### CHILD CARE OVERVIEW

### **Definitions**

Child Care Desert: A child care desert is an area with insufficient child care providers. It is defined as a community or area where there are more than three children under the age of 5 for each available child care slot.

Child Care Assistance Program (CCAP): Income based program that helps families pay for child care.

<u>Federal Poverty Level (FPL)</u>: A measure of income issued every year by the Department of Health and Human Services (HHS) used to determine eligibility for various assistance programs.

Head Start: Head Start is a free, federally funded, pre-school program designed to promote school readiness for children ages 3–5 from families that fall below the federal poverty level. Children from homeless families, families receiving public assistance (such as TANF or SSI), and foster children are also eligible regardless of income.

### **Crawford County, IL**

Children under 5 years of age

Under 5 who are under 200% FPL

Children on child care waitlists in 2022

% of County in a child care desert in 2020

There are currently **127** children in Crawford County that are eligible for Head Start; however, Crawford County currently has just **33** Head Start spaces in total.

**Head Start** 

es in total.

1,093

430

200+

49%

### 



5.4%

Living under

50% FPL

14.2% Living under

100% FPL

26.4%
Living under

130% FPL

39.2% Living under

185% FPL

Living under

200% FPL

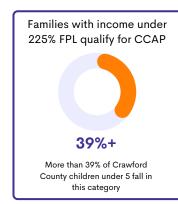
Median Monthly Household Income

\$5,347

### **Program Thresholds**

CCAP: 225%FPL SNAP: 165% FPL WIC: 185% FPL Head Start: 100% FPL

### **Child Care Assistance Program (CCAP)**



CCAP Income Requirements				
Family Size	Max Monthly Income	Monthly Co-Pay*		
2	\$3,433	\$1 - \$236		
3	\$4,318	\$1 - \$297		
4	\$5,203	\$1 - \$359		
5	\$6,359	\$1 - \$441		
6	\$6,973	\$1 - \$482		
7	\$7,858	\$1 - \$543		

Exact co-pay amount is formulated based on income\*

CCAP Payment Rates				
Age	Under 2	2-3yr	Age 3+	
Full Time	\$285/wk	\$230/wk	\$200/wk	
Part Time	\$145/wk	\$115/wk	\$100/wk	

Families who qualify for CCAP pay a co-pay amount (based on income) plus any difference between the CCAP payment rate and the provider's rate.

## **Example for Family of 4**

#### INCOME

Dad: 40hrs @ 18.50/hr=\$740 Mom: 30hrs @15/hr=\$450

Total net income monthly:

\$4,760

### CCAP

Family qualifies, CCAP pays: 6 mo. old child: \$285/wk 2 year old child: \$200/wk monthly total:

\$1,940

Monthly co-pay amount based on income:

\$371

# CHILD CARE PROVIDER'S RATE

6 mo. old child: \$300/wk 2 year old child: \$220/wk

Total cost monthly:

\$2,080

#### TOTAL OUT-OF-POCKET COST

\$ 2,080 (Provider rate)

- \$ 1,940 (CCAP pay rate) \$ 140

+ \$ 371 (co-pay)

\$511

Total monthly out-of-pocket



















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ChildCareDeserts.org

ISBE

ISBE Readiness Stats