 5 Stars – 40% above the base rate. This can change the co-payment owed by the parent.
- Market Rate – the price of child care charged by child care programs to parents as reported by the programs to the Vermont Department for Children and Families, Child Development Division and collected in the Bright Futures Information System (BFIS).
- Licensed Child Care includes center based programs, licensed child care homes, preschool programs, Head Start programs, and privately and publicly operated afterschool programs.

Rutland AHS District Data									
Ages	Average Weekly Market Rates	Median (50th Percentile Part Time Weekly Market Rates	75th Percentile Weekly Market Rates	State Payment Rate for 1 Star Programs	Current Percentile of Market Rates that 1 Star Rate Payment Falls	State Payment Rate for 4 Star Programs	Current Percentile of Market Rates that 4 Star Rate Payment Falls	# of Programs with a Provider Rate Agreement (PRA) for this Age Group	# of Programs with no copayment at 100% CCFAP benefit based on Provider Rate Agreement (PRA)
Licensed Child Care									
Full Time - Infants	\$234.63	\$227.50	\$250.00	\$210.00	25.00	\$260.00	81.25	16	12
Full Time - Toddler	\$219.94	\$212.50	\$250.00	\$201.92	43.75	\$250.00	75.00	16	12
Full Time - Preschool	\$188.89	\$183.44	\$202.25	\$179.21	37.50	\$221.88	87.50	24	18
Full Time - School Age	\$171.13	\$165.00	\$182.50	\$166.33	51.72	\$205.94	86.21	29	20
Part Time - School Age	\$103.42	\$81.25	\$120.00	\$91.48	66.67	\$113.27	75.76	33	24
Registered Child Care Homes									
Full Time - Infants (under 24 months)	\$170.07	\$165.00	\$196.25	\$145.38	14.29	\$180.00	65.71	35	14
Full Time - Toddler	\$163.68	\$162.50	\$175.00	\$141.35	16.67	\$175.00	63.89	36	10
Full Time - Preschool	\$161.32	\$160.00	\$175.00	\$129.23	8.33	\$160.00	44.44	36	6
Full Time - School Age	\$147.57	\$150.00	\$167.50	\$121.15	19.44	\$150.00	38.89	36	9
Part Time - School Age	\$96.84	\$100.00	\$110.63	\$66.63	16.67	\$82.50	33.33	36	8

Data Notes:

- The Child Care Financial Assistance Program (CCFAP) pays a higher rate on behalf of families based on the number of stars the program has earned: 1 Star – 5% above the base rate; 2 Stars – 10% above the base rate; 3 Stars – 20% above the base rate; 4 Stars – 30% above the base rate; 5 Stars – 40% above the base rate. This can change the co-payment owed by the parent.
- Market Rate – the price of child care charged by child care programs to parents as reported by the programs to the Vermont Department for Children and Families, Child Development Division and collected in the Bright Futures Information System (BFIS).
- Licensed Child Care includes center based programs, licensed child care homes, preschool programs, Head Start programs, and privately and publicly operated afterschool programs.

Springfield AHS District Data									
Ages	Average Weekly Market Rates	Median (50th Percentile Part Time Weekly Market Rates	75th Percentile Weekly Market Rates	State Payment Rate for 1 Star Programs	Current Percentile of Market Rates that 1 Star Rate Payment Falls	State Payment Rate for 4 Star Programs	Current Percentile of Market Rates that 4 Star Rate Payment Falls	# of Programs with a Provider Rate Agreement (PRA) for this Age Group	# of Programs with no copayment at 100% CCFAP benefit based on Provider Rate Agreement (PRA)
Licensed Child Care									
Full Time - Infants	\$270.25	\$230.00	\$250.00	\$210.00	40.00	\$260.00	80.00	10	9
Full Time - Toddler	\$264.14	\$230.00	\$249.51	\$201.92	27.27	\$250.00	81.82	11	9
Full Time - Preschool	\$243.96	\$210.00	\$248.75	\$179.21	13.33	\$221.88	73.33	15	9
Full Time - School Age	\$180.05	\$187.50	\$200.00	\$166.33	45.45	\$205.94	81.82	11	8
Part Time - School Age	\$115.49	\$100.00	\$157.20	\$91.48	41.67	\$113.27	75.00	12	7
Registered Child Care Homes									
Full Time - Infants (under 24 months)	\$192.50	\$190.00	\$200.00	\$145.38	10.00	\$180.00	30.00	20	7
Full Time - Toddler	\$188.50	\$182.50	\$200.00	\$141.35	10.00	\$175.00	30.00	20	6
Full Time - Preschool	\$185.48	\$185.00	\$200.00	\$129.23	14.29	\$160.00	19.05	21	2
Full Time - School Age	\$168.10	\$175.00	\$200.00	\$121.15	14.29	\$150.00	33.33	21	8
Part Time - School Age	\$115.38	\$105.00	\$150.00	\$66.63	9.52	\$82.50	19.05	21	6

Data Notes:

- The Child Care Financial Assistance Program (CCFAP) pays a higher rate on behalf of families based on the number of stars the program has earned: 1 Star – 5% above the base rate; 2 Stars – 10% above the base rate; 3 Stars – 20% above the base rate; 4 Stars – 30% above the base rate; 5 Stars – 40% above the base rate. This can change the co-payment owed by the parent.
- Market Rate – the price of child care charged by child care programs to parents as reported by the programs to the Vermont Department for Children and Families, Child Development Division and collected in the Bright Futures Information System (BFIS).
- Licensed Child Care includes center based programs, licensed child care homes, preschool programs, Head Start programs, and privately and publicly operated afterschool programs.

St. Albans AHS District Data									
Ages	Average Weekly Market Rates	Median (50th Percentile Part Time Weekly Market Rates	75th Percentile Weekly Market Rates	State Payment Rate for 1 Star Programs	Current Percentile of Market Rates that 1 Star Rate Payment Falls	State Payment Rate for 4 Star Programs	Current Percentile of Market Rates that 4 Star Rate Payment Falls	# of Programs with a Provider Rate Agreement (PRA)for this Age Group	# of Programs with no copayment at 100% CCFAP benefit based on Provider Rate Agreement (PRA)
Licensed Child Care									
Full Time - Infants	\$239.50	\$242.00	\$253.75	\$210.00	20.00	\$260.00	90.00	10	8
Full Time - Toddler	\$227.00	\$237.00	\$240.00	\$201.92	40.00	\$250.00	80.00	10	8
Full Time - Preschool	\$199.28	\$205.00	\$223.00	\$179.21	33.33	\$221.88	80.00	15	11
Full Time - School Age	\$195.83	\$205.00	\$220.50	\$166.33	33.33	\$205.94	60.00	15	6
Part Time - School Age	\$114.10	\$99.50	\$131.25	\$91.48	31.25	\$113.27	62.50	16	9
Registered Child Care Homes									
Full Time - Infants (under 24 months)	\$165.36	\$163.75	\$175.00	\$145.38	22.58	\$180.00	77.42	62	36
Full Time - Toddler	\$156.85	\$150.00	\$165.00	\$141.35	19.35	\$175.00	83.87	62	40
Full Time - Preschool	\$153.79	\$150.00	\$160.00	\$129.23	3.23	\$160.00	67.74	62	23
Full Time - School Age	\$153.79	\$150.00	\$160.00	\$121.15	8.20	\$150.00	55.74	61	23
Part Time - School Age	\$89.40	\$85.00	\$100.00	\$66.63	8.33	\$82.50	41.67	60	17

Data Notes:

- The Child Care Financial Assistance Program (CCFAP) pays a higher rate on behalf of families based on the number of stars the program has earned: 1 Star – 5% above the base rate; 2 Stars – 10% above the base rate; 3 Stars – 20% above the base rate; 4 Stars – 30% above the base rate; 5 Stars – 40% above the base rate. This can change the co-payment owed by the parent.
- Market Rate – the price of child care charged by child care programs to parents as reported by the programs to the Vermont Department for Children and Families, Child Development Division and collected in the Bright Futures Information System (BFIS).
- Licensed Child Care includes center based programs, licensed child care homes, preschool programs, Head Start programs, and privately and publicly operated afterschool programs.

St. Johnsbury AHS District Data									
Ages	Average Weekly Market Rates	Median (50th Percentile Part Time Weekly Market Rates	75th Percentile Weekly Market Rates	State Payment Rate for 1 Star Programs	Current Percentile of Market Rates that 1 Star Rate Payment Falls	State Payment Rate for 4 Star Programs	Current Percentile of Market Rates that 4 Star Rate Payment Falls	# of Programs with a Provider Rate Agreement (PRA) for this Age Group	# of Programs with no copayment at 100% CCFAP benefit based on Provider Rate Agreement (PRA)
Licensed Child Care									
Full Time - Infants	\$239.02	\$264.62	\$277.75	\$210.00	40.00	\$260.00	50.00	10	9
Full Time - Toddler	\$232.03	\$255.04	\$267.17	\$201.92	40.00	\$250.00	50.00	10	7
Full Time - Preschool	\$209.76	\$193.44	\$231.54	\$179.21	35.00	\$221.88	65.00	20	15
Full Time - School Age	\$181.87	\$175.00	\$205.50	\$166.33	33.33	\$205.94	73.33	15	11
Part Time - School Age	\$102.98	\$114.23	\$120.25	\$91.48	37.50	\$113.27	56.25	16	9
Registered Child Care Homes									
Full Time - Infants (under 24 months)	\$161.39	\$150.00	\$173.75	\$145.38	23.08	\$180.00	84.62	26	16
Full Time - Toddler	\$154.50	\$150.00	\$161.50	\$141.35	30.77	\$175.00	88.46	26	17
Full Time - Preschool	\$145.85	\$142.50	\$150.00	\$129.23	15.38	\$160.00	88.46	26	13
Full Time - School Age	\$136.64	\$135.00	\$150.00	\$121.15	19.23	\$150.00	69.23	26	12
Part Time - School Age	\$81.76	\$75.00	\$80.00	\$66.63	34.62	\$82.50	76.92	26	14

Data Notes:

- The Child Care Financial Assistance Program (CCFAP) pays a higher rate on behalf of families based on the number of stars the program has earned: 1 Star – 5% above the base rate; 2 Stars – 10% above the base rate; 3 Stars – 20% above the base rate; 4 Stars – 30% above the base rate; 5 Stars – 40% above the base rate. This can change the co-payment owed by the parent.
- Market Rate – the price of child care charged by child care programs to parents as reported by the programs to the Vermont Department for Children and Families, Child Development Division and collected in the Bright Futures Information System (BFIS).
- Licensed Child Care includes center based programs, licensed child care homes, preschool programs, Head Start programs, and privately and publicly operated afterschool programs.



