Families Understanding Quality, Access, and the CCDF Crisis in Indiana

What Is CCDF?

The Child Care and Development Fund (CCDF) helps eligible families pay for child care so parents can work, go to school, or attend training.

Who qualifies?

Those who:

- Earn less than 135% of the Federal Poverty Level
- Are currently employed or actively working in an education/training program
- Have children that meet these requirements:
  - Are under 13 years old or under 19 years old if they have a documented special need
  - Are a U.S. citizen or qualified legal alien
- Choose a child care program that is eligible to accept CCDF vouchers

What does it cover?

Part or full cost of care at licensed centers, homes, or ministries

Where to apply?

Families can apply for assistance at FSSA at **https://www.in.gov/fssa/carefinder/child-care-assistance**

As a reminder, there is a waitlist for CCDF enrollment, and you will be placed on the list once you submit your application. Priority on the waitlist will be given to OMWPK applicants, families who earn below 100% of the Federal Poverty Level (FPL), and children of child care workers. All other applicants will receive vouchers on a first-come, first-served basis as funding is available. Spanish and provides online support and videos to help guide you through the process

What's Changed in Indiana (2025)

No new enrollments through the end of 2025 (waitlist is back)
Voucher rate cuts: Up to 35% less funding for school-age care
Fewer providers: Some centers are closing or limiting spots due to funding loss

What High-Quality Child Care Looks Like

Look For

Warm, responsive teachers
Safe, clean environment
Age-appropriate learning
Family involvement
Accreditation (e.g., NAEYC)

Watch Out For

High Staff Turnover
Overcrowded or chaotic rooms
Too much screen time
Lack of communication
No clear curriculum

High Quality Comes with High Expenses!

Small in size, child care businesses are mighty in their economic reach

Revenue

Operating Expenses

- Rent/Mortgage and Utilities
- Supplies & Equipment
- Business Operations
- Salaries

Child care costs **$12K+ yearly per child**

Median early childhood educator wage is **$11.95/hour**

Programs can't raise wages without charging more than families can afford to pay. Educators can't afford to continue to work.

Impact On Economy

A **lack of accessible childcare** causes parents to miss work, decrease hours or leave the workforce thus **Indiana loses $4.22 billion per year in productivity.**

How To Fix The Problem

Public & private investment into child care programs and educators.

Regard child care as part of **Indiana crucial infrastructure.**

Fund a system that works and is shared by families, businesses and the government.

What You Can Do

- **Join the conversation:** Share your story with local leaders, legislators, find your legislator on the **Indiana Goverment Assembly** website at **https://iga.in.gov/information/find-legislators**
- **Stand by your child's program:** Champion the educators, values, and learning environment that help your child thrive, because when you support their foundation, you strengthen their future.
- **Explore alternatives:** Ask about scholarships or sliding-scale tuition, ***but don't move your child to low quality!***
- **Stay informed:** Follow updates from INAEYC and FSSA