

## 50-State Child Care Cost Model

# Methodology

April 2024

This methodology details the data sources and assumptions the [50-State Child Care Cost Model](#). The cost model includes data for all 50 states plus the District of Columbia, as well as a national/United States scenario. The cost model includes the ability to estimate the true cost of care for children birth through school age in a child care center, small family child care home and large/group family child care home. Assumptions related to cost drivers are detailed herein.

### Program Characteristics

#### Program Size and Ages Served

The model can be used to estimate a program with different numbers of classrooms and with different ages of children. Classroom capacity is determined based on user selection for ratio/group size regulations. By default, the model includes ratio/group size regulations for child care centers based on state licensing. These defaults are provided in Table 1.

Table 1: State defaults for ratio/group size

State	Infant		Toddler		Threes		Fours		School age	
	Ratio	Group Size	Ratio	Group Size	Ratio	Group Size	Ratio	Group Size	Ratio	Group Size
Alabama	5	10	8	16	8	16	8	16	21	42
Alaska	5	10	6	12	10	20	10	20	14	28
Arizona	5	10	8	16	13	26	13	26	20	40
Arkansas	5	10	8	16	12	24	12	24	18	36
California	4	8	6	12	12	24	12	24	14	28
Colorado	5	10	7	14	10	20	10	20	15	30
Connecticut	4	8	4	8	10	20	10	20	10	20
Delaware	4	8	8	16	10	20	10	20	15	30
District of Columbia	4	8	4	8	8	16	8	16	15	30
Florida	4	8	11	22	15	30	15	30	25	50
Georgia	6	12	10	20	15	30	15	30	25	50
Hawaii	4	8	8	16	12	24	12	24	20	40
Idaho	4	8	8	16	10	20	10	20	18	36
Illinois	4	12	8	16	10	20	10	20	20	30
Indiana	4	8	7	14	10	20	10	20	15	30
Iowa	4	8	6	12	8	16	8	16	15	30
Kansas	3	9	7	14	12	24	12	24	16	32
Kentucky	5	10	10	20	12	24	12	24	15	30
Louisiana	6	15	12	22	13	26	13	26	23	46
Maine	4	8	5	10	10	20	10	20	13	20
Maryland	3	6	6	12	10	20	10	20	15	30
Massachusetts	3	7	10	20	10	20	10	20	15	30

State	Infant		Toddler		Threes		Fours		School age	
	Ratio	Group Size	Ratio	Group Size	Ratio	Group Size	Ratio	Group Size	Ratio	Group Size
Michigan	4	12	8	16	10	20	10	20	18	36
Minnesota	4	8	7	14	10	20	10	20	15	30
Mississippi	5	10	12	14	14	14	14	14	20	20
Missouri	4	8	8	16	10	20	10	20	16	32
Montana	4	12	8	16	8	16	8	16	14	32
Nebraska	4	12	6	12	10	20	10	20	15	30
Nevada	6	12	10	18	12	24	12	24	18	36
New Hampshire	4	12	6	18	12	24	12	24	15	30
New Jersey	4	12	10	20	10	20	10	20	15	30
New Mexico	6	12	10	20	12	24	12	24	15	30
New York	4	8	5	12	7	18	7	18	10	20
North Carolina	5	10	10	20	15	25	15	25	25	25
North Dakota	4	10	7	20	7	20	7	20	20	40
Ohio	5	10	7	14	12	24	12	24	18	36
Oklahoma	4	8	8	16	12	16	12	24	20	40
Oregon	4	8	5	10	10	20	10	20	15	30
Pennsylvania	4	8	4	12	10	20	10	20	12	24
Rhode Island	4	8	4	12	9	18	9	18	13	26
South Carolina	5	10	8	16	12	24	12	24	23	46
South Dakota	5	20	5	20	10	20	10	20	15	20
Tennessee	4	8	7	14	9	18	9	18	20	40
Texas	4	10	11	22	15	30	15	30	26	35
Utah	4	8	7	14	12	24	12	24	20	40
Vermont	4	8	5	10	6	15	6	15	13	26
Virginia	4	8	10	20	10	20	10	20	20	40
Washington	4	8	7	14	10	20	10	20	15	30
West Virginia	4	8	8	16	10	20	10	20	16	32
Wisconsin	4	8	6	12	10	20	10	20	18	36
Wyoming	4	10	8	10	10	24	10	24	18	40
United States	4	8	8	16	10	20	10	20	18	36

Source: <https://childcareta.acf.hhs.gov/data> (last accessed February 2024)

States have varying requirements for family child care homes related to the number of children that can be served, what constitutes a small or large/group home, and the impact of serving infants and school-age children. As a result the default under the ‘licensing’ selection for Family Child Care in the model is the same for all states:

- Small FCC – max of 8 children
- Group FCC – max of 16 children.