Appendix B:

Vermont Counties

Addison County Data

Ages	Average Weekly Market Rates	Median (50th Percentile Part Time Weekly Market Rates	75th Percentile Weekly Market Rates	State Payment Rate for 1 Star Programs	Current Percentile of Market Rates that 1 Star Rate Payment Falls	State Payment Rate for 4 Star Programs	Current Percentile of Market Rates that 4 Star Rate Payment Falls	# of Programs with a Provider Rate Agreement (PRA) for this Age Group	# of Programs with no copayment at 100% CCFAP benefit based on Provider Rate Agreement (PRA)
Licensed Child Care									
Full Time - Infants	\$276.45	\$265.00	\$288.52	\$210.00	0.00	\$260.00	44.44	9	4
Full Time - Toddler	\$272.18	\$255.88	\$270.75	\$201.92	0.00	\$250.00	40.00	10	4
Full Time - Preschool	\$255.07	\$234.50	\$281.40	\$179.21	10.00	\$221.88	45.00	20	8
Full Time - School Age	\$181.67	\$180.00	\$200.00	\$166.33	21.05	\$205.94	78.95	19	14
Part Time - School Age	\$83.21	\$80.00	\$80.00	\$91.48	66.67	\$113.27	95.24	21	18
Registered Child Care Homes									
Full Time - Infants (under 24 months)	\$179.67	\$175.00	\$196.25	\$145.38	0.00	\$180.00	66.67	24	4
Full Time - Toddler	\$173.00	\$170.00	\$175.00	\$141.35	8.33	\$175.00	62.50	24	7
Full Time - Preschool	\$176.75	\$170.00	\$181.25	\$129.23	0.00	\$160.00	12.50	24	1
Full Time - School Age	\$168.00	\$170.00	\$175.00	\$121.15	12.50	\$150.00	16.67	24	2
Part Time - School Age	\$107.29	\$102.50	\$136.50	\$66.63	12.50	\$82.50	33.33	24	5

Data Notes:

- The Child Care Financial Assistance Program (CCFAP) pays a higher rate on behalf of families based on the number of stars the program has earned: 1 Star – 5% above the base rate; 2 Stars – 10% above the base rate; 3 Stars – 20% above the base rate; 4 Stars – 30% above the base rate; 5 Stars – 40% above the base rate. This can change the co-payment owed by the parent.
- Market Rate – the price of child care charged by child care programs to parents as reported by the programs to the Vermont Department for Children and Families, Child Development Division and collected in the Bright Futures Information System (BFIS).
- Licensed Child Care includes center based programs, licensed child care homes, preschool programs, Head Start programs, and privately and publicly operated afterschool programs.

Bennington County Data

Ages	Average Weekly Market Rates	Median (50th Percentile Part Time Weekly Market Rates	75th Percentile Weekly Market Rates	State Payment Rate for 1 Star Programs	Current Percentile of Market Rates that 1 Star Rate Payment Falls	State Payment Rate for 4 Star Programs	Current Percentile of Market Rates that 4 Star Rate Payment Falls	# of Programs with a Provider Rate Agreement (PRA) for this Age Group	# of Programs with no copayment at 100% CCFAP benefit based on Provider Reported Rate
Licensed Child Care									
Full Time - Infants	\$277.12	\$275.00	\$300.00	\$210.00	0.00	\$260.00	38.46	13	8
Full Time - Toddler	\$273.83	\$275.00	\$280.00	\$201.92	0.00	\$250.00	20.00	15	3
Full Time - Preschool	\$235.15	\$250.00	\$250.00	\$179.21	30.00	\$221.88	35.00	20	6
Full Time - School Age	\$237.00	\$232.50	\$246.88	\$166.33	20.00	\$205.94	20.00	10	1
Part Time - School Age	\$137.16	\$130.00	\$152.50	\$91.48	18.18	\$113.27	18.18	11	1
Registered Child Care Homes									
Full Time - Infants (under 24 months)	\$179.65	\$180.00	\$200.00	\$145.38	12.00	\$180.00	48.00	25	8
Full Time - Toddler	\$175.66	\$175.00	\$200.00	\$141.35	8.00	\$175.00	48.00	25	9
Full Time - Preschool	\$168.79	\$175.00	\$187.50	\$129.23	12.00	\$160.00	36.00	25	4
Full Time - School Age	\$166.90	\$165.00	\$187.50	\$121.15	12.00	\$150.00	16.00	25	4
Part Time - School Age	\$105.20	\$95.00	\$125.00	\$66.63	16.00	\$82.50	28.00	25	4

Data Notes:

- The Child Care Financial Assistance Program (CCFAP) pays a higher rate on behalf of families based on the number of stars the program has earned: 1 Star – 5% above the base rate; 2 Stars – 10% above the base rate; 3 Stars – 20% above the base rate; 4 Stars – 30% above the base rate; 5 Stars – 40% above the base rate. This can change the co-payment owed by the parent.
- Market Rate – the price of child care charged by child care programs to parents as reported by the programs to the Vermont Department for Children and Families, Child Development Division and collected in the Bright Futures Information System (BFIS).
- Licensed Child Care includes center based programs, licensed child care homes, preschool programs, Head Start programs, and privately and publicly operated afterschool programs.

Caledonia County Data

Ages	Average Weekly Market Rates	Median (50th Percentile Part Time Weekly Market Rates	75th Percentile Weekly Market Rates	State Payment Rate for 1 Star Programs	Current Percentile of Market Rates that 1 Star Rate Payment Falls	State Payment Rate for 4 Star Programs	Current Percentile of Market Rates that 4 Star Rate Payment Falls	# of Programs with a Provider Rate Agreement (PRA)for this Age Group	# of Programs with no copayment at 100% CCFAP benefit based on Provider Reported Rate
Licensed Child Care									
Full Time - Infants	\$245.52	\$264.62	\$277.75	\$210.00	30.00	\$260.00	50.00	10	9
Full Time - Toddler	\$239.03	\$255.04	\$267.17	\$201.92	30.00	\$250.00	50.00	10	6
Full Time - Preschool	\$213.69	\$200.00	\$233.27	\$179.21	31.58	\$221.88	63.16	19	14
Full Time - School Age	\$184.08	\$181.27	\$211.00	\$166.33	38.46	\$205.94	69.23	13	11
Part Time - School Age	\$113.66	\$118.46	\$121.00	\$91.48	23.08	\$113.27	46.15	13	8
Registered Child Care Homes									
Full Time - Infants (under 24 months)	\$163.71	\$150.00	\$175.00	\$145.38	17.86	\$180.00	85.71	28	16
Full Time - Toddler	\$156.86	\$150.00	\$162.75	\$141.35	25.00	\$175.00	89.29	28	16
Full Time - Preschool	\$149.72	\$150.00	\$150.00	\$129.23	10.71	\$160.00	82.14	28	13
Full Time - School Age	\$135.63	\$135.00	\$150.00	\$121.15	25.00	\$150.00	67.86	28	12
Part Time - School Age	\$83.95	\$75.00	\$92.50	\$66.63	25.00	\$82.50	67.86	28	12

Data Notes:

- The Child Care Financial Assistance Program (CCFAP) pays a higher rate on behalf of families based on the number of stars the program has earned: 1 Star – 5% above the base rate; 2 Stars – 10% above the base rate; 3 Stars – 20% above the base rate; 4 Stars – 30% above the base rate; 5 Stars – 40% above the base rate. This can change the co-payment owed by the parent.
- Market Rate – the price of child care charged by child care programs to parents as reported by the programs to the Vermont Department for Children and Families, Child Development Division and collected in the Bright Futures Information System (BFIS).
- Licensed Child Care includes center based programs, licensed child care homes, preschool programs, Head Start programs, and privately and publicly operated afterschool programs.

Chittenden County Data

Ages	Average Weekly Market Rates	Median (50th Percentile Part Time Weekly Market Rates	75th Percentile Weekly Market Rates	State Payment Rate for 1 Star Programs	Current Percentile of Market Rates that 1 Star Rate Payment Falls	State Payment Rate for 4 Star Programs	Current Percentile of Market Rates that 4 Star Rate Payment Falls	# of Programs with a Provider Rate Agreement (PRA) for this Age Group	# of Programs with no copayment at 100% CCFAP benefit based on Provider Rate Agreement (PRA)
Licensed Child Care									
Full Time - Infants	\$286.28	\$275.00	\$300.00	\$210.00	7.27	\$260.00	32.73	55	10
Full Time - Toddler	\$285.85	\$260.00	\$310.00	\$201.92	6.56	\$250.00	27.87	61	12
Full Time - Preschool	\$285.07	\$263.88	\$335.00	\$179.21	5.19	\$221.88	23.38	77	10
Full Time - School Age	\$231.78	\$220.00	\$273.75	\$166.33	14.52	\$205.94	29.03	62	22
Part Time - School Age	\$130.09	\$100.00	\$167.50	\$91.48	32.86	\$113.27	57.14	70	38
Registered Child Care Homes									
Full Time - Infants (under 24 months)	\$208.44	\$200.00	\$225.00	\$145.38	4.17	\$180.00	18.75	48	1
Full Time - Toddler	\$200.51	\$200.00	\$215.00	\$141.35	6.12	\$175.00	12.24	49	3
Full Time - Preschool	\$197.60	\$200.00	\$215.00	\$129.23	0.00	\$160.00	12.00	50	1
Full Time - School Age	\$180.51	\$185.00	\$200.00	\$121.15	8.16	\$150.00	18.37	49	18
Part Time - School Age	\$124.08	\$125.00	\$150.00	\$66.63	6.12	\$82.50	20.41	49	7

Data Notes:

- The Child Care Financial Assistance Program (CCFAP) pays a higher rate on behalf of families based on the number of stars the program has earned: 1 Star – 5% above the base rate; 2 Stars – 10% above the base rate; 3 Stars – 20% above the base rate; 4 Stars – 30% above the base rate; 5 Stars – 40% above the base rate. This can change the co-payment owed by the parent.
- Market Rate – the price of child care charged by child care programs to parents as reported by the programs to the Vermont Department for Children and Families, Child Development Division and collected in the Bright Futures Information System (BFIS).
- Licensed Child Care includes center based programs, licensed child care homes, preschool programs, Head Start programs, and privately and publicly operated afterschool programs.

Essex County Data									
Ages	Average Weekly Market Rates	Median (50th Percentile Part Time Weekly Market Rates	75th Percentile Weekly Market Rates	State Payment Rate for 1 Star Programs	Current Percentile of Market Rates that 1 Star Rate Payment Falls	State Payment Rate for 4 Star Programs	Current Percentile of Market Rates that 4 Star Rate Payment Falls	# of Programs with a Provider Rate Agreement (PRA) for this Age Group	# of Programs with no copayment at 100% CCFAP benefit based on Provider Rate Agreement (PRA)
Licensed Child Care									
Full Time - Infants	Too few child care programs that serve children in this category to provide for accurate analysis.								
Full Time - Toddler	Too few child care programs that serve children in this category to provide for accurate analysis.								
Full Time - Preschool	Too few child care programs that serve children in this category to provide for accurate analysis.								
Full Time - School Age	Too few child care programs that serve children in this category to provide for accurate analysis.								
Part Time - School Age	Too few child care programs that serve children in this category to provide for accurate analysis.								
Registered Child Care Homes									
Full Time - Infants (under 24 months)	Too few child care programs that serve children in this category to provide for accurate analysis.								
Full Time - Toddler	Too few child care programs that serve children in this category to provide for accurate analysis.								
Full Time - Preschool	Too few child care programs that serve children in this category to provide for accurate analysis.								
Full Time - School Age	Too few child care programs that serve children in this category to provide for accurate analysis.								
Part Time - School Age	Too few child care programs that serve children in this category to provide for accurate analysis.								

