



Connecticut

SUMMER 2026 REPORT

Increasing Access to Care 4 Kids

Recommendations for Connecticut's CCDF Subsidy Payment Policies
Based on Interviews with Child Care Providers

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Suggested citation:

Meyer, J., Huntington, A., Rosenberg, H., Broadstone, M., Howard, S., Strambler, M., & Genovese, M. (2026). *Increasing access to Care 4 Kids: Recommendations for Connecticut's CCDF subsidy payment policies based on interviews with child care providers*. Education Development Center.

This project is supported by the Administration for Children and Families (ACF) of the United States (U.S.) Department of Health and Human Services (HHS) as part of a financial assistance award (Grant #: 90YE0301) totaling \$1.6 million with 100% funded by ACF/HHS. The contents are those of the authors and do not necessarily represent the official views of, nor an endorsement by, ACF/HHS or the U.S. Government. Permission is granted for reproduction of this file with attribution to Education Development Center.



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Executive Summary

The Child Care and Development Fund (CCDF), authorized by the Child Care and Development Block Grant Act (CCDBG), is the largest source of federal funding to states to improve the quality of child care and make child care affordable for families with low-income working parents.

In Connecticut, the Office of Early Childhood (OEC) administers the state's child care subsidy program—Care 4 Kids (C4K)—which combines CCDF funding with state funding. OEC partnered with researchers from Education Development Center (EDC) and Yale University to evaluate the impact of CCDF subsidy payment policies on provider and family participation in C4K.

As part of this evaluation, the research team conducted interviews to gain a deeper understanding of how licensed child care providers in Connecticut view and experience the C4K program. Specifically, the interviews explored providers' experiences with C4K subsidy payment policies and practices and how these policies and practices influence providers' participation and financial stability. The findings also address key evaluation questions about how the C4K payment system is implemented and how it affects providers' operations, family enrollment, and long-term engagement in the C4K program.

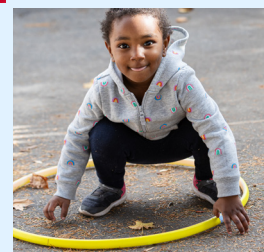


Providers widely regard the C4K program as indispensable as it plays an invaluable role in helping families afford child care. At the same time, implementation presents ongoing challenges, including a long approval process, administrative complexity, and communication issues that hinder the program's full effectiveness for both providers and the families they serve.

Based on the interviews with child care providers across Connecticut, the research team recommends the following key actions to better support families and providers:

- Educate the field about the current C4K application process and timelines to help providers navigate the process more efficiently and understand when to expect determinations.
- Reduce the administrative burden experienced by providers who participate in C4K and increase support for administrative activities across the application, enrollment, invoicing, and redetermination processes.
- Provide support to help families better navigate the C4K application process on their own, reducing the burden on providers.

Providers affirmed that C4K is essential, but the program must continue to improve its policies, processes, and communication to successfully increase access to high-quality child care that meets the needs of working families with low incomes and the providers who serve them.



INTERVIEW SUMMARY REPORT

Background

The Child Care and Development Fund (CCDF), authorized by the Child Care and Development Block Grant Act (CCDBG), is the largest source of federal funding to states to improve the quality of child care and make child care affordable for families with low-income working parents. In Connecticut, the Office of Early Childhood (OEC) administers the state's child care subsidy program—Care 4 Kids (C4K)—which combines CCDF funding with state funding. OEC partnered with researchers from Education Development Center (EDC) and Yale University to evaluate the impact of CCDF subsidy payment policies (e.g., C4K payment rates and family fee structures)¹ on provider and family participation in C4K.

As part of this evaluation, the research team conducted provider interviews to gain a deeper understanding of how licensed child care providers in Connecticut view and experience the C4K program. Specifically, the interviews explored providers' experiences with C4K subsidy payment policies and practices and how these policies and practices influence providers' decisions about their participation in C4K. The findings also address key evaluation questions about how the C4K payment system is implemented and how it affects participating providers' operations, family enrollment, financial stability, and long-term engagement in the C4K program.