In addition, users can select ‘Caring for our Children’ (or CFOC) to use the ratio/group size recommendations under the CFOC standards. These standards are provided in Table 2.

Table 2: Caring for Our Children ratio/group size defaults.

Age Group	Ratio	Group Size
Infant	1:3	6
Toddler	1:4	8
Three-year-old	1:7	14
Four-year-old	1:8	16
School age	1:10	20

As CFOC standards vary for home-based programs based on the age mix of children, defaults were created as follows:

- Small FCC – max of 5 children
- Group FCC – max of 12 children.

In addition to these defaults, user can also enter their own inputs for ratio and group size.

### Program Staffing

**Center:** Twenty percent additional teaching staff per classroom is included to cover open/close/breaks.

Non-classroom staffing included at the following levels

- Director: 1 FTE
- Assistant Director (or similar role): 0.5 FTE per 50 children
- Administrative Assistant: 0.5 FTE per 50 children

**FCC Home:** Small home includes provider/owner plus 10 hours a week assistant teacher for open/close/breaks (1.25 FTE total).

Group home includes provider/owner plus 1 FTE assistant teacher under licensing, 2 FTE under CFOC.

### Additional Staffing for Quality-related activities

**PD/Training Hours:** 18 hours per year, per staff member. Floater included in model to cover release time/overtime.

**Family engagement:** Family conferences once per year, 2 hours of floater coverage per child to cover release time/overtime for lead teacher when this option is selected in the model.

### Compensation

#### Salaries

The cost model includes two salary options by default, and also allows users to enter their own salaries for a customized scenario. The first salary default uses data from the U.S. Bureau of Labor Statistics (or BLS). This dataset includes state-specific salary data for over 800 different positions and is used as a default in the Provider Cost of Quality Calculator. This most closely replicates current salaries in the field.

The model also includes a second default dataset to estimate the cost with higher salaries so as to better capture the true cost of quality child care. P5FS used the MIT Living Wage Calculator to create a wage scale.<sup>1</sup> In this wage scale, the assistant teacher and administrative assistant salaries are equal to the living wage for a single person with no children. The hourly living wage is multiplied by 2,080 hours for an annual salary. Salaries for other positions are adjusted proportionally to account for the additional responsibilities of their position. These adjustments are informed by data collected by P5FS across multiple states in recent years. On average this data finds lead teachers earning 30% more than assistant teachers, assistant directors earn 22% more than lead teachers, and program directors earning 21% more than assistant directors. Appendix A details the salaries included in the model.

For FCC providers/owners, a salary is included in the model based on the mid-way point between a lead teacher salary and director salary in the center-based scale. This approach recognizes the multiple responsibilities an FCC provider/owner while also serving a significantly smaller number of children/families compared to a center.

### Benefits

*Mandatory benefits:* 10.65% of salary, including FICA/Social Security, Medicare, Unemployment Insurance, Workers Compensation.

*Discretionary benefits:* Default includes employer contribution to health insurance, based on state-specific Kaiser Family Foundation data for average employer contribution to employee health insurance (around \$6,000/year/FTE). Full details in Appendix B.<sup>2</sup>

*Paid time off:* 10 days paid sick, 10 days paid leave, covered by substitute/floater at the assistant teacher hourly wage.

### Nonpersonnel Expenses

Default nonpersonnel expenses from the federal Provider Cost of Quality Calculator (PCQC) are used in the cost model.<sup>3</sup> Certain expense categories are adjusted to account for the cost of living in each state using data from the U.S. Bureau of Economic Analysis.<sup>4</sup> See Appendix C for cost of living adjustment percentages.