Data Notes:

- The Child Care Financial Assistance Program (CCFAP) pays a higher rate on behalf of families based on the number of stars the program has earned: 1 Star – 5% above the base rate; 2 Stars – 10% above the base rate; 3 Stars – 20% above the base rate; 4 Stars – 30% above the base rate; 5 Stars – 40% above the base rate. This can change the co-payment owed by the parent.
- Market Rate – the price of child care charged by child care programs to parents as reported by the programs to the Vermont Department for Children and Families, Child Development Division and collected in the Bright Futures Information System (BFIS).
- Licensed Child Care includes center based programs, licensed child care homes, preschool programs, Head Start programs, and privately and publicly operated afterschool programs.

Franklin County Data

Ages	Average Weekly Market Rates	Median (50th Percentile Part Time Weekly Market Rates	75th Percentile Weekly Market Rates	State Payment Rate for 1 Star Programs	Current Percentile of Market Rates that 1 Star Rate Payment Falls	State Payment Rate for 4 Star Programs	Current Percentile of Market Rates that 4 Star Rate Payment Falls	# of Programs with a Provider Rate Agreement (PRA) for this Age Group	# of Programs with no copayment at 100% CCFAP benefit based on Provider Rate Agreement (PRA)
Licensed Child Care									
Full Time - Infants	\$241.56	\$245.00	\$255.00	\$210.00	22.22	\$260.00	88.89	9	7
Full Time - Toddler	\$227.67	\$239.00	\$240.00	\$201.92	44.44	\$250.00	77.78	9	7
Full Time - Preschool	\$202.35	\$202.50	\$225.00	\$179.21	33.33	\$221.88	75.00	12	9
Full Time - School Age	\$195.00	\$200.00	\$220.00	\$166.33	40.00	\$205.94	70.00	10	7
Part Time - School Age	\$115.82	\$100.00	\$137.50	\$91.48	27.27	\$113.27	63.64	11	6
Registered Child Care Homes									
Full Time - Infants (under 24 months)	\$166.40	\$165.00	\$177.50	\$145.38	20.34	\$180.00	76.27	59	33
Full Time - Toddler	\$157.88	\$150.00	\$165.00	\$141.35	16.95	\$175.00	83.05	59	37
Full Time - Preschool	\$154.66	\$150.00	\$162.50	\$129.23	3.39	\$160.00	66.10	59	23
Full Time - School Age	\$145.47	\$145.00	\$160.00	\$121.15	8.62	\$150.00	53.45	58	22
Part Time - School Age	\$87.79	\$85.00	\$100.00	\$66.63	8.77	\$82.50	43.86	57	17

Data Notes:

- The Child Care Financial Assistance Program (CCFAP) pays a higher rate on behalf of families based on the number of stars the program has earned: 1 Star – 5% above the base rate; 2 Stars – 10% above the base rate; 3 Stars – 20% above the base rate; 4 Stars – 30% above the base rate; 5 Stars – 40% above the base rate. This can change the co-payment owed by the parent.
- Market Rate – the price of child care charged by child care programs to parents as reported by the programs to the Vermont Department for Children and Families, Child Development Division and collected in the Bright Futures Information System (BFIS).
- Licensed Child Care includes center based programs, licensed child care homes, preschool programs, Head Start programs, and privately and publicly operated afterschool programs.

Grand Isle County Data

Ages	Average Weekly Market Rates	Median (50th Percentile Part Time Weekly Market Rates	75th Percentile Weekly Market Rates	State Payment Rate for 1 Star Programs	Current Percentile of Market Rates that 1 Star Rate Payment Falls	State Payment Rate for 4 Star Programs	Current Percentile of Market Rates that 4 Star Rate Payment Falls	# of Programs with a Provider Rate Agreement (PRA)for this Age Group	# of Programs with no copayment at 100% CCFAP benefit based on Provider Rate Agreement (PRA)
Licensed Child Care									
Full Time - Infants	Too few child care programs that serve children in this category to provide for accurate analysis.								
Full Time - Toddler	Too few child care programs that serve children in this category to provide for accurate analysis.								
Full Time - Preschool	Too few child care programs that serve children in this category to provide for accurate analysis.								
Full Time - School Age	\$214.35	\$215.50	\$228.50	\$166.33	0.00	\$205.94	50.00	4	3
Part Time - School Age	\$125.41	\$109.50	\$140.66	\$91.48	50.00	\$113.27	75.00	4	3
Registered Child Care Homes									
Full Time - Infants (under 24 months)	\$145.00	\$135.00	\$150.00	\$145.38	66.67	\$180.00	100.00	3	3
Full Time - Toddler	\$136.67	\$135.00	\$137.50	\$141.35	100.00	\$175.00	100.00	3	3
Full Time - Preschool	\$136.67	\$135.00	\$137.50	\$129.23	0.00	\$160.00	100.00	3	3
Full Time - School Age	\$136.67	\$135.00	\$137.50	\$121.15	0.00	\$150.00	100.00	3	1
Part Time - School Age	\$120.00	\$135.00	\$135.00	\$66.63	0.00	\$82.50	0.00	3	0

Data Notes:

- The Child Care Financial Assistance Program (CCFAP) pays a higher rate on behalf of families based on the number of stars the program has earned: 1 Star – 5% above the base rate; 2 Stars – 10% above the base rate; 3 Stars – 20% above the base rate; 4 Stars – 30% above the base rate; 5 Stars – 40% above the base rate. This can change the co-payment owed by the parent.
- Market Rate – the price of child care charged by child care programs to parents as reported by the programs to the Vermont Department for Children and Families, Child Development Division and collected in the Bright Futures Information System (BFIS).
- Licensed Child Care includes center based programs, licensed child care homes, preschool programs, Head Start programs, and privately and publicly operated afterschool programs.

Lamoille County Data

Ages	Average Weekly Market Rates	Median (50th Percentile Part Time Weekly Market Rates	75th Percentile Weekly Market Rates	State Payment Rate for 1 Star Programs	Current Percentile of Market Rates that 1 Star Rate Payment Falls	State Payment Rate for 4 Star Programs	Current Percentile of Market Rates that 4 Star Rate Payment Falls	# of Programs with a Provider Rate Agreement (PRA) for this Age Group	# of Programs with no copayment at 100% CCFAP benefit based on Provider Rate Agreement (PRA)
Licensed Child Care									
Full Time - Infants	\$275.71	\$300.00	\$305.00	\$210.00	28.57	\$260.00	28.57	7	2
Full Time - Toddler	\$278.17	\$257.50	\$282.50	\$201.92	20.00	\$250.00	30.00	10	3
Full Time - Preschool	\$282.89	\$260.00	\$301.25	\$179.21	12.50	\$221.88	18.75	16	3
Full Time - School Age	\$223.33	\$190.00	\$260.00	\$166.33	44.44	\$205.94	66.67	9	5
Part Time - School Age	\$111.32	\$87.50	\$110.00	\$91.48	70.00	\$113.27	80.00	10	7
Registered Child Care Homes									
Full Time - Infants (under 24 months)	\$173.53	\$165.00	\$190.00	\$145.38	11.76	\$180.00	64.71	17	8
Full Time - Toddler	\$166.39	\$150.00	\$188.75	\$141.35	11.11	\$175.00	72.22	18	9
Full Time - Preschool	\$162.22	\$150.00	\$182.50	\$129.23	0.00	\$160.00	61.11	18	2
Full Time - School Age	\$150.28	\$150.00	\$161.25	\$121.15	22.22	\$150.00	44.44	18	6
Part Time - School Age	\$103.06	\$95.00	\$121.25	\$66.63	11.11	\$82.50	44.44	18	5

Data Notes:

- The Child Care Financial Assistance Program (CCFAP) pays a higher rate on behalf of families based on the number of stars the program has earned: 1 Star – 5% above the base rate; 2 Stars – 10% above the base rate; 3 Stars – 20% above the base rate; 4 Stars – 30% above the base rate; 5 Stars – 40% above the base rate. This can change the co-payment owed by the parent.
- Market Rate – the price of child care charged by child care programs to parents as reported by the programs to the Vermont Department for Children and Families, Child Development Division and collected in the Bright Futures Information System (BFIS).
- Licensed Child Care includes center based programs, licensed child care homes, preschool programs, Head Start programs, and privately and publicly operated afterschool programs.

Orange County Data

Ages	Average Weekly Market Rates	Median (50th Percentile Part Time Weekly Market Rates	75th Percentile Weekly Market Rates	State Payment Rate for 1 Star Programs	Current Percentile of Market Rates that 1 Star Rate Payment Falls	State Payment Rate for 4 Star Programs	Current Percentile of Market Rates that 4 Star Rate Payment Falls	# of Programs with a Provider Rate Agreement (PRA)for this Age Group	# of Programs with no copayment at 100% CCFAP benefit based on Provider Rate Agreement (PRA)
Licensed Child Care									
Full Time - Infants	\$238.86	\$230.00	\$257.50	\$210.00	28.57	\$260.00	85.71	7	5
Full Time - Toddler	\$240.88	\$236.00	\$268.75	\$201.92	25.00	\$250.00	75.00	8	5
Full Time - Preschool	\$214.29	\$212.50	\$242.50	\$179.21	25.00	\$221.88	66.67	12	7
Full Time - School Age	\$176.67	\$167.50	\$193.75	\$166.33	66.67	\$205.94	99.00	6	3
Part Time - School Age	\$82.18	\$80.00	\$100.00	\$91.48	64.29	\$113.27	71.43	14	11
Registered Child Care Homes									
Full Time - Infants (under 24 months)	\$170.36	\$165.00	\$185.00	\$145.38	21.43	\$180.00	57.14	14	6
Full Time - Toddler	\$165.00	\$157.50	\$185.00	\$141.35	28.57	\$175.00	64.29	14	6
Full Time - Preschool	\$163.21	\$157.50	\$185.00	\$129.23	14.29	\$160.00	35.71	14	7
Full Time - School Age	\$155.38	\$150.00	\$185.00	\$121.15	23.08	\$150.00	38.46	13	4
Part Time - School Age	\$108.15	\$100.00	\$150.00	\$66.63	30.77	\$82.50	38.46	13	4

Data Notes:

- The Child Care Financial Assistance Program (CCFAP) pays a higher rate on behalf of families based on the number of stars the program has earned: 1 Star – 5% above the base rate; 2 Stars – 10% above the base rate; 3 Stars – 20% above the base rate; 4 Stars – 30% above the base rate; 5 Stars – 40% above the base rate. This can change the co-payment owed by the parent.
- Market Rate – the price of child care charged by child care programs to parents as reported by the programs to the Vermont Department for Children and Families, Child Development Division and collected in the Bright Futures Information System (BFIS).
- Licensed Child Care includes center based programs, licensed child care homes, preschool programs, Head Start programs, and privately and publicly operated afterschool programs.

