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BRIEF

What's at Stake for Families as Federal Child Care Funding Faces Cuts

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For the last 30 years, the Child Care and Development Fund (CCDF) has been an essential source of assistance for working families struggling to shoulder the ever-growing cost of child care. Today, the program is under attack. In March 2026, members of the Senate Health, Education, Labor & Pensions (HELP) Committee issued a discussion draft that would modify the CCDF in ways that would take away child care subsidies from families who need them.[1] This comes just two weeks after the House Committee on Education and Workforce recommended many of those same requirements,[2] and two months after the Trump Administration announced a freeze of all federal money distributed through the CCDF to five states as part of a broader overhaul of child care funding.[3]

The CCDF remains the largest program in the United States that ensures access to child care for millions of children. Rather than reducing its funding, we should focus on increasing support to parents and children. This brief examines the already unaffordable state of child care in America, what the CCDF does to reduce this expense for families, and how the administration's actions threaten the viability of a program already stretched to its limit.

Child Care Costs Box Families Into a No-Win Situation

Child care in the United States is unaffordable, and getting more so every day. This cornerstone of early developmental outcomes puts families into an economic bind where earning a living wage and affording care for their children are fundamentally at odds.[4] The average cost of care in 2024 was over $1,000 per child per month,[5] meaning that care for just one child is more than $13,000 every year. For the average four-person household,[6] covering child care costs at this rate for two children would take over one-fifth of their combined income.[7, i]

In most of the country, center-based care expenses are already greater than the average mortgage payment.[8] For families with more than two children or below-average income, the burden of child care only grows. Consider for a moment the federal minimum wage of $7.25 per hour;[9] a parent working full-time at this rate earns just $15,080 per year before taxes.[ii] Assuming they pay the average cost of care for one child, 87 percent of that salary will go exclusively to child care, before accounting for any subsidies or tax credits. In a household with two wage earners, this essentially leaves one salary to cover the cost of basic necessities like housing, utilities, food, transportation, and clothing. Give this family a second child, and suddenly the first parent's income is completely gone, with the remaining income still responsible for thousands of dollars in child care expenses on top of the family's other necessities.

[i] Unless otherwise stated, author uses a family of four as the benchmark for all calculations contained herein because the average family size in the United States as reported by the U.S. Census Bureau was roughly 3.15 as of 2024.
[ii] Assumes full-time, year-round work (40 hours per week for 52 weeks) at the 2026 federal minimum wage of $7.25 per hour.

The cost of care is so great that it pushes parents into an impossible trap: needing to work to support their families while being unable to afford the care that allows them to work.[10] This problem is particularly acute for families with more barriers to economic security, including Black, Latino, disabled, and low-income families.[11]

Consider the stories of young mothers Jessica and Gabrielle.[12] Jessica, a mother of five living in Vermont, could not afford child care on her salary. Jessica's parents were able to help out with the kids enough that she kept her job, but she was forced to significantly scale down her career because it was cheaper to provide care herself than to use center-based care. In Vermont, the average annual cost of center-based care is $18,710 per infant.[13] For Gabrielle, **the cost of care was so great that she was forced to leave her career entirely**. Even though both she and her husband worked, they were unable to afford child care for their three children and instead had to seek additional support from Facebook community groups. Once they had their fourth child, Gabrielle was left with no choice but to leave her job to care for her children full-time. In Arizona, where Gabrielle lives, the average cost of center-based child care is $15,964 per infant.[14] Parents like Jessica and Gabrielle are constantly being forced to choose between making sacrifices at work or at home. This crisis extends far beyond individual households—it's estimated that unaffordable and unavailable child care costs the U.S. economy $122 billion in 2022 alone.[15]

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The CCDF Provides Essential Benefits for Families Seeking Child Care

The single largest tool for addressing the need for affordable child care is the CCDF.[16] In 2025 alone, the federal government allocated approximately $12.5 billion in child care assistance and system investments through this program to the benefit of 1.4 million children every month.[17, 18, 19] This is greater than the $12.2 billion the federal government spends on Head Start—one of the nation's largest childhood programs supporting care and early learning for low-income families—and benefits twice as many children.[20] The sheer size and scope of the CCDF means more children are able to benefit from the improved educational, cognitive, behavioral, and health outcomes that stem from early childhood care and education programs.[21]

The U.S. Department of Health and Human Services (HHS) administers the CCDF block grant through the Office of Child Care.[22] CCDF funds are distributed to state agencies tasked with ensuring that the money is used in accordance with federal eligibility guidelines. These guidelines set the maximum age of a CCDF-benefiting child at 13 years old, require that at least one parent be working or enrolled in some educational or job training program, and cap the recipient-child's family income at 85 percent of the state's median income (SMI).[23]

Within these limits, each state is permitted to establish its own eligibility criteria. Only 10 states use the federal maximum income cap of 85 percent SMI for a family of four.[24] Due in part to limited child care funding,[25] states cap CCDF eligibility at an average of just 60 percent SMI,[26] with an average income threshold of just over $54,000.[27, 28] For a family at this wage level without CCDF benefits, the cost of care for two children averages over 48 percent of their combined income—a crippling expense.[29, 30] With

CCDF subsidies, the cost of care for this family drops from over $1,000 per month down to $284,[31] or just 12.5 percent of their income.[32] While the CCDF subsidy ameliorates the expense of child care for this family, it still leaves them on the hook for nearly double the maximum amount that HHS recommends a family spend on child care, which is 7 percent of their income.[33]

In 2022, state and federal eligibility rules for CCDF allowed children from nearly 871,000 families to access child care each month.[34] Within these families:

- 80 percent were single-parent households;[35]
- 78 percent received CCDF-subsidized care so parents can go to work;[36]
- 65 percent of children under the age of six received subsidies;[37] and
- over 17,000 were experiencing homelessness.[38]

Nationally, the children served by CCDF were 43 percent white, 39 percent Black, 4 percent multiracial, 1 percent Asian, and 1 percent Native American/Alaska Native.[39] Of these racial groups, 26 percent were Latino.[40] In some states, large proportions of AANHPI and Native American/Native Alaskan children relied on CCDF funding. For example, in South Dakota, 20 percent were Native American/Alaskan Native, and in Hawai'i, 44 percent were Asian and 15 percent were Native Hawaiian/Pacific Islander.[41] All told, the opportunity to access child care conferred by the CCDF is essential to more than a million children in communities across the country.