The model also includes a 5% contribution to operating reserve intended to support the fiscal stability of the child care program. This value can be modified by users in the model.

<sup>1</sup> <https://livingwage.mit.edu>

<sup>2</sup> <https://www.kff.org/other/state-indicator/single-coverage/>

<sup>3</sup> <https://pcqc.acf.hhs.gov>

<sup>4</sup> [https://www.bea.gov/newsreleases/regional/rpp/rpp\\_newsrelease.htm](https://www.bea.gov/newsreleases/regional/rpp/rpp_newsrelease.htm)

### Occupancy-specific assumptions

*Center:* 35 square feet per child. Additional 30 sq ft per child for shared space. Cost per square foot for occupancy expenses, including utilities, based on cost of living-adjusted defaults in the PCQC.

*FCC Home:* Small home default size of 2,400 sq. ft, with 1,200 used for child care, 65 hours per week. Large home default size of 3,600 sq. ft with 1,800 used for child care, 65 hours per week. Time-space percentage calculation used to allocate shared expenses to child care business operations.

### Model outputs

The cost model produces cost per child results displayed as an annual and monthly value. For school age children in both the center and FCC home scenarios, the annual value accounts for these children being served full-time during the summer and other school holidays, but-part time during the school year (before/after school). The monthly value for school age is the sum of the annual amount divided by 12 months.

In FCC Home scenarios, the cost per child results are the same for children in infants through preschool age groups, and another result for school age children. While many programs set tuition at different levels for different age groups, there are no cost drivers in the model assumptions that inform a different cost for children attending the program full time, as the program operates as essentially one classroom. School age costs account for a mix of full-time and part-time attendance as described above.