Orleans County Data

Ages	Average Weekly Market Rates	Median (50th Percentile Part Time Weekly Market Rates	75th Percentile Weekly Market Rates	State Payment Rate for 1 Star Programs	Current Percentile of Market Rates that 1 Star Rate Payment Falls	State Payment Rate for 4 Star Programs	Current Percentile of Market Rates that 4 Star Rate Payment Falls	# of Programs with a Provider Rate Agreement (PRA) for this Age Group	# of Programs with no copayment at 100% CCFAP benefit based on Provider Rate Agreement (PRA)
Licensed Child Care									
Full Time - Infants	\$250.72	\$250.00	\$272.50	\$210.00	25.00	\$260.00	62.50	8	5
Full Time - Toddler	\$248.49	\$250.00	\$270.00	\$201.92	25.00	\$250.00	50.00	8	5
Full Time - Preschool	\$211.09	\$186.88	\$229.00	\$179.21	36.36	\$221.88	54.55	11	7
Full Time - School Age	\$177.73	\$172.50	\$193.75	\$166.33	50.00	\$205.94	99.00	6	5
Part Time - School Age	\$111.74	\$105.00	\$123.75	\$91.48	66.67	\$113.27	66.67	6	3
Registered Child Care Homes									
Full Time - Infants (under 24 months)	\$177.94	\$175.00	\$200.00	\$145.38	11.11	\$180.00	58.33	36	13
Full Time - Toddler	\$169.41	\$175.00	\$181.25	\$141.35	19.44	\$175.00	47.22	36	14
Full Time - Preschool	\$161.64	\$162.50	\$175.00	\$129.23	8.33	\$160.00	27.78	36	14
Full Time - School Age	\$156.08	\$160.00	\$175.00	\$121.15	11.11	\$150.00	30.56	36	14
Part Time - School Age	\$92.46	\$90.79	\$100.00	\$66.63	8.33	\$82.50	38.89	36	13

Data Notes:

- The Child Care Financial Assistance Program (CCFAP) pays a higher rate on behalf of families based on the number of stars the program has earned: 1 Star – 5% above the base rate; 2 Stars – 10% above the base rate; 3 Stars – 20% above the base rate; 4 Stars – 30% above the base rate; 5 Stars – 40% above the base rate. This can change the co-payment owed by the parent.
- Market Rate – the price of child care charged by child care programs to parents as reported by the programs to the Vermont Department for Children and Families, Child Development Division and collected in the Bright Futures Information System (BFIS).
- Licensed Child Care includes center based programs, licensed child care homes, preschool programs, Head Start programs, and privately and publicly operated afterschool programs.

Rutland County Data

Ages	Average Weekly Market Rates	Median (50th Percentile Part Time Weekly Market Rates	75th Percentile Weekly Market Rates	State Payment Rate for 1 Star Programs	Current Percentile of Market Rates that 1 Star Rate Payment Falls	State Payment Rate for 4 Star Programs	Current Percentile of Market Rates that 4 Star Rate Payment Falls	# of Programs with a Provider Rate Agreement (PRA)for this Age Group	# of Programs with no copayment at 100% CCFAP benefit based on Provider Rate Agreement (PRA)
Licensed Child Care									
Full Time - Infants	\$234.63	\$227.50	\$250.00	\$210.00	25.00	\$260.00	81.25	16	12
Full Time - Toddler	\$219.94	\$212.50	\$250.00	\$201.92	43.75	\$250.00	75.00	16	12
Full Time - Preschool	\$188.89	\$183.44	\$202.25	\$179.21	37.50	\$221.88	87.50	24	18
Full Time - School Age	\$171.13	\$165.00	\$182.50	\$166.33	51.72	\$205.94	86.21	29	20
Part Time - School Age	\$103.42	\$81.25	\$120.00	\$91.48	66.67	\$113.27	75.76	35	24
Registered Child Care Homes									
Full Time - Infants (under 24 months)	\$170.07	\$165.00	\$196.25	\$145.38	14.29	\$180.00	65.71	35	14
Full Time - Toddler	\$163.68	\$162.50	\$175.00	\$141.35	16.67	\$175.00	63.89	36	10
Full Time - Preschool	\$161.32	\$160.00	\$175.00	\$129.23	8.33	\$160.00	44.44	36	6
Full Time - School Age	\$147.57	\$150.00	\$167.50	\$121.15	19.44	\$150.00	38.89	36	9
Part Time - School Age	\$96.84	\$100.00	\$110.63	\$66.63	16.67	\$82.50	33.33	36	8

Data Notes:

- The Child Care Financial Assistance Program (CCFAP) pays a higher rate on behalf of families based on the number of stars the program has earned: 1 Star – 5% above the base rate; 2 Stars – 10% above the base rate; 3 Stars – 20% above the base rate; 4 Stars – 30% above the base rate; 5 Stars – 40% above the base rate. This can change the co-payment owed by the parent.
- Market Rate – the price of child care charged by child care programs to parents as reported by the programs to the Vermont Department for Children and Families, Child Development Division and collected in the Bright Futures Information System (BFIS).
- Licensed Child Care includes center based programs, licensed child care homes, preschool programs, Head Start programs, and privately and publicly operated afterschool programs.

Washington County Data

Ages	Average Weekly Market Rates	Median (50th Percentile Part Time Weekly Market Rates	75th Percentile Weekly Market Rates	State Payment Rate for 1 Star Programs	Current Percentile of Market Rates that 1 Star Rate Payment Falls	State Payment Rate for 4 Star Programs	Current Percentile of Market Rates that 4 Star Rate Payment Falls	# of Programs with a Provider Rate Agreement (PRA) for this Age Group	# of Programs with no copayment at 100% CCFAP benefit based on Provider Rate Agreement (PRA)
Licensed Child Care									
Full Time - Infants	\$258.16	\$275.00	\$294.75	\$210.00	18.75	\$260.00	50.00	16	5
Full Time - Toddler	\$252.45	\$269.50	\$286.86	\$201.92	30.00	\$250.00	45.00	20	6
Full Time - Preschool	\$229.55	\$240.00	\$265.00	\$179.21	20.00	\$221.88	48.00	25	5
Full Time - School Age	\$212.23	\$200.00	\$250.00	\$166.33	33.33	\$205.94	42.86	21	6
Part Time - School Age	\$118.99	\$107.50	\$132.50	\$91.48	31.82	\$113.27	45.45	22	7
Registered Child Care Homes									
Full Time - Infants (under 24 months)	\$178.67	\$175.00	\$200.00	\$145.38	11.90	\$180.00	59.52	42	8
Full Time - Toddler	\$170.00	\$165.00	\$187.50	\$141.35	13.95	\$175.00	55.81	43	9
Full Time - Preschool	\$167.27	\$160.00	\$181.25	\$129.23	9.09	\$160.00	45.45	44	8
Full Time - School Age	\$154.53	\$150.00	\$175.00	\$121.15	16.28	\$150.00	37.21	43	7
Part Time - School Age	\$108.44	\$83.50	\$147.50	\$66.63	11.90	\$82.50	52.38	42	13

Data Notes:

- The Child Care Financial Assistance Program (CCFAP) pays a higher rate on behalf of families based on the number of stars the program has earned: 1 Star – 5% above the base rate; 2 Stars – 10% above the base rate; 3 Stars – 20% above the base rate; 4 Stars – 30% above the base rate; 5 Stars – 40% above the base rate. This can change the co-payment owed by the parent.
- Market Rate – the price of child care charged by child care programs to parents as reported by the programs to the Vermont Department for Children and Families, Child Development Division and collected in the Bright Futures Information System (BFIS).
- Licensed Child Care includes center based programs, licensed child care homes, preschool programs, Head Start programs, and privately and publicly operated afterschool programs.

Windham County Data

Ages	Average Weekly Market Rates	Median (50th Percentile Part Time Weekly Market Rates	75th Percentile Weekly Market Rates	State Payment Rate for 1 Star Programs	Current Percentile of Market Rates that 1 Star Rate Payment Falls	State Payment Rate for 4 Star Programs	Current Percentile of Market Rates that 4 Star Rate Payment Falls	# of Programs with a Provider Rate Agreement (PRA)for this Age Group	# of Programs with no copayment at 100% CCFAP benefit based on Provider Rate Agreement (PRA)
Licensed Child Care									
Full Time - Infants	\$268.89	\$272.85	\$290.00	\$210.00	16.67	\$260.00	33.33	18	10
Full Time - Toddler	\$260.79	\$255.00	\$280.63	\$201.92	15.00	\$250.00	35.00	20	9
Full Time - Preschool	\$266.21	\$270.00	\$295.00	\$179.21	18.52	\$221.88	25.93	27	6
Full Time - School Age	\$202.08	\$180.00	\$230.63	\$166.33	50.00	\$205.94	66.67	18	10
Part Time - School Age	\$123.42	\$95.00	\$156.90	\$91.48	52.63	\$113.27	63.16	19	11
Registered Child Care Homes									
Full Time - Infants (under 24 months)	\$208.93	\$200.00	\$250.00	\$145.38	0.00	\$180.00	21.43	14	1
Full Time - Toddler	\$207.50	\$200.00	\$250.00	\$141.35	0.00	\$175.00	20.00	15	2
Full Time - Preschool	\$205.17	\$200.00	\$250.00	\$129.23	0.00	\$160.00	13.33	15	0
Full Time - School Age	\$197.17	\$200.00	\$250.00	\$121.15	0.00	\$150.00	6.67	15	3
Part Time - School Age	\$124.05	\$125.00	\$134.00	\$66.63	13.33	\$82.50	26.67	15	2

Data Notes:

- The Child Care Financial Assistance Program (CCFAP) pays a higher rate on behalf of families based on the number of stars the program has earned: 1 Star – 5% above the base rate; 2 Stars – 10% above the base rate; 3 Stars – 20% above the base rate; 4 Stars – 30% above the base rate; 5 Stars – 40% above the base rate. This can change the co-payment owed by the parent.
- Market Rate – the price of child care charged by child care programs to parents as reported by the programs to the Vermont Department for Children and Families, Child Development Division and collected in the Bright Futures Information System (BFIS).
- Licensed Child Care includes center based programs, licensed child care homes, preschool programs, Head Start programs, and privately and publicly operated afterschool programs.

