

2026 RANKING

Child care help ends at **\$2,890** to **\$13,091** a month

The income limit for child care assistance for a family of three, in all 50 states and DC, on one scale.

Ranked by monthly limit

RANK	STATE	MONTHLY LIMIT	% OF SMI	% OF FPL	SET AS
—	New Mexico	No income limit (free for all families)			
1	Vermont	\$13,091	142%	575%	575% FPL
2	Maine	\$10,331	125%	454%	125% SMI
3	Massachusetts	\$9,874	85%	434%	85% SMI
4	New Hampshire	\$9,079	85%	399%	85% SMI
5	Virginia	\$8,280	85%	364%	85% SMI
6	Colorado	\$8,256	85%	363%	85% SMI
7	Maryland	\$8,091	75%	355%	75% SMI
8	Hawai'i	\$7,998	85%	351%	85% SMI
9	New York	\$7,950	85%	349%	85% SMI
10	Alaska	\$7,655	85%	336%	85% SMI
11	California	\$7,625	85%	335%	85% SMI
12	District of Columbia	\$6,830	49.2%	300%	300% FPL
13	North Dakota	\$6,820	75%	300%	75% SMI
14	Kansas	\$6,719	85%	295%	85% SMI
15	Texas	\$6,443	85%	283%	85% SMI
16	Connecticut	\$6,430	60%	282%	60% SMI

SMI = state median income. FPL = federal poverty level. Monthly limit is for a family of three at initial application.

RANK	STATE	MONTHLY LIMIT	% OF SMI	% OF FPL	SET AS
17	Tennessee	\$6,113	85%	268%	85% SMI
18	Kentucky	\$6,005	85%	264%	85% SMI
19	Rhode Island	\$5,942	62.7%	261%	261% FPL
20	Washington	\$5,851	60%	257%	60% SMI
21	Louisiana	\$5,839	85%	256%	85% SMI
22	Oklahoma	\$5,589	85%	246%	85% SMI
23	Arkansas	\$5,372	85%	236%	85% SMI
24	Illinois	\$5,123	57.1%	225%	225% FPL
25	Mississippi	\$5,100	85%	224%	85% SMI
26	South Dakota	\$4,758	61.1%	209%	209% FPL
27	Minnesota	\$4,738	47%	208%	47% SMI
28	Delaware	\$4,553	51.6%	200%	200% FPL
29	Michigan	\$4,553	55.6%	200%	200% FPL
30	New Jersey	\$4,553	40.6%	200%	200% FPL
31	Oregon	\$4,553	52.9%	200%	200% FPL
32	Pennsylvania	\$4,553	51.8%	200%	200% FPL
33	Wisconsin	\$4,553	52.8%	200%	200% FPL

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RANK	STATE	MONTHLY LIMIT	% OF SMI	% OF FPL	SET AS
34	Montana	\$4,212	55.7%	185%	185% FPL
35	Nebraska	\$4,212	50.9%	185%	185% FPL
36	Utah	\$4,118	50%	181%	50% SMI
37	Alabama	\$4,098	59.3%	180%	180% FPL
38	Wyoming	\$3,984	49.6%	175%	175% FPL
39	Florida	\$3,968	55%	174%	55% SMI
40	South Carolina	\$3,948	55%	173%	55% SMI
41	Georgia	\$3,876	50%	170%	50% SMI
42	Arizona	\$3,757	49.7%	165%	165% FPL
43	Iowa	\$3,643	44.2%	160%	160% FPL
44	Missouri	\$3,415	44.7%	150%	150% FPL
45	West Virginia	\$3,415	51.7%	150%	150% FPL
46	Ohio	\$3,301	41.2%	145%	145% FPL
47	Indiana	\$3,074	40.8%	135%	135% FPL
48	North Carolina	\$3,028	39.5%	133%	133% FPL
49	Idaho	\$2,960	40.2%	130%	130% FPL
50	Nevada	\$2,890	41%	127%	41% SMI

SMI = state median income. FPL = federal poverty level. Monthly limit is for a family of three at initial application.

How we calculated it

What we compare: the maximum income at which a family of three can first qualify for the state's child care subsidy (CCDF) program.

Converting to dollars: a percent of the federal poverty level is multiplied by the 2026 guideline for a family of three (\$27,320 a year). A percent of state median income is multiplied by the state's median income for a family of three from the 2026 LIHEAP State Median Income table (HHS Administration for Children and Families). Both are divided by 12.

Rank: by the dollar limit. New Mexico has no income limit, so it is not ranked.

Not included: copayments, waitlists, priority groups, asset tests, and limits that apply only to some families. Always confirm with your state agency.

Sources: income limits from each state's child care agency rules and CCDF plan. State median income: HHS Administration for Children and Families, LIHEAP IM 2026-01 (acf.gov/ocs/policy-guidance/liheap-im2026-01-federal-poverty-guidelines-fpg-and-state-median-income-smi). Poverty level: 2026 HHS poverty guidelines (aspe.hhs.gov/poverty-guidelines).

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