## Appendix A: Default Salary Scales

### BLS Selection

	Center						Family Child Care Home	
	Director	Asst Director	Admin Asst.	Lead Teacher	Asst. Teacher	Sub Hourly	Owner/ Provider	Asst. Teacher
Alabama	\$46,790	\$37,432	\$22,770	\$24,540	\$22,770	\$10.95	\$35,665	\$22,770
Alaska	\$57,610	\$46,088	\$33,140	\$41,740	\$33,140	\$15.93	\$49,675	\$33,140
Arizona	\$48,390	\$38,712	\$32,650	\$33,970	\$32,650	\$15.70	\$41,180	\$32,650
Arkansas	\$43,920	\$35,136	\$26,300	\$31,680	\$26,300	\$12.64	\$37,800	\$26,300
California	\$67,190	\$53,752	\$37,430	\$48,410	\$37,430	\$18.00	\$57,800	\$37,430
Colorado	\$60,630	\$48,504	\$35,040	\$40,680	\$35,040	\$16.85	\$50,655	\$35,040
Connecticut	\$61,130	\$48,904	\$32,700	\$38,710	\$32,700	\$15.72	\$49,920	\$32,700
Delaware	\$53,110	\$42,488	\$26,930	\$29,730	\$26,930	\$12.95	\$41,420	\$26,930
District of Columbia	\$91,130	\$72,904	\$40,370	\$59,110	\$40,370	\$19.41	\$75,120	\$40,370
Florida	\$51,330	\$41,064	\$28,480	\$30,990	\$28,480	\$13.69	\$41,160	\$28,480
Georgia	\$61,660	\$49,328	\$26,170	\$38,300	\$26,170	\$12.58	\$49,980	\$26,170
Hawaii	\$62,640	\$50,112	\$31,580	\$43,570	\$31,580	\$15.18	\$53,105	\$31,580
Idaho	\$57,610	\$46,088	\$24,640	\$28,380	\$24,640	\$11.85	\$42,995	\$24,640
Illinois	\$52,420	\$41,936	\$30,900	\$37,480	\$30,900	\$14.86	\$44,950	\$30,900
Indiana	\$54,370	\$43,496	\$26,390	\$32,220	\$26,390	\$12.69	\$43,295	\$26,390
Iowa	\$46,850	\$37,480	\$24,140	\$33,760	\$24,140	\$11.61	\$40,305	\$24,140
Kansas	\$49,970	\$39,976	\$25,570	\$40,920	\$25,570	\$12.29	\$45,445	\$25,570
Kentucky	\$50,840	\$40,672	\$25,530	\$40,010	\$25,530	\$12.27	\$45,425	\$25,530
Louisiana	\$60,160	\$48,128	\$22,100	\$38,170	\$22,100	\$10.63	\$49,165	\$22,100
Maine	\$49,890	\$39,912	\$32,080	\$39,110	\$32,080	\$15.42	\$44,500	\$32,080
Maryland	\$56,360	\$45,088	\$31,570	\$41,810	\$31,570	\$15.18	\$49,085	\$31,570
Massachusetts	\$67,980	\$54,384	\$38,840	\$43,750	\$38,840	\$18.67	\$55,865	\$38,840
Michigan	\$47,450	\$37,960	\$27,980	\$36,660	\$27,980	\$13.45	\$42,055	\$27,980
Minnesota	\$62,470	\$49,976	\$30,710	\$37,960	\$30,710	\$14.76	\$50,215	\$30,710
Mississippi	\$44,020	\$35,216	\$21,430	\$27,520	\$21,430	\$10.30	\$35,770	\$21,430
Missouri	\$47,100	\$37,680	\$28,710	\$37,580	\$28,710	\$13.80	\$42,340	\$28,710
Montana	\$48,950	\$39,160	\$26,480	\$32,750	\$26,480	\$12.73	\$40,850	\$26,480
Nebraska	\$59,520	\$47,616	\$28,000	\$42,920	\$28,000	\$13.46	\$51,220	\$28,000
Nevada	\$55,060	\$44,048	\$28,830	\$35,030	\$28,830	\$13.86	\$45,045	\$28,830
New Hampshire	\$57,800	\$46,240	\$27,130	\$34,690	\$27,130	\$13.04	\$46,245	\$27,130
New Jersey	\$89,350	\$71,480	\$32,640	\$45,750	\$32,640	\$15.69	\$67,550	\$32,640
New Mexico	\$52,660	\$42,128	\$27,190	\$33,060	\$27,190	\$13.07	\$42,860	\$27,190
New York	\$71,340	\$57,072	\$35,190	\$46,420	\$35,190	\$16.92	\$58,880	\$35,190
North Carolina	\$48,330	\$38,664	\$27,030	\$31,950	\$27,030	\$13.00	\$40,140	\$27,030
North Dakota	\$57,610	\$46,088	\$28,590	\$38,370	\$28,590	\$13.75	\$47,990	\$28,590
Ohio	\$53,320	\$42,656	\$28,180	\$31,830	\$28,180	\$13.55	\$42,575	\$28,180
Oklahoma	\$49,190	\$39,352	\$24,280	\$35,700	\$24,280	\$11.67	\$42,445	\$24,280
Oregon	\$49,510	\$39,608	\$34,610	\$37,730	\$34,610	\$16.64	\$43,620	\$34,610
Pennsylvania	\$51,800	\$41,440	\$27,330	\$33,120	\$27,330	\$13.14	\$42,460	\$27,330
Rhode Island	\$52,560	\$42,048	\$32,300	\$38,640	\$32,300	\$15.53	\$45,600	\$32,300
South Carolina	\$55,120	\$44,096	\$25,050	\$33,520	\$25,050	\$12.04	\$44,320	\$25,050

	Center						Family Child Care Home	
	Director	Asst Director	Admin Asst.	Lead Teacher	Asst. Teacher	Sub Hourly	Owner/ Provider	Asst. Teacher
South Dakota	\$61,670	\$49,336	\$25,490	\$32,810	\$25,490	\$12.25	\$47,240	\$25,490
Tennessee	\$59,490	\$47,592	\$25,160	\$33,940	\$25,160	\$12.10	\$46,715	\$25,160
Texas	\$53,620	\$42,896	\$25,910	\$39,620	\$25,910	\$12.46	\$46,620	\$25,910
Utah	\$49,160	\$39,328	\$27,250	\$31,370	\$27,250	\$13.10	\$40,265	\$27,250
Vermont	\$54,940	\$43,952	\$33,970	\$39,280	\$33,970	\$16.33	\$47,110	\$33,970
Virginia	\$63,090	\$50,472	\$30,160	\$38,640	\$30,160	\$14.50	\$50,865	\$30,160
Washington	\$59,350	\$47,480	\$36,920	\$40,330	\$36,920	\$17.75	\$49,840	\$36,920
West Virginia	\$39,450	\$31,560	\$22,770	\$33,400	\$22,770	\$10.95	\$36,425	\$22,770
Wisconsin	\$47,770	\$38,216	\$27,050	\$31,980	\$27,050	\$13.00	\$39,875	\$27,050
Wyoming	\$50,540	\$40,432	\$27,860	\$31,540	\$27,860	\$13.39	\$41,040	\$27,860
United States	\$57,610	\$46,088	\$29,570	\$38,640	\$29,570	\$14.22	\$48,125	\$29,570