Windsor County Data

Ages	Average Weekly Market Rates	Median (50th Percentile Part Time Weekly Market Rates	75th Percentile Weekly Market Rates	State Payment Rate for 1 Star Programs	Current Percentile of Market Rates that 1 Star Rate Payment Falls	State Payment Rate for 4 Star Programs	Current Percentile of Market Rates that 4 Star Rate Payment Falls	# of Programs with a Provider Rate Agreement (PRA) for this Age Group	# of Programs with no copayment at 100% CCFAP benefit based on Provider Rate Agreement (PRA)
Licensed Child Care									
Full Time - Infants	\$279.56	\$250.00	\$280.00	\$210.00	17.65	\$260.00	52.94	17	11
Full Time - Toddler	\$264.13	\$245.00	\$271.50	\$201.92	15.79	\$250.00	57.89	19	12
Full Time - Preschool	\$250.73	\$213.50	\$248.13	\$179.21	12.50	\$221.88	62.50	24	13
Full Time - School Age	\$175.10	\$195.00	\$212.00	\$166.33	35.29	\$205.94	64.71	17	10
Part Time - School Age	\$107.11	\$100.00	\$110.00	\$91.48	32.00	\$113.27	80.00	25	17
Registered Child Care Homes									
Full Time - Infants (under 24 months)	\$213.17	\$200.00	\$218.75	\$145.38	7.69	\$180.00	30.77	26	7
Full Time - Toddler	\$205.48	\$187.50	\$200.00	\$141.35	7.69	\$175.00	26.92	26	8
Full Time - Preschool	\$203.43	\$190.00	\$200.00	\$129.23	11.11	\$160.00	14.81	27	3
Full Time - School Age	\$189.72	\$175.00	\$200.00	\$121.15	11.11	\$150.00	18.52	27	7
Part Time - School Age	\$115.65	\$105.00	\$150.00	\$66.63	7.41	\$82.50	40.74	27	10

Data Notes:

- The Child Care Financial Assistance Program (CCFAP) pays a higher rate on behalf of families based on the number of stars the program has earned: 1 Star – 5% above the base rate; 2 Stars – 10% above the base rate; 3 Stars – 20% above the base rate; 4 Stars – 30% above the base rate; 5 Stars – 40% above the base rate. This can change the co-payment owed by the parent.
- Market Rate – the price of child care charged by child care programs to parents as reported by the programs to the Vermont Department for Children and Families, Child Development Division and collected in the Bright Futures Information System (BFIS).
- Licensed Child Care includes center based programs, licensed child care homes, preschool programs, Head Start programs, and privately and publicly operated afterschool programs.

Appendix C:

Cost Estimate Budgets and Detailed Assumptions

Center Based Child Care and Preschool Program Budget Estimates

One Star Center Based Child Care and Preschool Programs				
Expenses				
Building Expenses		Weekly Amount	Monthly Amount	Annual Amount
	Rent/Mortgage		\$3,400.00	\$40,800.00
	Repairs		\$300.00	\$3,600.00
	Utilities		\$1,181.75	\$14,181.00
	Telephone/Internet		\$152.99	\$1,835.88
	Insurance		\$656.17	\$7,874.04
	Inspections (fire/water/furnace)		\$100.00	\$1,200.00
	Debt Service		\$500.00	\$6,000.00
	Lawn and Snow Removal		\$200.00	\$2,400.00
	Playground Maintenance (Mulch)			\$1,500.00
	Water Testing			\$48.00
Personnel				
	Director Salary			\$37,440.00
	Teachers Salaries			\$223,480.00
	Substitutes Salaries			\$13,200.00
	Cook Salary			
	Other Personnel Salaries			
	Staff wellness activities			
	Employment Taxes and Insurance (6.2% for Social Security, 1.45% for Medicare, 1% for Unemployment Insurance, 1.45% for Workers Compensation Insurance)			\$24,944.92
	Training/Education Fees and Costs			\$640.00
	Fingerprinting Fees			\$150.00
Consulting Services/Fees				
	Payroll Services		\$250.00	\$3,000.00
	Legal Services/Accounting/Tax Services		\$180.00	\$2,160.00

	Vermont Tax Assessment for not offering Health Insurance			\$5,717.00
Program Costs				
	Food/Beverage Supplies			\$35,280.00
	Educational Supplies		\$480.00	\$5,760.00
	Office and Paper Supplies		\$250.00	\$3,000.00
	Cleaning Service/Custodial Supplies		\$433.33	\$5,199.96
	Miscellaneous Expenses		\$250.00	\$3,000.00
	Travel/Field Trips			\$1,000.00
	Advertising		\$200.00	\$2,400.00
	Trash Service		\$100.00	\$1,200.00
	Allowance for Bad Debt and Vacancy			\$13,085.81
Total Expenses				\$460,096.61
Revenue/Income				
Tuition	(# Children X Tuition Rate - See Notes)			
	Infants	\$250.00		\$104,000.00
	Toddlers	\$220.00		\$114,400.00
	Preschool	\$160.00		\$166,400.00
	School Age - Afterschool	\$140.00		\$53,200.00
	School Age - School Vacations/Summer	\$160.00		\$22,400.00
Other Income				
	Act 166			
	Grants			
	Fundraising			
	Donations/Contributions			
	Food Program			
	Other			
Total Income				\$460,400.00
Net Income (Net Loss)	Income minus Expenses			\$303.39

One Star Center Based Child Care and Preschool Program Budget Notes

Staffing

The budget assumes there is a need for a teacher and an assistant in each classroom, the afterschool staff starts working at lunch to support break coverage during the school year, and full time in the summer. There is a need for a floater to also cover breaks, meetings, staff time off. Budgeted for two substitutes at 30 hours per week, 20 weeks out of year. This would cover the minimum of three weeks of sick for each staff, and two weeks of vacation.

Position of Staff	Hourly Rate		Number of Hours Scheduled per Week		Number of Weeks working per year		Total Annual Salary
Director	\$18.00	X	40	X	52	=	\$37,440
Infant Lead Teacher	\$15.00	X	40	X	52	=	\$31,200
Infant Assistant Teacher	\$13.00	X	40	X	52	=	\$27,040
Toddler Lead Teacher	\$15.00	X	40	X	52	=	\$31,200
Toddler Assistant Teacher	\$13.00	X	40	X	52	=	\$27,040
Preschool Lead Teacher	\$15.00	X	40	X	52	=	\$31,200
Preschool Assistant Teacher	\$13.00	X	40	X	52	=	\$27,040
Afterschool Program Teacher - School Year	\$14.00	X	30	X	38	=	\$15,960
Afterschool Program Teacher - Summer/ Vacations	\$14.00	X	40	X	14	=	\$7,840
Floater	\$12.00	X	40	X	52	=	\$24,960
Substitute	\$11.00	X	30	X	20	=	\$6,600
Substitute	\$11.00	X	30	X	20	=	\$6,600

Training

This budget assumes the program pays the \$20 fee per staff to take the required online orientation, that 70% of staff (8 of the staff) of need to take this (one time training, and taking into account a high turnover rate of staff) - \$160. This budget assumes the program pays for the required 15 hours of training for all teachers and substitutes, at \$5 for every two hour training; 12 individuals X 8 trainings X \$5 = \$480. This is a total of \$640 annually.

Fingerprinting Fees

This budget assumes the program has turn over of eight staff per year, and six of those staff have never worked in child care before in Vermont. Fingerprinting is required once every five years. It is assumed the program pays the \$25 fee for each individual; 6 staff X \$25 = \$150 annually.

Tax Assessment/Health Insurance

This budget assumes the program is unable to offer health insurance at a rate that would be considered affordable to state and federal requirements, and is responsible to pay the Vermont tax assessment for businesses that do not offer health insurance.

Tuition

Infants:

Fixed Costs per child - \$2,451.44
Variable Costs per child - \$2,550.74
Teacher/Assistant costs - 7942.48
Total annual cost = \$12,944.66
Set annual tuition at \$13,000 per infant

Toddlers

Fixed Costs per child - \$2,451.44
Variable Costs per child - \$2,550.74
Teacher/Assistant costs - 6353.98
Total annual cost = \$11,356.16
Set annual tuition at \$11,440 per toddler

Preschoolers

Fixed Costs per child - \$2,451.44
Variable Costs per child - \$2,550.74
Teacher/Assistant costs - \$ 3,176.99
Total annual cost = \$8,179.17 per child
Set annual tuition at \$8,320 per preschooler

School Age Children – Part Time After School

Fixed Costs per child - \$1,791.43
Variable Costs per child - \$1,864.00
Teacher/Assistant costs - \$ 1,741.24
Total annual cost = \$5,396.67 per child
Set annual tuition at \$ 5,320 for afterschool care per child, concerned that higher afterschool care would be used by parents. This would be operated at a loss.

School Age Children – Full Time Summer and School Vacations

Fixed Costs per child - \$660.00
Variable Costs per child - \$686.74
Teacher/Assistant costs - 855.34
Total annual cost = \$2,202.08 per child
Set annual tuition at \$2,240 for school vacations and summer care per child

The income in this budget assumes that this program is not receiving any addition funding sources beyond family payment, or child care financial assistance payments made on behalf of families.

Three Star Center Based Child Care and Preschool Programs				
Expenses				
Building Expenses		Weekly Amount	Monthly Amount	Annual Amount
	Rent/Mortgage		\$3,740.00	\$44,880.00
	Repairs		\$300.00	\$3,600.00
	Utilities		\$1,181.75	\$14,181.00
	Telephone/Internet		\$152.99	\$1,835.88
	Insurance		\$656.17	\$7,874.04
	Inspections (fire/water/furnace)		\$100.00	\$1,200.00
	Debt Service		\$500.00	\$6,000.00
	Lawn and Snow Removal		\$200.00	\$2,400.00
	Playground Maintenance (Mulch)			\$1,500.00
	Water Testing			\$48.00
Personnel				
	Director Salary			\$45,760.00
	Teachers Salaries			\$256,000.00
	Substitutes Salaries			\$14,400.00
	Cook Salary			\$12,480.00
	Other Personnel Salaries			
	Staff wellness activities			
	Employment Taxes and Insurance (6.2% for Social Security, 1.45% for Medicare, 1% for Unemployment Insurance, 1.45% for Workers Compensation Insurance)			\$28,770.56
	Training/Education Fees and Costs			\$3,720.00
	Fingerprinting Fees			\$150.00
Consulting Services/Fees				
	Payroll Services		\$250.00	\$3,000.00
	Legal Services/Accounting/Tax Services		\$180.00	\$2,160.00
	Vermont Tax Assessment for not offering Health Insurance			\$5,717.00
Program Costs				
	Food/Beverage Supplies			\$58,800.00

	Educational Supplies		\$720.00	\$8,640.00
	Office and Paper Supplies		\$250.00	\$3,000.00
	Cleaning Service/Custodial Supplies		\$433.33	\$5,199.96
	Miscellaneous Expenses		\$250.00	\$3,000.00
	Travel/Field Trips			\$2,000.00
	Advertising		\$200.00	\$2,400.00
	Trash Service		\$100.00	\$1,200.00
	Allowance for Bad Debt and Vacancy			\$15,869.38
Total Expenses				\$555,785.82
Revenue/Income				
Tuition	(# Children X Tuition Rate - See Notes)			
	Infants	\$300.00		\$124,800.00
	Toddlers	\$265.00		\$137,800.00
	Preschool	\$200.00		\$208,000.00
	School Age - Afterschool	\$140.00		\$53,200.00
	School Age - School Vacations/Summer	\$200.00		\$28,000.00
Other Income				
	Act 166			
	Grants			
	Fundraising			
	Donations/Contributions			
	Food Program			\$35,208.95
	Other			
Total Income				\$587,008.95
Net Income (Net Loss)	Income minus Expenses			\$31,223.13

Three Star Center Based Child Care and Preschool Program Budget Notes

Staffing and Tuition

This budget assumes there is a need for a teacher and an assistant in each classroom, the afterschool staff starts working at lunch to support break coverage during the school year, and full time in the summer. There is a need for a floater to also cover breaks, meetings, staff time off. Budgeted for two substitutes at 30 hours per week, 20 weeks out of year. This would cover the minimum of three weeks of sick for each staff, and two weeks of vacation. In addition, the three star program has a cook as it is assumed, they participate in the federal Child and Adult Care Food Program.