In spring 2025, the research team invited licensed child care providers to complete an online form to express their interest in participating in an interview. We distributed the invitation via emails from Connecticut's Child Care Resource and Referral organization to all licensed providers, emails from the state's CCDF administrator to an early care and education email list, and a presentation to a network of early care and education providers. We selected interviewees from the pool of interested providers with an eye toward proportional representation by region, provider type, and current C4K participation. To capture a full picture of Connecticut's child care landscape, we selected both providers who were currently

1 OEC sets the C4K rate, which is the total amount that the provider should receive for a C4K space from all sources, depending on the child's age, type of care, hours of care, region, etc. OEC also establishes the family fee schedule, which is the portion of the C4K rate the family is expected to pay based on family size and median household income; the provider is responsible for collecting the family fee from families. The C4K payment is the amount that C4K pays directly to the provider; this payment is equal to the C4K rate minus the family fee

participating in C4K and providers who were not currently participating (referred to in this report as “C4K providers” and “non-C4K providers,” respectively). However, we oversampled C4K providers because of the evaluation’s focus on providers’ experiences with C4K payment policies.

Researchers conducted a total of 41 interviews from late June 2025 through mid-August 2025. The majority (73%) of interviewees were current C4K providers selected proportionally from the five C4K rate regions, but researchers also interviewed 11 non-C4K providers² from across the five regions (four child care centers and seven family child care providers). Interviewees represented a fairly even mix of the two program types: 19 family child care homes and 22 child care centers. All interviewed providers served at least two of the three age groups, with 98% serving infants and toddlers, 90% serving preschoolers, and 54% serving school-age children. Providers varied widely regarding years of operation, with many programs (61%) serving their communities for more than a decade. Enrollment sizes ranged from small family child care programs serving six or fewer young children (infants, toddlers, and/or preschoolers) to large centers serving over 100 children. Accreditation status also varied—about half of the providers’ programs were not accredited, while the other half held NAEYC, NAFCC,³ or other accreditations. Table 1 describes key characteristics of the interview sample.

Table 1. Characteristics of Child Care Providers Participating in Interviews

Category	Subcategory	Number of Providers (n=41)	Percentage
Provider Type	Family child care homes	19	46%
	Child care centers	22	54%
C4K Participation	Yes	30	73%
	No	11	27%
Age Groups Served	Infants and toddlers	37	90%
	Preschoolers	40	98%
	School-age children	22	54%
Years in Operation	0–5 years	6	15%
	6–10 years	7	17%
	11–35 years	15	37%
	35+ years	10	24%
	Unknown	3	7%

² Of the 11 providers who were not currently participating in C4K, 3 mentioned during their interviews that they had participated in C4K in the past.

³ NAFCC stands for National Association for Family Child Care.

This report describes the interviewed providers' experiences with C4K, specifically C4K's subsidy payment policies and practices and providers' decisions to participate in the C4K program. The report also provides recommendations that resulted from the interviews.

Providers' Interview Responses

Participation in Care 4 Kids

Current and past C4K providers described their general experiences in the program, including how long they had participated and changes in their C4K enrollment over time. Most of the current C4K providers have participated for more than 10 years, with some reporting they have participated for more than 20 years. Providers primarily view C4K as a program that helps families who need financial support. While some providers stated that C4K helps them by serving as a predictable source of funding, most said they got involved as a way to serve families who would not be able to afford child care otherwise. As one center-based provider shared, *"It just helps parents. I mean...we don't look at it like this will benefit us...I just know it will help families because I was on [C4K] back in the day when I had little ones."*



Many providers shared that the number of C4K families they served have fluctuated over the years, with the COVID-19 pandemic being the biggest disruptor. Other factors cited as reasons for changes in C4K enrollment included shifting eligibility rules and individual family circumstances. One center-based provider explained: *"I've never gotten more than two at a time...and we haven't had a Care 4 Kids [child], I think, in a year. We didn't have anybody this past year. Not for trying, we had a lot of denials."*