Source: U.S. Bureau of Labor Statistics, Occupational Employment and Wage Statistics, May 2022 release. Available at: <https://www.bls.gov/oes/2022/may/oesrcst.htm>

### MIT Living Wage Selection

	Center						Family Child Care Home	
	Director	Asst Director	Admin Asst.	Lead Teacher	Asst. Teacher	Sub Hourly	Owner/ Provider	Asst. Teacher
Alabama	\$62,460	\$51,727	\$32,552	\$42,399	\$32,552	\$15.65	\$52,430	\$32,552
Alaska	\$68,447	\$56,685	\$35,672	\$46,463	\$35,672	\$17.15	\$57,455	\$35,672
Arizona	\$70,961	\$58,767	\$36,982	\$48,170	\$36,982	\$17.78	\$59,565	\$36,982
Arkansas	\$60,864	\$50,405	\$31,720	\$41,315	\$31,720	\$15.25	\$51,089	\$31,720
California	\$84,770	\$70,203	\$44,179	\$57,543	\$44,179	\$21.24	\$71,157	\$44,179
Colorado	\$76,708	\$63,526	\$39,978	\$52,071	\$39,978	\$19.22	\$64,389	\$39,978
Connecticut	\$70,881	\$58,701	\$36,941	\$48,115	\$36,941	\$17.76	\$59,498	\$36,941
Delaware	\$69,285	\$57,379	\$36,109	\$47,032	\$36,109	\$17.36	\$58,158	\$36,109
District of Columbia	\$88,402	\$73,211	\$46,072	\$60,009	\$46,072	\$22.15	\$74,205	\$46,072
Florida	\$70,722	\$58,569	\$36,858	\$48,007	\$36,858	\$17.72	\$59,364	\$36,858
Georgia	\$70,722	\$58,569	\$36,858	\$48,007	\$36,858	\$17.72	\$59,364	\$36,858
Hawaii	\$88,003	\$72,880	\$45,864	\$59,738	\$45,864	\$22.05	\$73,870	\$45,864
Idaho	\$64,136	\$53,115	\$33,426	\$43,537	\$33,426	\$16.07	\$53,837	\$33,426
Illinois	\$72,238	\$59,825	\$37,648	\$49,037	\$37,648	\$18.10	\$60,637	\$37,648
Indiana	\$62,979	\$52,156	\$32,822	\$42,751	\$32,822	\$15.78	\$52,865	\$32,822
Iowa	\$62,779	\$51,991	\$32,718	\$42,616	\$32,718	\$15.73	\$52,698	\$32,718
Kansas	\$62,620	\$51,859	\$32,635	\$42,507	\$32,635	\$15.69	\$52,564	\$32,635
Kentucky	\$61,662	\$51,066	\$32,136	\$41,857	\$32,136	\$15.45	\$51,759	\$32,136
Louisiana	\$63,298	\$52,421	\$32,989	\$42,968	\$32,989	\$15.86	\$53,133	\$32,989
Maine	\$65,972	\$54,635	\$34,382	\$44,783	\$34,382	\$16.53	\$55,378	\$34,382
Maryland	\$78,265	\$64,815	\$40,789	\$53,127	\$40,789	\$19.61	\$65,696	\$40,789
Massachusetts	\$85,209	\$70,567	\$44,408	\$57,841	\$44,408	\$21.35	\$71,525	\$44,408
Michigan	\$64,935	\$53,776	\$33,842	\$44,079	\$33,842	\$16.27	\$54,507	\$33,842
Minnesota	\$67,768	\$56,123	\$35,318	\$46,002	\$35,318	\$16.98	\$56,885	\$35,318
Mississippi	\$61,542	\$50,967	\$32,074	\$41,776	\$32,074	\$15.42	\$51,659	\$32,074