Position of Staff	Hourly Rate		Number of Hours Scheduled in Week		Number of Weeks working in year		Total Annual Salary
Director	\$22.00	X	40	X	52	=	\$45,760
Infant Lead Teacher	\$18.00	X	40	X	52	=	\$37,440
Infant Assistant Teacher	\$14.00	X	40	X	52	=	\$29,120
Toddler Lead Teacher	\$18.00	X	40	X	52	=	\$37,440
Toddler Assistant Teacher	\$14.00	X	40	X	52	=	\$29,120
Preschool Lead Teacher	\$18.00	X	40	X	52	=	\$37,440
Preschool Assistant Teacher	\$14.00	X	40	X	52	=	\$29,120
Afterschool Program Teacher - School Year	\$16.00	X	30	X	38	=	\$18,240
Afterschool Program Teacher - Summer/ Vacations	\$16.00	X	40	X	14	=	\$8,960
Floater	\$14.00	X	40	X	52	=	\$29,120
Substitute	\$12.00	X	30	X	20	=	\$7,200
Substitute	\$12.00	X	30	X	20	=	\$7,200
Cook	\$12.00	X	20	X	52	=	\$12,480

Training

This budget assumes the program pays the \$20 fee per staff to take the required online orientation, that 50% of staff (6 staff) need to take this (one time training, and takes into account a high turnover rate of staff) - \$120. The budget assumes the program pays for the required 15 hours of training for all teachers and substitutes and pays for an additional 5 hours of training. It also assumes the program offers up to \$300 per staff, not including substitutes, for educational costs, and that every two hour training costs \$5: 12 individuals X 10 trainings X \$5 = \$600. Plus \$300 X 10 staff = Total of \$3000, and \$120 for the orientation, for a total annual training cost of \$3600.

Tax Assessment/Health Insurance

This budget assumes the program is unable to offer health insurance at a rate that would be considered affordable to state and federal requirements and is responsible to pay the Vermont tax assessment for businesses that do not offer health insurance.

Fingerprinting Fees

This budget assumes the program has turn over of eight staff per year, and six of those staff have never worked in child care before in Vermont. Fingerprinting is required once every five years. This budget assumes the program pays the \$25 fee for each individual. 6 staff X \$25 = \$150.

CACFP Reimbursement

This budget assumes 25% of children enrolled are eligible for free meals with a total per day reimbursement for breakfast, lunch and snack of 6.19 per day per child = 12 children X 6.19 X 245 days = \$18,198.60, and 10% of children are eligible for reduced rate for breakfast, lunch and snack of \$5.02 per day per child = 5 children X 5.02 X 245 days = \$6,149.50. The remaining children would be a non-qualified reimbursement rate of \$1.43 per day, per child = 31 children X 1.43 X 245 days = \$10,860.85. This becomes a reimbursement of \$35,208.95.

Tuition

Infants

Fixed Costs per child - \$3,031.44
Variable Costs per child - \$3,411.80
Teacher/Assistant costs - \$9,077.12
Total annual cost = \$15,520.36
Set annual tuition at \$15,600 per infant

Toddlers

Fixed Costs per child - \$3,031.44
Variable Costs per child - \$3,411.80
Teacher/Assistant costs - \$ 7,261.70
Total annual cost = \$13,704.94
Set annual tuition at \$13,780 per toddler

Preschoolers

Fixed Costs per child - \$3,031.44
Variable Costs per child - \$3,411.80
Teacher/Assistant costs - \$ 3,630.85
Total annual cost = \$ 10,074.09 per child
Set annual tuition at \$10,400 per preschooler

School Age Children – Part Time After School

Fixed Costs per child - \$2,215.28
Variable Costs per child - \$2,493.24
Teacher/Assistant costs - \$ 1,989.98
Total annual cost = \$ 6,698.50 per child
Set annual tuition at \$ 5,320 for afterschool care per child, concerned that higher afterschool care would be used by parents.
This would be operated at a loss.

School Age Children – Full Time Summer and School Vacations

Fixed Costs per child - \$816.16
Variable Costs per child - \$918.56
Teacher/Assistant costs - \$ 977.54
Total annual cost = \$ 2,712.26 per child
Set annual tuition at \$2,800 for school vacations and summer care per child

Five Star Center Based Child Care and Preschool Programs

Expenses				
Building Expenses		Weekly Amount	Monthly Amount	Annual Amount
	Rent/Mortgage		\$4,845.00	\$58,140.00
	Repairs		\$400.00	\$4,800.00
	Utilities		\$1,181.75	\$14,181.00
	Telephone/Internet		\$152.99	\$1,835.88
	Insurance		\$656.17	\$7,874.04
	Inspections (fire/water/furnace)		\$100.00	\$1,200.00
	Debt Service		\$500.00	\$6,000.00
	Lawn and Snow Removal		\$200.00	\$2,400.00
	Playground Maintenance (Mulch)			\$1,500.00
	Water Testing			\$48.00
Personnel				
	Director Salary			\$52,000.00
	Curriculum Coordinator/Assistant Director			\$45,760.00
	Teachers Salaries			\$278,500.00
	Substitutes Salaries			\$15,600.00
	Cook Salary			\$13,520.00
	Other Personnel Salaries			
	Staff wellness activities		\$150.00	\$1,800.00
	Employment Taxes and Insurance (6.2% for Social Security, 1.45% for Medicare, 1% for Unemployment Insurance, 1.45% for Workers Compensation Insurance)			\$31,495.10
	Training/Education Fees and Costs			\$7,310.00
	Fingerprinting Fees			\$125.00
Consulting Services/Fees				
	Payroll Services		\$250.00	\$3,000.00
	Legal Services/Accounting/Tax Services		\$180.00	\$2,160.00
	Vermont Tax Assessment for not offering Health Insurance			\$6,454.70
Program Costs				

	Food/Beverage Supplies			\$57,600.00
	Educational Supplies		\$1,200.00	\$14,400.00
	Office and Paper Supplies		\$250.00	\$3,000.00
	Cleaning Service/Custodial Supplies		\$433.33	\$5,199.96
	Miscellaneous Expenses		\$250.00	\$3,000.00
	Travel/Field Trips			\$2,000.00
	Advertising		\$100.00	\$1,200.00
	Trash Service		\$100.00	\$1,200.00
	Allowance for Bad Debt and Vacancy			\$19,161.71
Total Expenses				\$662,985.39
Revenue/Income				
Tuition	(# Children X Tuition Rate - See Notes)			
	Infants	\$360.00		\$149,760.00
	Toddlers	\$330.00		\$171,600.00
	Preschool - Weekly Parent rate for full time care during the school year - Rate minus public prek funds	\$165.00		\$86,625.00
	Full Preschool Rate - summer vacations and children not eligible for prek funds	\$260.00		\$133,900.00
	School Age - Afterschool	\$140.00		\$53,200.00
	School Age - School Vacations/Summer	\$250.00		\$35,000.00
Other Income				
	Act 166			\$50,340.00
	Grants			
	Fundraising			
	Donations/Contributions			
	Food Program			\$34,490.40
	Other			
Total Income				\$714,915.40
Net Income (Net Loss)	Income minus Expenses			\$51,930.01

Five Star Center Based Child Care and Preschool Program Budget Notes

Staffing and Tuition

This budget assumes there is a need for a teacher and an assistant in each classroom. It is assumed that afterschool staff start working at lunch to support break coverage during the school year, and full time in the summer. It is assumed that a floater is needed to cover breaks, meetings, staff time off. This budget includes two substitutes at 30 hours per week, 20 weeks out of year. This would cover the minimum of three weeks of sick for each staff, and two weeks of vacation. In addition, the five star program has a cook as it assumes the program participates in CACFP.

Position of Staff	Hourly Rate		Number of Hours Scheduled per Week		Number of Weeks working per year		Total Annual Salary
Director	\$25.00	X	40	X	52	=	\$52,000
Curriculum Coordinator/Assistant Director	\$22.00	X	40	X	52	=	\$45,760
Infant Lead Teacher	\$19.00	X	40	X	52	=	\$39,520
Infant Assistant Teacher	\$15.00	X	40	X	52	=	\$31,200
Toddler Lead Teacher	\$19.00	X	40	X	52	=	\$39,520
Toddler Assistant Teacher	\$15.00	X	40	X	52	=	\$31,200
Preschool Lead Teacher with VT Educator License	\$22.00	X	40	X	52	=	\$45,760
Preschool Assistant Teacher	\$15.00	X	40	X	52	=	\$31,200
Afterschool Program Teacher - School Year	\$17.00	X	30	X	38	=	\$19,380
Afterschool Program Teacher - Summer/ Vacations	\$17.00	X	40	X	14	=	\$9,520
Floater	\$15.00	X	40	X	52	=	\$31,200
Substitute	\$13.00	X	30	X	20	=	\$7,800
Substitute	\$13.00	X	30	X	20	=	\$7,800
Cook	\$13.00	X	20	X	52	=	\$13,520

Staff Wellness Benefits

This budget used the Blue Ribbon Commission Assumptions that includes expenses to foster a healthy, collaborative workplace, such as providing a meal at a program's monthly staff meeting, hosting a staff and family holiday party, etc.