Some non-C4K providers shared candidly about why they do not participate in C4K. Several had participated in the past and felt it was not worth the hassle, while others had heard negative reports from other providers and decided not to try the program. One family child care provider felt that it was too much work to become eligible: *"I feel it's broken...because there's too many hoops I have to go through with classes and different things like that, I'm not interested in doing any more."*

As the examples above illustrate, providers who participate in C4K see value in what the program represents for families. However, some providers have chosen not to participate in C4K because of prior negative experiences or what they have heard from colleagues, such as delays in repayment and long waiting lists.

Family Interactions

Although families access C4K by applying directly to the subsidy program, our interviews with C4K providers highlighted many ways in which C4K providers serve as essential intermediaries. C4K providers educate families about the program, support families in submitting their applications, and support families during the eligibility determination process.

Knowledge of Care 4 Kids

C4K-participating providers reported variation in families' knowledge of C4K when families first approach child care programs to seek care. Some families have already been approved for C4K prior to enrolling in a provider's program. Other families come with some knowledge about C4K, with some having started their C4K application or awaiting approval, while others have not yet begun an application. However, providers reported that a substantial number of families enrolled in their child care program had not heard about C4K before approaching them. One center-based provider shared that for most of her center's C4K-enrolled families, she was the one who introduced them to the program:



For the most part, they come in without having ever applied, so it's something new to them. Either they're unaware of the program, and we introduce it to them, or their circumstances change, and then they seek out the assistance.

Care 4 Kids Applications

SUPPORTING FAMILIES WITH THE APPLICATION PROCESS

Most of the interviewed C4K providers, representing both child care centers and family child care homes, said they often help families with the application process. Many explained that the process is complex, and they have learned through trial and error how it works, allowing them to support families who are not yet familiar with the C4K system. One center-based provider shared that she acts as a navigator, directing families to the C4K website and explaining the program:

I advertise that we accept Care 4 Kids if we have an opening, and a lot of people [will bring that up] because it's on that documentation. They'll be like 'What is Care 4 Kids?' So I'll have a discussion with them. I'll send them to the website. I certainly don't act like I'm Care 4 Kids. I always tell them, you know, you can call them. This is the number or go to the website, there's lots of forms and information. And [if] they have general questions, I can help them, but that's about it.

Another center-based provider described how she supports families with the application process and noted that many families likely would not apply without program staff taking that initiative:

As a program, we really do all of the heavy lifting for the families. So families who once were not interested in the program at all because of previous experiences, I really pushed them [to apply], and I take [on] most of the work.

A family child care provider shared that information about C4K is included as part of their program's standard enrollment packet:

I will give them the Care 4 Kids application and I will go over it with them and I send it home with them. And I asked them...if they're...interested in the daycare...bring that [C4K application] back because we want to get started on that quickly because you know the turnaround time is not like tomorrow or next day, it takes, you know, a couple of weeks.

Several providers said the application process is too difficult for parents to do on their own. Others explained that as providers who have experience with C4K, they can help families avoid the types of application errors that will lead to problems when the application is processed.

Some providers described how the C4K parent portal and online submission process affect their ability to help parents navigate the application process. Providers noted that the online portal makes some aspects of the application process easier (e.g., submitting the application online means parents do not have to send it by mail or fax). However, parents still often need assistance to ensure they complete all of the application fields correctly and submit all the required information. Providers reported meeting with parents to walk them through the portal and go over all of the required documentation. One center-based provider explained:

They introduced the [C4K] parent portal which took 90% of this process out of our hands and into the parents' hands which is why we decided that we would schedule for parents to come in and I would help them set up their portal and get everything uploaded. It's not extremely difficult but...it asks a lot of information and some parents are unsure how to answer it... it is worded in a way they're not always entirely sure who counts as a family member... things like that, small details, so I help them set up their portal because... I need to know it [the application] got there and that... they didn't miss checking a box and they didn't, you know, they didn't forget to put how much they pay a week or all the tiny things that stop the process.

