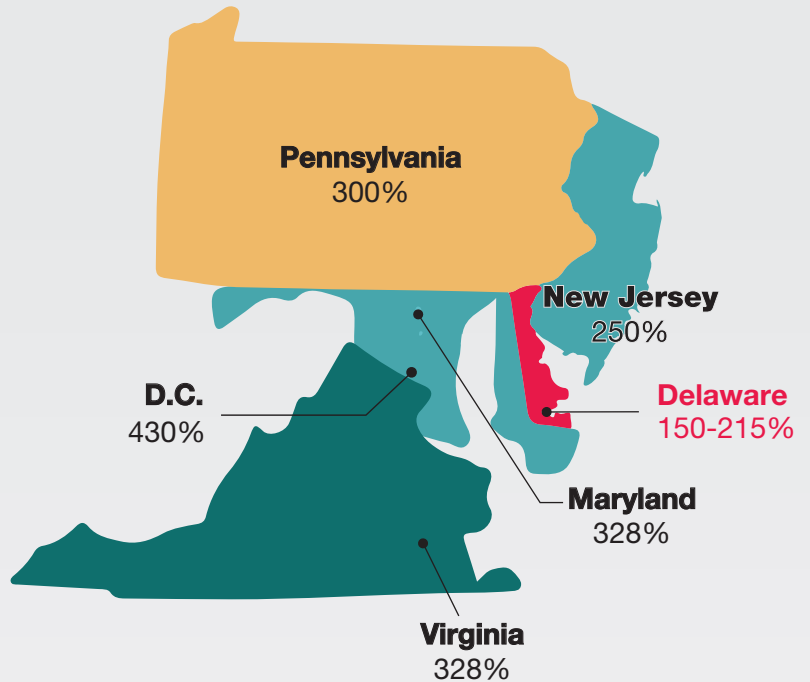


The “Missing Middle:” Delaware’s Working Families Can’t Afford Child Care but Don’t Qualify for State Programs

2024 Eligibility for Purchase of Care by State

Neighboring states provide child care to more families than Delaware



**Delaware Purchase of Care is at 215% and ECAP is at 150%.

These numbers reflect exit eligibility—the most you can make before you lose benefits. Entry requirements range from 150 – 200%.

Source: [NWLC, 2024, TWO STEPS FORWARD ONE STEP BACK STATE CHILD CARE ASSISTANCE POLICIES 2023.](#)

A Family of Four Can Make No More Than \$60,000 to Qualify and \$62,400 to Keep Publicly Funded Child Care

If Delaware adopted neighboring states’ policies, many more families could access and keep child care benefits

Benefits phase out up to \$67,080.

Source: [Office of the Assistant Secretary for Planning and Evaluation, 2024, Poverty Guidelines.](#)



Eligibility

Families Served Federal Poverty Level %	Family of 4 Annual Income	% of State Median income (\$105,076)	Number of 0-5 Year Olds Eligible (Estimate)	Percentage of 0-5 Year Olds Eligible (Estimate)
Up to 200%	\$60,000	59%	25,647	41%
Up to 250%	\$78,000	74%	30,609	48%
Up to 300%	\$93,600	89%	35,571	57%

These families are NOT eligible in Delaware.

Source: Children’s Funding Project, 2022.

A fraction of those eligible are able to navigate state processes, find openings and get off waiting lists, and afford co-pays associated with POC.



Quit Your Job or Afford Child Care?

Delaware Families in Tough Financial Spot

Basic Survival Budget for 2 adults and 2 children: \$102,397

In Delaware, **two working** adults with **two children** would have to make a minimum of **\$24.60** an hour each (working 40 hours a week) to afford child care and all other basic expenses (housing, transportation, utilities, food, etc).



If only **one adult** in the family is **working**, they would need to make **\$44.33** an hour (Delaware minimum wage is currently \$13.25).

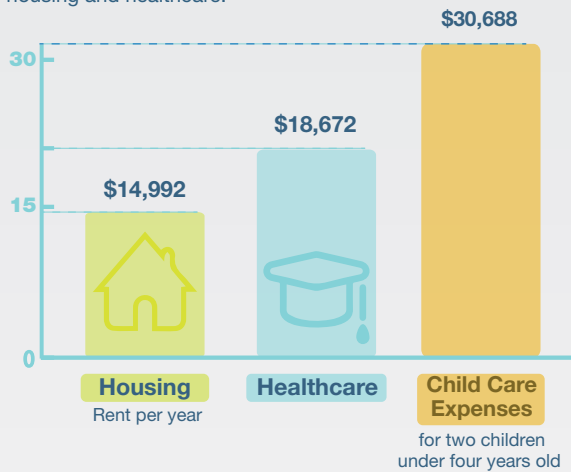


Source: [Economic Policy Institute, Family Budget Calculator](#).

A survival budget includes: housing, food, child care, transportation, health care, other necessities and taxes. These numbers were calculated for one adult and one child. To see more scenarios, visit EPI's Family Budget Calculator.

Other household expenses

Child care—per child—costs nearly as much as, if not more than, housing and healthcare.



These numbers were calculated for two adults and two children. To see more scenarios, visit EPI's Family Budget Calculator.

The average cost of child care per year per child is \$15,344.

Roughly 10% of married couple median income

Roughly 22% of a single parent's median income.

Source: [Economic Policy Institute, Family Budget Calculator](#), & United States Census Bureau American Community Survey.

At what point do families fall off the benefits cliff—or 215% of Federal Poverty Level—and when can they afford child care again?

Would These Delaware Families Qualify for Child Care Assistance?

Many dual-income, working families do not qualify and cannot afford it in their budget



Teacher
Masters, 5 years of experience
Annual Salary **\$64,800**



Teacher & teacher, married + 2 children

\$130K
-\$35K*

At 417% of FPL, this family is ineligible for state-funded pre-K (ECAP) or subsidized child care (Purchase of Care) and **can afford** the basics + child care.



Constructor Worker
Annual Salary **\$57,756**



Teacher & construction worker, married + 2 children

\$121K
-\$35K*

At 387% of the FPL, this family is ineligible for state-funded pre-K (ECAP) or subsidized child care (Purchase of Care) and **can afford** the basics + child care.



Receptionist
Annual Salary **\$33,360**



Construction worker & receptionist, married + 2 children

\$91K
-\$35K*

At 292% of the FPL, this family is ineligible for state-funded pre-K (ECAP) or subsidized child care (Purchase of Care) and **cannot afford** the basics + child care.



Bank Teller
Annual Salary **\$39,720**



Receptionist & bank teller, married + 2 children

\$73K
-\$35K*

At 234% of the FPL, this family is ineligible for state-funded pre-K (ECAP) or subsidized child care (Purchase of Care) and **cannot afford** the basics + child care.

Source: [Rodel & The Public Policy Center of Conference Board, \(2024\), Child Care Affordability by Occupation](#).

*Combined Salary - Child care market rate for two children