Training

This budget assumes the program pays the \$20 fee per staff to take the required online orientation, and assumes that 25% of staff (3 staff) need to take this (one time training, and accounts for a high staff turnover rate) - a \$60 expense. It also assumes the program pays for the required 15 hours of training for all teachers and substitutes, pays for an additional 5 hours of training, and the program offers up to \$600 per staff, not including substitutes, for educational costs, and that every two hour training costs \$5. 13 individuals X 10 trainings X \$5 = \$650. Plus \$600 X 11 staff = Total of \$6,600, for a total annual training cost of \$7,310.

Tax Assessment/Health Insurance

This budget assumes the program is unable to offer health insurance at a rate that would be considered affordable to state and federal requirements and is responsible to pay the Vermont tax assessment for businesses that do not offer health insurance.

Fingerprinting Fees

This budget assumes the program has turnover of six staff per year, and five of those staff have never worked in child care before in Vermont. Fingerprinting is required once every five years. This budget assumes the program will pay the \$25 fee for each individual. 5 staff X \$25 = \$125.

CACFP Reimbursement

This budget assumes 25% of children enrolled are eligible for free meals with a total per day reimbursement for breakfast, lunch and snack of \$6.19 per day per child = 12 children X 6.19 X 240 days = \$17,827.20, and 10% of children are eligible for reduced rate for breakfast, lunch and snack of \$5.02 per day, per child = 5 children X 5.02 X 240 days = \$6,024.00. The remaining children would be at a non-qualified reimbursement rate of \$1.43 per day per child = 31 children X 1.43 X 240 days = \$10,639.20. This becomes a reimbursement of \$34,490.40.

Tuition

Infants

Fixed Costs per child - \$ 5,208.10
Variable Costs per child - \$ 3,751.70
Teacher/Assistant costs - \$9,644.44
Total annual cost = \$18,604.24
Set annual tuition at \$18,720.00 per infant

Toddlers

Fixed Costs per child - \$ 5,208.10
Variable Costs per child - \$ 3,751.70
Teacher/Assistant costs - \$ 7,715.55
Total annual cost = \$16,675.35
Set annual tuition at \$17,160.00 per toddler

Preschoolers

Fixed Costs per child - \$ 5,208.10

Variable Costs per child - \$ 3,751.70

Teacher/Assistant costs – 4,198.17

Total annual cost = \$ 13,157.97 per child

Set annual tuition at \$13,520 per preschooler

Assumes this program is a prequalified prek program in Vermont and has partnerships with surrounding schools. The reimbursement rate for 10 hours of prek for 35 hours per year is \$3,356 per year. This amount is taken off the amount for children eligible. It is assumed that 15 out of the 20 children are eligible for this reimbursement.

School Age Children – Full Time Summer and School Vacations

Fixed Costs per child - \$ 1,402.18

Variable Costs per child - \$ 1,010.07

Teacher/Assistant costs - \$ 1038.63

Total annual cost = \$ 3,450.88 per child

Set annual tuition at \$3,500 for school vacations and summer care per child

School Age Children – Part Time After School

Fixed Costs per child - \$ 3,805.92

Variable Costs per child - \$ 2,741.63

Teacher/Assistant costs - \$ 2,114.36

Total annual cost = \$ 8,661.91 per child

Set annual tuition at \$ 5,320 for afterschool care per child, concerned that higher afterschool care would be used by parents. This would be operated at a loss.

Assumptions for All CBCCPP Budgets

Operation hours

- One and three star programs it is assumed the program operates 5 days per week, 10 hours per day, operates full year, taking 15 days for holidays.
- Five star programs it is assumed the program operates 5 days per week, 10 hours per day, operates full year, taking 20 days for holidays and professional development per year.

Rent

- One star program - 35 square feet per child, 200 square feet for the kitchen, 5 bathrooms at 50 square feet each, 270 square feet of entry/storage spaces.
- Three star program - 40 square feet per child, 200 square feet for the kitchen, 5 bathrooms at 50 square feet each, 270 square feet of entry/storage spaces.
- Five star program – 50 square feet per child, 200 square feet for the kitchen, 5 bathrooms at 50 square feet each, 270 square feet of entry/storage spaces, 300 square feet in office space.

This budget used the estimate from Blue Ribbon Commission of \$17 per square foot per year, and assumes that rent includes general maintenance of the building.

Repairs

This budget assumes that programs will be responsible for repairs to their own equipment and structures, such as a playground structure, along with damage to the building caused by child care program use. For one and three star programs, it assumes the repairs expense is \$300 per month. For five star programs, it assumes there are more immediate repairs and equipment to maintain any accreditations and partnerships - \$400 per month for repairs.

Utilities

The Blue Ribbon Commission report for utilities was used and it assumes the cost of utilities increased by 3% each year since 2016.

Telephone/Internet

This budget used the assumptions from the Blue Ribbon Commission and verified that the cost had not increased.

Insurance

This budget used the assumptions from the Blue Ribbon Commission report for insurance and assumes the cost of insurance increased by 3% each year since 2016.

Inspections

This budget assumes the program would be responsible for fire and security alarm inspections.

Debt Services

This budget used the assumptions from Blue Ribbon Commission report for debt service.

Lawn and snow removal

After consultation with multiple child care center directors, this budget assumes the program would be responsible for lawn care and winter snow removal at \$200 per month.

Playground Maintenance

After consultation with multiple child care center directors, this budget assumes mulch/sand for the playground is an annual expense that is separate from repairs and was added at \$1500 per year.

Water Testing

This budget assumes that current financial programs which cover the cost of water testing has ended, and the program is on a regulated water system and needs to test 4 taps for lead.

Cleaning Service/Supplies

This budget assumes use of a cleaning service at \$25 per hour, 4 hours per week, 52 weeks per year = \$5,200 per year or \$433.33 per month.

Food/Beverage Supplies

- One star program - This budget assumes this program is not yet participating in the Child and Adult Care Food Program (CACFP) and offers snack, milk and water, while the program requires parents to provide lunch. This budget assumes the cost per day, per child is \$3 = $\$3 \times 48 \text{ children} \times 245 \text{ days in the year}$ - \$35,280.
- Three star program - Assumes this program is participating in the Child and Adult Care Food Program (CACFP) and offers breakfast, lunch and a snack along with milk and water. Assumes the cost per day per child is \$5 = $\$5 \times 48 \text{ children} \times 245 \text{ days in the year}$ - \$58,800.
- Five star program - This budget assumes this program is participating in the Child and Adult Care Food Program (CACFP) and offers breakfast, lunch, a snack, and milk and water. This budget assumes the cost per day per child is \$5 = $\$5 \times 48 \text{ children} \times 240 \text{ days in the year}$ - \$57,600.

Educational Supplies

- One star program - this budget assumes the amount invested per child per month is \$10 and the supplies are limited to paint, paper, markers, crayons, etc.
- Three star program - this budget assumes the amount invested per child per month is \$15 and the supplies are limited to paint, paper, markers, crayons, etc.
- Five star program - this budget assumes the amount invested per child per month is \$25 and the supplies are limited to paint, paper, markers, crayons, Teaching Strategies Gold, and other required tools, etc.

Office and Paper Supplies

This budget used Blue Ribbon Commission assumptions of \$250 per month for office supplies and equipment.

Miscellaneous Expenses

This budget used the Blue Ribbon Commission assumptions that child care programs have small-scale expenses not otherwise covered by other line items.

Advertising costs

- One star and three star programs - This budget assumes that the program is utilizing free resources including Front Porch Forum and social media for the majority of advertising. It assumes the programs have a higher staff turnover rate and pays for hiring ads at a cost of \$200 per month.
- Five star program - This budget assumes that the program is utilizing free resources including Front Porch Forum and social media for the majority of advertisement. It assumes the program has a lower staff turnover rate and pays for hiring ads at a cost of \$100 per month.

Trash Service

After consultation with several child care programs, a budget assumption was added that the program will pay for a small dumpster for the program's trash at a cost of \$100 per month.

Travel/Field Trips

- One star program - This budget assumes the program limits travel to reimbursement for business related trips for administration. It assumes the cost is \$1000 per year.
- Three star program - This budget assumes the program includes some budgeting for field trips. It assumes the cost is \$2000 per year.
- Five star program - This budget assumes the program includes some budgeting for field trips and travel for professional reasons. It assumes the cost is \$1,800 per year, which is in line with the recommendations from the Blue Ribbon Commission report.

Registered Family Child Care Home Budget Estimates

One Star Family Child Care Home Budget

Expenses				
Expenses		Weekly Amount	Monthly Amount	Annual Amount
	Rent/Mortgage		\$1,050.00	\$12,600.00
	Repairs		\$200.00	\$2,400.00
	Utilities		\$250.00	\$3,000.00
	Telephone/Internet		\$50.00	\$600.00
	Insurance		\$200.00	\$2,400.00
	Inspections (fire/water/furnace)			\$250.00
	Water Testing			\$36.00
	Trash		\$150.00	\$1,800.00
	Yard Care/Plowing			\$1,400.00
	Gifts for Families/Children			\$500.00
	Special Activities			\$1,500.00
	Owner's Draw			\$35,000.00
	Retirement Contributions			\$5,250.00
	Substitues Salary			\$1,560.00
	Employment Taxes and Insurance (6.2% for Social Security, 1.45% for Medicare, 1% for Unemployment insurance, 1.45% for workers compensation insurance)			\$141.96
	Training/Education Fees and Costs			\$205.00
	Fingerprinting Fees			\$75.00
Consulting Services/Fees				
	Legal Services/Accounting/Tax Services		\$180.00	\$2,160.00
Program Costs				
	Food/Beverage Supplies			\$11,025.00
	Educational Supplies		\$90.00	\$1,080.00
	Office and Paper Supplies		\$100.00	\$1,200.00
	Custodial Supplies		\$50.00	\$600.00

	Miscellaneous Expenses		\$100.00	\$1,200.00
	Travel/Field Trips			\$1,000.00
	Advertising		\$100.00	\$1,200.00
	Allowance for Bad Debt and Vacancy			\$1,281.99
Total Expenses				\$89,464.95
Revenue/Income				
Tuition	(# Children X Tuition Rate - See Notes)			
	Infants	\$230.00		\$23,920.00
	Toddlers & Preschoolers	\$200.00		\$41,600.00
	School Age - Afterschool	\$100.00		\$11,400.00
	School Age - School Vacations/Summer	\$200.00		\$8,400.00
Other Income				
	Act 166			
	Grants			
	Fundraising			
	Donations/Contributions			
	Food Program			\$6,535.90
	Other			
Total Income				\$91,855.90
Net Income (Net Loss)	Income minus Expenses			\$2,390.95