APPLICATION PROCESSING

The waiting period between applying for the C4K program and receiving a determination (i.e., an approval or a denial) can be very challenging for both providers and families. Many providers shared that the approval process takes much longer than they anticipated or longer than it has taken in the past. Some families choose not to enroll in a program until they have C4K approval (often because they cannot afford to pay the tuition); however, this sometimes means a space is no longer available in the program they had hoped to attend.



Several providers explained that some families are confused about the progress of their application through the review process. For example, families sometimes think their application has been approved when it is still under review. As one center-based provider explained:

A lot of them will say, ‘Oh, we already have the approval’ and I’d be like, ‘OK... can I see it?’ And then they’re like, ‘Oh, well, it’s just the application,’ and I’m like, ‘Well, that’s not an approval. That’s just the application,’ and it’s like we have to go through the whole thing.

In other cases, families think their application is under review when in fact, C4K has notified them that review cannot proceed without additional information. Providers say it’s challenging to determine the status of a family’s application because providers do not have direct access to the C4K parent portal, where families can track the status of the application and see whether all required information has been submitted. Providers also noted that C4K is difficult to reach via phone or email. Several providers indicated that they would accept more C4K families if the application process was predictable and easier to track.

Care 4 Kids Payments, Rates, and Family Fees

CARE 4 KIDS RATE STRUCTURE

As in other states’ CCDF programs, Connecticut’s Lead Agency (OEC) is responsible for establishing subsidy rates and payment structures. The **C4K rate** is the total amount that the provider should receive from all sources for a C4K space based on the care setting (e.g., child care center/school-based care or family child care home), hours of care (full time, half time, etc.), age of the child (infant/toddler, preschool, or school age), and region. According to

Connecticut's 2024 *Child Care Market Rate Survey and Methodology Report*, current C4K rates fall below the 50th percentile of market rates, which means that for many providers, C4K rates are less than the **standard tuition rate** the provider charges full-pay families for the same space.⁴

Of the 41 child care providers interviewed, half said their standard tuition rates were higher than the respective C4K rates, and half said their rates were lower.⁵ One family child care provider, whose standard tuition rate is lower than the C4K rate, said families “*wouldn’t be able to afford daycare if that [C4K rate] was my self-pay rate.*” In such cases, the higher C4K rate helps the financial stability of providers as well as the parents’ access to affordable care.

The C4K rate is paid to providers from two sources. The **family fee** is the portion of the C4K rate the family is expected to pay, which the provider is responsible for collecting from families; the family fee varies based on the number of people in the family and the household income. The **C4K payment** is the amount that C4K pays directly to the provider; this payment is equal to the C4K rate minus the family fee.

PAYMENTS WHILE WAITING FOR CARE 4 KIDS APPROVAL

C4K-participating providers shared their experiences and strategies for navigating the waiting period between the family’s submission of a C4K application and C4K’s decision. When families wish to enroll in care while their C4K application is processed, some providers ask families to pay the standard tuition rate or a portion of the standard tuition rate until their C4K application is approved; these programs generally commit to providing a credit at the time of approval if the family has paid more than they owe. Others estimate the C4K family fee that will be required after approval and ask families to pay that amount during the waiting period. Importantly, providers noted that if a family’s application is denied, C4K will not issue any payment for service provided during the waiting period.



4 Lee, J., Hutchison, H., Lawrence, S. E., Candelaria, M., Polar, J., Isiminger, A., & Mukherjee, B. (2024). 2023 *Connecticut child care market rate survey and methodology report*. University of Connecticut School of Social Work in partnership with the Office of Early Childhood and United Way of Connecticut.