	Center						Family Child Care Home	
	Director	Asst Director	Admin Asst.	Lead Teacher	Asst. Teacher	Sub Hourly	Owner/ Provider	Asst. Teacher
Missouri	\$62,939	\$52,123	\$32,802	\$42,724	\$32,802	\$15.77	\$52,832	\$32,802
Montana	\$62,739	\$51,958	\$32,698	\$42,589	\$32,698	\$15.72	\$52,664	\$32,698
Nebraska	\$62,779	\$51,991	\$32,718	\$42,616	\$32,718	\$15.73	\$52,698	\$32,718
Nevada	\$67,928	\$56,255	\$35,402	\$46,111	\$35,402	\$17.02	\$57,019	\$35,402
New Hampshire	\$68,766	\$56,949	\$35,838	\$46,680	\$35,838	\$17.23	\$57,723	\$35,838
New Jersey	\$74,673	\$61,841	\$38,917	\$50,689	\$38,917	\$18.71	\$62,681	\$38,917
New Mexico	\$64,136	\$53,115	\$33,426	\$43,537	\$33,426	\$16.07	\$53,837	\$33,426
New York	\$85,648	\$70,930	\$44,637	\$58,139	\$44,637	\$21.46	\$71,894	\$44,637
North Carolina	\$67,170	\$55,627	\$35,006	\$45,596	\$35,006	\$16.83	\$56,383	\$35,006
North Dakota	\$61,263	\$50,735	\$31,928	\$41,586	\$31,928	\$15.35	\$51,424	\$31,928
Ohio	\$61,183	\$50,669	\$31,886	\$41,532	\$31,886	\$15.33	\$51,357	\$31,886
Oklahoma	\$61,821	\$51,198	\$32,219	\$41,966	\$32,219	\$15.49	\$51,893	\$32,219
Oregon	\$77,347	\$64,055	\$40,310	\$52,504	\$40,310	\$19.38	\$64,925	\$40,310
Pennsylvania	\$65,493	\$54,239	\$34,133	\$44,458	\$34,133	\$16.41	\$54,976	\$34,133
Rhode Island	\$69,923	\$57,908	\$36,442	\$47,465	\$36,442	\$17.52	\$58,694	\$36,442
South Carolina	\$66,770	\$55,296	\$34,798	\$45,325	\$34,798	\$16.73	\$56,048	\$34,798
South Dakota	\$60,465	\$50,074	\$31,512	\$41,044	\$31,512	\$15.15	\$50,754	\$31,512
Tennessee	\$63,817	\$52,851	\$33,259	\$43,320	\$33,259	\$15.99	\$53,569	\$33,259
Texas	\$67,010	\$55,495	\$34,923	\$45,487	\$34,923	\$16.79	\$56,249	\$34,923
Utah	\$69,524	\$57,577	\$36,234	\$47,194	\$36,234	\$17.42	\$58,359	\$36,234
Vermont	\$67,130	\$55,594	\$34,986	\$45,569	\$34,986	\$16.82	\$56,349	\$34,986
Virginia	\$75,990	\$62,931	\$39,603	\$51,583	\$39,603	\$19.04	\$63,786	\$39,603
Washington	\$78,145	\$64,716	\$40,726	\$53,046	\$40,726	\$19.58	\$65,596	\$40,726
West Virginia	\$62,141	\$51,462	\$32,386	\$42,182	\$32,386	\$15.57	\$52,162	\$32,386
Wisconsin	\$64,096	\$53,082	\$33,405	\$43,510	\$33,405	\$16.06	\$53,803	\$33,405
Wyoming	\$62,420	\$51,694	\$32,531	\$42,372	\$32,531	\$15.64	\$52,396	\$32,531
United States	\$68,764	\$56,947	\$35,837	\$46,678	\$35,837	\$17.23	\$57,721	\$35,837