Three Star Family Child Care Home Budget

Expenses				
Expenses		Weekly Amount	Monthly Amount	Annual Amount
	Rent/Mortgage		\$1,050.00	\$12,600.00
	Repairs		\$200.00	\$2,400.00
	Utilities		\$250.00	\$3,000.00
	Telephone/Internet		\$50.00	\$600.00
	Insurance		\$200.00	\$2,400.00
	Inspections (fire/water/furnace)			\$250.00
	Water Testing			\$36.00
	Trash		\$150.00	\$1,800.00
	Yard Care/Plowing			\$1,400.00
	Gifts for Families/Children			\$500.00
	Special Activities			\$1,500.00
	Owner's Draw			\$40,000.00
	Retirement Contributions			\$6,000.00
	Substitute Salary			\$2,880.00
	Employment Taxes and Insurance (6.2% for Social Security, 1.45% for Medicare, 1% for Unemployment insurance, 1.45% for Workers Compensation insurance)			\$262.08
	Training/Education Fees and Costs			\$1,100.00
	Fingerprinting Fees			\$50.00
Consulting Services/Fees				
	Legal Services/Accounting/Tax Services		\$180.00	\$2,160.00
Program Costs				
	Food/Beverage Supplies			\$11,025.00
	Educational Supplies		\$135.00	\$1,620.00
	Office and Paper Supplies		\$100.00	\$1,200.00
	Custodial Supplies		\$50.00	\$600.00
	Miscellaneous Expenses		\$100.00	\$1,200.00
	Travel/Field Trips			\$1,500.00

	Advertising		\$100.00	\$1,200.00
	Allowance for Bad Debt and Vacancy			\$1,381.49
Total Expenses				\$98,664.57
Revenue/Income				
Tuition	(# Children X Tuition Rate - See Notes)			
	Infants	\$250.00		\$26,000.00
	Toddlers & Preschoolers	\$225.00		\$46,800.00
	School Age - Afterschool	\$100.00		\$11,400.00
	School Age - School Vacations/Summer	\$225.00		\$9,450.00
Other Income				
	Act 166			
	Grants			
	Fundraising			
	Donations/Contributions			
	Food Program			\$6,535.90
	Other			
Total Income				\$100,185.90
Net Income (Net Loss)	Income minus Expenses			\$1,521.33

Five Star Family Child Care Home Budget

Expenses				
Expenses		Weekly Amount	Monthly Amount	Annual Amount
	Rent/Mortgage		\$1,050.00	\$12,600.00
	Repairs		\$200.00	\$2,400.00
	Utilities		\$250.00	\$3,000.00
	Telephone/Internet		\$50.00	\$600.00
	Insurance		\$200.00	\$2,400.00
	Inspections (fire/water/furnace)			\$250.00
	Water Testing			\$36.00
	Trash		\$150.00	\$1,800.00
	Yard Care/Plowing			\$1,400.00
	Gifts for Families/Children			\$500.00
	Special Activities			\$1,500.00
	Owner's Draw			\$50,000.00
	Retirement Contributions			\$7,500.00
	Substitute Salary			\$6,760.00
	Employment Taxes and Insurance (6.2% for Social Security, 1.45% for Medicare, 1% for Unemployment insurance, 1.45% for Workers Compensation insurance)			\$615.16
	Training/Education Fees and Costs			\$2,000.00
	Fingerprinting Fees			\$50.00
Consulting Services/Fees				
	Legal Services/Accounting/Tax Services		\$180.00	\$2,160.00
Program Costs				
	Food/Beverage Supplies			\$11,025.00
	Educational Supplies		\$225.00	\$2,700.00
	Office and Paper Supplies		\$100.00	\$1,200.00
	Custodial Supplies		\$50.00	\$600.00
	Miscellaneous Expenses		\$100.00	\$1,200.00
	Travel/Field Trips			\$2,000.00

	Advertising		\$100.00	\$1,200.00
	Allowance for Bad Debt and Vacancy			\$1,583.88
Total Expenses				\$117,080.04
Revenue/Income				
Tuition	(# Children X Tuition Rate - See Notes)			
	Parent Cost - Infants - Preschool - Full Time (not eligible for Act 166)	\$300.00		\$62,400.00
	Parent Cost after Act 166 for preschool - 35 weeks	\$204.12		\$14,288.40
	Parent Cost for Act 166 eligible preschoolers - remaining 17 weeks not covered by tuition	\$300.00		\$10,200.00
	School Age - Afterschool	\$120.00		\$13,680.00
	School Age - School Vacations/Summer	\$300.00		\$12,600.00
Other Income				
	Act 166			\$6,712.00
	Grants			
	Fundraising			
	Donations/Contributions			
	Food Program			\$6,535.90
	Other			
Total Income				\$126,416.30
Net Income (Net Loss)	Income minus Expenses			\$9,336.26

Budget Assumptions for Registered Family Child Care Home

Mortgage and Taxes

This budget assumes a monthly \$1600 mortgage payment and \$500 property taxes, for a total of \$2100 per month; with the calculation of 50% home use, the expense would be \$1,050 per month.

Repairs

This budget assumes the home requires more than typical wear and tear due to use as a child care program; \$4,800 per year X 50% home use = \$200 per month.

Utilities

This budget assumes \$12,000 per year for electric, water, heat, and sewer in the home X 50% home use = \$500 per month.

Telephone/Internet

This budget assumes the provider has a home contract of \$100 per month X 50% home use = \$50 per month.

Insurance

This budget assumes \$2400 per year for liability insurance and percentage of home owners insurance.

Inspections

This budget assumes a \$500 expense for a service call for furnace inspection per year X 50% home use = \$250.

Water Testing

This budget assumes \$36 for three taps for lead water testing, and routine full water testing every few years.

Trash

This budget assumes trash removal has a large container picked up at least once per week.

Yard Care/Plowing

This budget assumes there is a \$600 per year expense to mow and care for the lawn, \$100 to replace mulch under playground equipment, and plowing service (\$35 each time) once per week, 5 months out of the year and that cost is attributed directly to business. The cost of these expenses is \$1,400 annually.

Gifts for Children and Families

Many registered Family Child Care Home providers have children give gifts to their families for special occasions that are an additional cost over typical educational supplies.

Special Activities

This budget assumes the provider may pay for additional activities such as a music teacher, or art teacher to come into the program for special activities.

Owner's Draw

- One star - This budget assumes at this level the owner would draw \$35,000 for income.
- Three star - This budget assumes at this level the owner would draw \$40,000 for income.
- Five star - This budget assumes at this level the owner would draw \$50,000 for income.

Retirement Contributions

This budget assumes the owner contributes 15% additional to the owner draw for retirement contributions.

Substitute Salary

- One star - This budget assumes the provider uses one substitute, one day per month for 10 hours X \$12 per hour, and pays employment taxes on the substitute salary.
- Three star – This budget assumes the provider uses one substitute, two days per month for 10 hours X \$12 per hour, and pays employment taxes on the substitute's salary.
- Five star – This budget assumes the provider uses one substitute/helper one day per week for 10 hours X \$13 per hour, and pays employment taxes on that staff's salary. There may be an increase to support the provider to comply with increased quality and prequalified prekindergarten expectations.

Training/Education Fees and Costs

- One star - This budget assumes this is the first year and this person needs to take the required orientation - \$20, Fundamentals - \$35, First aid and CPR - \$150.
- Three star – This budget assumes the provider pays for the substitute to attend first aid/CPR and 15 hours of training, and the provider attends 20 hours of training in addition to first aid/CPR.
- Five star – This budget assumes the provider pays for the assistant to attend first aid/CPR and 15 hours of training. The provider attends 30 hours of training, First Aid/CPR, and attends a graduate class each year to maintain their teaching license.

Fingerprinting Fees

- One star - This budget assumes this is the first year and the provider, spouse and substitute requires fingerprinting.
- Three and five star – This budget assumes that a family member might need a fingerprint record check and a new substitute was hired.

Legal Services/Accounting/Tax Services

This budget assumes business expenses for an accountant for taxes and payroll.

Food/Beverage Supplies

This budget assumes this program is participating in the Child and Adult Care Food Program (CACFP) and offers breakfast, lunch, a snack, and milk and water. This budget assumes the cost per day per child is \$5 = \$5 X 9 children X 245 days in the year = \$11,025.

Educational Supplies

- One star - This budget assumes the amount invested per child, per month is \$10 and supplies are limited to paint, paper, markers, crayons, etc.
- Three star - This budget assumes the amount invested per child, per month is \$15 and supplies are limited to paint, paper, markers, crayons, etc.

- Five star - This budget assumes the amount invested per child, per month is \$25 and supplies are limited to paint, paper, markers, crayons, Teaching Strategies Gold, etc.

Office and Paper Supplies

This budget assumes the expense of \$150 for paper towels, disposable cups, and office supplies per month.

Cleaning Service/Custodial Supplies

This budget assumes and expense of \$50 per month for cleaning supplies.

Miscellaneous Expenses

This budget assumes \$100 for miscellaneous expenses not accounted for in other line items.

Travel/Field Trips

- One star - This budget assumes \$1000 annually for travel expenses for traveling to trainings and business trips such as grocery or supply trips.
- Three star – This budget assumes \$1500 annually for travel expenses, increased due to additional training travel.
- Five star – This budget assumes \$2000 annually for travel expenses, increased due to travel to graduate course, and leadership in the state.

Advertising

This budget assumes the program would need to pay for website, social media boosting, and other ads to recruit children into their program.

Allowance for Bad Debt and Vacancy

This budget used Blue Ribbon Commission assumptions of 3% of expenses (minus owner draw) for vacancy and families not paying tuition.

CACFP Income

This budget assumes two of the full time children enrolled are eligible for free meals with a total per day reimbursement for breakfast, lunch and snack of \$6.19 per day per child = children X 6.19 X 245 days = \$3,033.1, and 2 of the full time children are eligible for reduced rate for breakfast, lunch and snack of \$5.02 per day per child = 2 children X 5.02 X 245 days = \$2,459.80. The remaining children would have a non-qualified reimbursement rate of \$1.43 per day per child = 2 children X 1.43 X 245 days = \$700.70. School age children – 3 children X 35 weeks X 5 days X .08 = \$42.00. School vacations 3 children X 14 weeks X 5 days X \$1.43 per day = \$300.30. This becomes a reimbursement of \$ 6,535.90.

Act 166 – Prequalified Prekindergarten Income

This budget assumes this program is a prequalified prekindergarten program in Vermont and has partnerships with surrounding schools. The reimbursement rate for 10 hours of prekindergarten for 35 hours per year is \$3356 per year. This amount is taken off the amount for children eligible. It is assumed that two of the children enrolled are eligible for this reimbursement.

Endnotes

Endnotes

1 Blue Ribbon Commission on Financing High Quality, Affordable Child Care, Final Report 2016; Prepared by the Vermont Blue Ribbon Commission on Financing High Quality, Affordable Child Care Jess Gingras Jessica Blackman Public Consulting Group, Inc. (Research Consultant); <https://legislature.vermont.gov/Documents/2018/WorkGroups/Senate%20Health%20and%20Welfare/Bluer%20Ribbon%20Commission/W~Charlotte%20Ancel~Final%20Report%20-%202016~1-19-2017.pdf>

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