5 In some cases, the rate comparison was mixed depending on the age group. For example, a provider’s rate might be lower than the C4K rate for infants and toddlers but higher than the C4K rate for preschoolers.

One family child care provider described the stress of trying to balance the needs of families with the needs of her program:

I'm currently charging 50% [of my standard tuition while families wait for C4K approval]. I'm new to this, and initially thought approval wouldn't take so long, so I decided to charge a percentage and apply to the [USDA⁶ Child and Adult Care] Food Program as additional support since I cook for them. If I had known it would take this long, I would have charged them 70% or 80%...So yes, like they say, [I'm] struggling. I'm a little worried because ... the situation of families here where I live, many cannot afford what I am charging. So, I am charging them a portion that I consider fair...So, I've been worried because, from the income, I have to cover rent. I also provide food. I have a food program, but unfortunately, since I started in April, I have only received one payment.

Another family child care provider articulated what many others reported—that providers cannot realistically charge full tuition while families wait for approval because the families simply do not have the money to pay it. This provider reported working with families to figure what portion of the standard tuition they could feasibly pay while waiting for the application to be processed, stating, *"I never make them pay the full amount [of standard tuition] because they can't afford it."*

Several providers expressed frustration with the size of retroactive payments from C4K after approval, stating that previously, C4K provided retroactive payment from the application date but now provides retroactive payment for only a short period prior to approval. Some providers shared that the long waiting period between when a family submits an application and when they're eventually approved means that providers lose months of anticipated C4K payments. Subsequent conversations with C4K revealed that OEC made a substantive policy change in March 2023 that affected retroactive payments for most families.⁷ While OEC and C4K have attempted to inform providers of that change, our provider interviews demonstrate that many C4K providers do not understand the change.

In addition to the challenges of navigating payment processes while a family's initial application is under review, providers can face C4K payment disruptions when a family goes through the eligibility redetermination process (which typically happens every 12 months). One

6 USDA stands for the U.S. Department of Agriculture.

7 Since 2002, C4K has issued retroactive payments dated to 15 days before the date C4K receives a family's complete application. In March 2023, OEC implemented an enrollment management list because the number of new C4K applications consistently exceeded the subsidy program's budgeted capacity. For families who bypass the enrollment management list because they (1) are in priority groups 1–3 (i.e., currently receiving Temporary Family Assistance [TFA]), (2) received TFA within the last 6 months, and (3) are parents under the age of 20 who are in high school, C4K continues to issue retroactive payments for the period beginning 15 days before the application received date. However, retroactive payments are dramatically different for families who are placed on the enrollment management list. For families who are on the list for less than 60 days, C4K issues retroactive payments for the period beginning 15 days prior to the date when the family is invited off the list. Families who are on the list for more than 60 days are required to submit an updated application when they are invited off the list; C4K issues retroactive payments for the period beginning 15 days prior to the date when the updated application is received. In either case, retroactive payments begin no more than 15 days after the family is invited off the enrollment management list, which was typically 6 to 8 months after the original application date at the time of the interviews.

center-based provider reported that this process can stretch over months when parents have to submit additional information or clarify information they previously submitted. Providers said it is challenging to manage payment collection during an extended redetermination process since the family was accustomed to only paying the C4K-calculated family fee during their initial eligibility period. If the redetermination process affirms the family's continued eligibility, providers receive retroactive payment for services provided during the redetermination process. If the redetermination process determines that the family is no longer eligible for C4K,⁸ the provider will not receive any reimbursement for services provided during the redetermination process.

A few providers shared that they have asked families to leave because they were unable to pay the agreed-upon amount during the C4K initial application waiting period. Among the interview participants, center-based providers tended to describe stricter policies around payments than family child care providers. One center-based provider explained:

I try to be workable with them. And like I said, I have gotten burned a few times and then I've let people go. And sometimes, like, right now, Care 4 Kids, [has] a waiting list so people could be here for a long period of time and then maybe even not get approved. Or they leave before they get approved, or the [family fee] amount comes back much higher than what they thought it was going to come back as. And so a couple of times I have gotten burned, but I say most of the time it has worked out OK. We typically have parents pay the full rate until Care 4 Kids kicks in, and then we reimburse them. In the past we have tried to have them make like partial payments or discounted payment or just attend without payment, but...then they have a huge balance built up, and it just doesn't make sense.