Source: Wage scale developed by Prenatal to Five Fiscal Strategies, based on MIT Living Wage Calculator. Amy K. Glasmeier. Living Wage Calculator. 2023. Massachusetts Institute of Technology. Available at <https://livingwage.mit.edu>

*Note:* Assistant Teacher and Administrative Assistant wage for each state is equal to hourly Living Wage for ‘1 adult with 0 children’ from MIT Living Wage Calculator, multiplied by 2,080 hours (equivalent to a 40-hour week). Other salaries are adjusted to account for additional responsibilities. Increases are based on provider salary data collected by P5FS across multiple states. Lead Teacher salary is 30% higher than Assistant Teacher. Assistant Director salary is 22% higher than a Lead Teacher. Program Director is 21% higher than Assistant Director. Family Child Care Provider/Owner salary is based on the mid-way point between Lead Teacher and Director, to account for the dual role played by home-based providers.



## Appendix B: Health Insurance Values

State	Annual contribution to health insurance	State	Annual contribution to health insurance
Alabama	\$4,970	Montana	\$6,602
Alaska	\$6,699	Nebraska	\$5,903
Arizona	\$5,661	Nevada	\$5,428
Arkansas	\$5,270	New Hampshire	\$6,101
California	\$6,099	New Jersey	\$6,495
Colorado	\$5,389	New Mexico	\$6,053
Connecticut	\$6,404	New York	\$7,044
Delaware	\$6,241	North Carolina	\$5,906
District of Columbia	\$7,171	North Dakota	\$6,319
Florida	\$5,942	Ohio	\$6,270
Georgia	\$5,653	Oklahoma	\$5,364
Hawaii	\$6,400	Oregon	\$5,978
Idaho	\$5,934	Pennsylvania	\$6,314
Illinois	\$5,801	Rhode Island	\$6,312
Indiana	\$5,827	South Carolina	\$5,540
Iowa	\$5,588	South Dakota	\$5,964
Kansas	\$5,238	Tennessee	\$5,384
Kentucky	\$5,477	Texas	\$5,670
Louisiana	\$5,716	Utah	\$5,016
Maine	\$6,290	Vermont	\$6,346
Maryland	\$6,251	Virginia	\$5,853
Massachusetts	\$6,248	Washington	\$5,898
Michigan	\$5,692	West Virginia	\$6,371
Minnesota	\$5,989	Wisconsin	\$5,988
Mississippi	\$5,258	Wyoming	\$6,094
Missouri	\$6,036	United States	\$5,953

Source: Kaiser Family Foundation, Average Annual Single Premium per Enrolled Employee for Employer-Based Health Insurance, 2022. Available at <https://www.kff.org/other/state-indicator/single-coverage>

## Appendix C: Cost of Living adjustments for non-personnel expenses

State	Cost of Living Adjustment
Alabama	87.76%
Alaska	101.99%
Arizona	99.90%
Arkansas	86.60%
California	112.47%
Colorado	102.29%
Connecticut	106.41%
Delaware	97.96%
District of Columbia	112.85%
Florida	102.14%
Georgia	95.83%
Hawaii	110.84%
Idaho	91.83%
Illinois	101.26%
Indiana	91.82%
Iowa	88.42%
Kansas	89.96%
Kentucky	89.36%
Louisiana	90.57%
Maine	100.84%
Maryland	104.96%
Massachusetts	109.39%
Michigan	93.43%
Minnesota	97.72%
Mississippi	87.33%
Missouri	91.12%

State	Cost of Living Adjustment
Montana	91.60%
Nebraska	91.80%
Nevada	95.50%
New Hampshire	102.50%
New Jersey	109.10%
New Mexico	89.90%
New York	90.27%
North Carolina	89.81%
North Dakota	96.38%
Ohio	107.64%
Oklahoma	108.76%
Oregon	90.98%
Pennsylvania	107.60%
Rhode Island	94.20%
South Carolina	88.66%
South Dakota	91.45%
Tennessee	88.77%
Texas	106.57%
Utah	96.22%
Vermont	104.70%
Virginia	93.55%
Washington	87.99%
West Virginia	91.80%
Wisconsin	97.51%
Wyoming	94.47%
United States	101.10%

Source: U.S. Bureau of Economic Analysis, "[SARPP Regional price parities by state](#)" (December 14, 2023 release).