Need for CCDF Benefits Extends Beyond the Program's Reach

The need for child care subsidies far exceeds the funding available through the CCDF. Fewer than 1 in 5 children eligible for CCDF benefits actually receive them.[42] In 2021 alone, 3.5 million children who met federal eligibility criteria were excluded when their state established a more restrictive standard.[43] This forces families into an impossible position where they don't earn enough to afford child care on their own while simultaneously earning too much to receive state subsidies, precluding these families from accessing the care they need.

Such was the case for Royce in Alabama, where eligibility for CCDF subsidies is capped at 60% SMI, or $47,160 annually.[44] Her income was high enough to disqualify her from receiving a CCDF subsidy, but she still could not afford $220 every week from her budget to pay for child care.[45] Like so many others, she was forced to leave the workforce—not just because child care was unaffordable, but because the policy tool designed to put care within Royce's reach failed to include her.

Funding Freezes & Rule Changes Threaten to Put Child Care Further Out of Reach for Families

The CCDF already fails to reach millions of children every year, but recent proposals from Congress and the Trump Administration threaten to further weaken the program. Despite the high cost of child care for families, providers nationwide overwhelmingly operate on margins below 1 percent, meaning they can be thrown into economic turmoil after just one month of less-than-full enrollment.[46] Moreover, millions of children across the country live in communities where there is simply not enough care available.[47] In 2024, HHS enacted a new rule to ease the burden on care providers and encourage the spread of child care services into more communities.[48] The rule capped family copays at 7 percent of their income, and required states to use at least some CCDF allotments on direct-to-provider grants. It also allowed agencies to make grant payments either before or at the start of care. Together, the new provisions sought to bolster operating margins for providers, allowing them to offer more stable services to families while increasing the quality and supply of child care. The rule directed states to prioritize covering copayments for infants, toddlers, and children with disabilities, and sought to aid children in areas with fewer providers by allowing states more flexibility in how they structure payments to providers. The intent of the rule was to help those providers expand their services.[49]

This changed in January 2026 when HHS announced it was rescinding these provisions, claiming that they “weakened oversight and increased the risk of waste, fraud and abuse.”[50] At the same time, HHS announced it would freeze all CCDF funding to California, Colorado, Illinois, Minnesota, and New York.[51] A federal judge had temporarily paused this action as of April 2026,[52] but if HHS wins their case, the freeze will put care at risk for 338,400 children from 201,000 families who rely on the more than $2.47 billion in CCDF funding that this decision seeks to withhold.[53, 54]

For parents like Kate from Minnesota, this means more than just losing child care assistance for her two children—it means facing uncertainty about whether she’ll be able to keep her job and afford her apartment.[55] When parents of young children cannot secure stable child care, they face related challenges like missing work. In fact, research shows that limited access to affordable child care could constrain women's earnings over time; for example, one analysis shows that access to affordable child care could increase lifetime earnings for women with two children by $94,000, with another $30,000 in savings and retirement benefits.[56] The administration’s CCDF freeze could cost families more than $400 million in earnings across the five states as they are forced to make new compromises between work and care, further eroding the financial resources families have to cover the costs of other basic needs.[57]

Funding freezes and rule changes may even affect children and families that do not receive CCDF subsidies. Across the five states[iii] for which the administration has frozen funding, CCDF subsidies support anywhere from 33 percent of all licensed child care centers and family child care homes in Minnesota to 78 percent in Illinois.[58] Considering the narrow margins on which child care centers operate, suddenly cutting off CCDF payments to these centers—even temporarily—could disrupt their operations, causing as many as 200,000 children who attend CCDF-subsidized child care centers without receiving subsidies themselves to be displaced from their current child care providers.[59]

Even if the administration does not succeed in freezing CCDF funds for the five targeted states, other looming federal actions threaten the viability of the program. The impending change to the 7 percent cap on CCDF copays could mean families lose out on as much as $15,000 each year in savings.[60] New bills under consideration by the House threaten to impose costly requirements on state program administrators.[61] Administrative burdens tend to pull funding away from participating families as states are forced to spend more on program administration and reporting.[62]

[iii] Estimates are based on annual CCDF Quality Progress Reports (QPRs) from Minnesota, New York, Illinois, and Colorado, which report the total number of licensed center-based programs and family child care homes disaggregated by receipt of CCDF funding. California did not disaggregate their total licensed child care programs from those utilizing CCDF funding, and so is not considered in this range.

Protecting Access To Child Care Means Bolstering, Not Undermining, the CCDF

The CCDF is the greatest tool at our disposal for giving children and families the opportunity to access affordable child care, but it fails to reach far enough. Between funding freezes, rule changes, and proposed administrative burdens, the actions of Congress and the Trump Administration threaten to further undermine the already inadequate resources distributed through the CCDF to support working families. At a time when child care costs are skyrocketing,[63] families need the federal government to bolster this essential program rather than weaken it.

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