Overall, family child care providers were more likely than child care centers to report flexible and/or partial payment procedures while families waited to hear about their C4K application status.

COLLECTING FAMILY FEES

Once families are approved for C4K, providers have different approaches for collecting the C4K family fee. Most providers reported collecting the family fee weekly, as they do for full-pay families, which allows them to stay on top of program expenses; this cadence is often preferred by parents as it coincides with their pay schedules. Many providers shared that they are flexible and often ask families what schedule they prefer.

⁸ C4K-enrolled families going through the redetermination process can lose eligibility due to a variety of reasons, including income exceeding the C4K limit; changes in employment status; or changes in the household, such as the presence of a non-employed adult who can serve as a child's caregiver.

One center-based provider shared:

I basically tell them however you want to pay me. You just need to tell me how [you want] to pay me, like I invoice every single week, but I do know some of my families will pay me by the month. I know some need biweekly depending on their checks, but then I have some parents that pay me weekly. I'm very flexible. I tell them, as long as I get payment, we're good.

This approach was shared by other providers as well, who stressed that they were very willing to be flexible about payment collection schedules based on parents' preferences as long as providers knew what to expect.

As noted above, the standard tuition rate for some programs is higher than the C4K rate; in this case, C4K allows providers to charge families the difference in addition to the C4K family fee. A meaningful number of providers reported that they require families to pay the difference. One center-based provider said:

Our program cannot survive on just the Care 4 Kids reimbursement. We actually have to charge over whatever Care 4 Kids [pays]; we have to make up the difference. So the family does have to make up the difference. Our program charges families the difference no matter what, whether it's \$50 or \$300.

Many C4K providers reported that they struggle to balance the challenges of collecting family fees with their program's financial sustainability. They recognize the difficult financial position many families are in, with several providers sharing that they had their own hardships paying for child care. Another center-based provider said:

And that's where it gets so complicated because you know you have these struggling young parents and the jobs that don't really pay them that [much]. They can't really handle that weekly fee. So... I honestly, I juggle it. Mm-hmm. I juggle it.

At the same time, several providers noted that it is financially challenging for their programs when families fall behind on paying family fees.

CARE 4 KIDS RATE INCREASES

Although C4K rates remained unchanged from 2019 to 2023, OEC increased C4K rates in 2023, 2024, and 2025. Most providers, regardless of their C4K participation status, said they were aware of the C4K rate increases in 2024 and 2025. Providers reported that they learned about C4K changes from union communications, peer networks, Facebook pages, email lists, and direct communications from OEC. Of those who were not aware of the rate increases, a large percentage were family child care providers.

When interviewers asked C4K-participating providers how they used the additional funds from rate increases, many interviewees struggled to answer. Most of the interviewees who responded said they use the revenue from rate increases to reduce the amount that families pay. One family child care provider noted: *“When it [the rate] goes up, the parent fees go down...I feel that it goes up to give the parents a break, so that [parent fees] should go down.”* Another family child care provider shared that when rates go up, she reduces what the parents pay *“because a letter arrives to both me and the parents. I don’t want the parents to think I’m stealing that money, so to speak.”* In describing why her program uses revenue from rate increases to decrease what parents pay, a center-based provider noted that, *“If you’re [approved for] Care 4 Kids, then you need help and you’ve got other things to pay. So if I can, I use that [the increased rate] to lessen their responsibility.”*

Although many providers said C4K rates were lower than their standard tuition rates, few providers said they used rate increases to help cover the true cost of care. Only a few providers shared examples of using the additional revenue to increase staff pay or make improvements to program materials or physical spaces. Overall, providers did not think of the rate increase as a benefit for their *program*, but rather for *families* to make care even more affordable.

Providers also reported that while they regularly adjust their standard tuition rates, most said these increases did not coincide with changes to C4K rates. Most often, providers increased tuition annually and used their knowledge of market rates and their families’ economic realities to determine how much they could increase tuition without losing families. In addition, providers generally did not indicate that changes in C4K rates caused them to accept more C4K families. Many said something similar to one center-based provider who stated, *“I’ll take as many as we can get.”*

Accreditation and Bonuses

Per state policy, C4K providers with national accreditation (e.g., NAEYC, NAFCC) receive a bonus payment on top of the base C4K rate. Accredited centers receive a 25% bonus above the base rate (increased from 5% in 2021) and accredited family child care providers receive a 12.5% bonus above the base rate (increased from 5% in 2019 and then from 7% in 2023).

Slightly over one-third of the interviewed providers (36%) reported that their program is accredited by NAEYC or NAFCC, and another 29% stated they are currently working toward accreditation. Among the providers interviewed, about two-thirds said they were aware of the bonus. Most providers learned about the bonus informally—through colleagues, social media, or professional meetings—rather than through consistent official communication from C4K or OEC. It appears that information access was uneven, with those more active in professional networks better informed than smaller or less connected programs. Among those who were aware of the bonus, providers expressed confusion about eligibility requirements and how funds were distributed.

When asked about whether the accreditation bonus influenced decision-making about accreditation, providers described balancing their professional commitment to quality with the practical demands of the accreditation process. Some saw accreditation as a reflection of high standards, professionalism, and credibility with families or funders. However, providers cited significant barriers, including the time, cost, and paperwork required. One center-based provider stated, *“I think quality teachers need to focus on children. And I think NAEYC really holds things above and beyond that aren’t necessary [to] that goal for teaching. And I just think it’s a lot, so no, I don’t think that I would ever get accredited. It doesn’t matter.”* A family child care provider noted, *“I just felt it [accreditation] wasn’t going to get me anywhere because pretty much when someone calls you up to look for daycare, the bottom line is how much do you charge?”*

Overall, while the accreditation bonus was viewed as a well-intentioned effort to promote quality, uneven communication about the bonus, personnel and resource barriers to accreditation, and limited perceived benefits constrain its impact on child care providers’ decisions about whether to seek accreditation. Providers did not seem to believe that incentivizing accreditation was an effective way to promote quality or support program improvement.

Perspectives on the Care 4 Kids Program Overall

Providers shared a mix of positive experiences and frustrations with the C4K program. Many described the program as vital for supporting families and programs. Providers emphasized that the C4K program promotes socioeconomic diversity within programs by enabling families who could not otherwise afford child care to enroll. For many programs, especially those serving low-income communities, C4K is seen as essential to family access.

One center-based provider said:

So it's beneficial because it does help our families be able to be here, have their kids in care and have an affordable rate [so] that they can continue to send their children to daycare so that's very helpful. And, you know, it's a comfortable rate for a lot of our parents, which is great.

Providers also described how C4K subsidies support programs, for example, by helping them maintain full capacity and stabilizing tuition income. Many providers noted that C4K payments were more reliable than tuition payments from private-pay families who might miss or delay payments or make partial payments.

Providers cited administrative improvements in the C4K payment process, such as electronic payments and responsive liaisons, as significant advances that have made C4K participation smoother and more efficient. One FCC provider stated:

My dream is to be able to achieve many things, like buying my house and setting it up like a center to offer more quality. Not just a home but styled like a center. I really want to achieve that, because I think that we, as providers, we have a lot of support from Care 4 Kids...Families have support from Care 4 Kids, and we, as providers, also have support from Care 4 Kids.

Despite these benefits, providers expressed frustration with the complexity of the C4K approval process and concerns about the payment process. The most common challenge was the length of the C4K application approval process, which can take many months, leaving families and providers in financial limbo. As one center-based provider stated:

So actually within the last year, it's become very frustrating. We do have families who have applied for Care 4 Kids. I have four families who applied in December, and we still don't have certificates⁹ for them [in July]. So the parents need to work and you know, so we try to like pro-rate [tuition] as much as we can until we get the [C4K approval] certificate for them to pay. But like one of our dads is a single dad. He applied in December before the child even started and we still don't have a certificate for him, so he had to pull his kid out of daycare because we don't have the certificate. So that's frustrating.

⁹ The C4K certificate formalizes a family's enrollment in the program and allows a provider to begin receiving reimbursements. Sample certificate is available at https://www.ctcare4kids.com/wp-content/uploads/2023/07/Certificate_Sample.pdf.

Providers also described families' experiences with application materials getting lost, confusion over having to resubmit materials, and processing errors that delay approval. Providers reported that it's difficult to support families with application issues since they don't have access to a family's C4K application until after the family has been approved and a Parent-Provider Agreement Form (PPA) has been signed to formally establish the relationship between the family and the provider.

Providers also expressed confusion about how C4K rates, family fees, and C4K payments are calculated for each family. Providers said it was challenging to explain family fees to parents, to predict how much C4K would pay for a particular child, and to understand the amounts of payments received from C4K, all of which place a strain on program administration. Many providers reported creating their own systems to track invoice submission and C4K payments, underscoring the administrative burden of managing C4K participation. Although providers generally require non-C4K families to pay tuition *before* care has been provided, C4K issues monthly payments *after* care has been provided. Payments that arrive weeks after services are rendered leave providers struggling to pay teachers and operating expenses, particularly in programs that serve a higher proportion of C4K-enrolled families compared to private-pay families and so rely heavily on the C4K payments to cover costs. Providers said that strict eligibility thresholds and rules that fail to account for real-world child care structures—such as full-day care for school-age children during school breaks—compound these financial pressures.

In addition to payment concerns, providers identified other barriers that limit C4K access and discourage participation. These included the complex application and redetermination processes and mandatory training and administrative requirements for providers, as well as difficulties communicating with the C4K program staff. One family child care provider shared that each time she calls C4K to speak with a support person, she receives different messages, which adds to more confusion: *In my experience, I've learned how to advocate for myself. But one day they tell you one thing, and days later something else. Who do I believe? If I could see notes and documents in real time, I'd know what's missing or needs to be re-sent—without waiting on them.*

Frequent turnover among C4K liaisons, inconsistent responses, and long hold times left many providers feeling they had to navigate the system on their own. One provider stated:

My other issue is just the call center. Some of them are wonderful and some are not. And you can wait online. We're, you know, on the phone for 25 minutes, you could leave a message, and they'll say they'll call you back on the next day. I find the only time anybody ever answers the phone is right at 8:00 AM. And then you get them on the phone, and you have three questions to ask, and they will only answer one.

Of the interviewed providers who do not currently participate in C4K, several said the subsidy program's training requirements affected their decision not to accept C4K. Some of the current C4K providers also said that they found the C4K training requirements burdensome. In early 2025 (4–5 months before these interviews), OEC aligned training requirements for child care center licensing with C4K training requirements, such that both C4K and licensing require the same training for all staff at licensed centers. Center-based providers' comments demonstrated they were unaware of the recent alignment and still believed that C4K participation required additional training. Importantly, OEC has not yet aligned training requirements for family child care licensing, which means that these providers are required to complete a C4K training before they can participate in the subsidy program. As such, family child care providers are correct in saying that C4K training requirements go above and beyond training requirements for their licensing. Separately, some center-based providers noted that the system's "one-size-fits-all" staff training requirements do not accommodate part-time or seasonal programs.

Recommendations for Improvement

Child care providers across Connecticut emphasized that while C4K plays an invaluable role in helping families afford child care, its implementation presents ongoing challenges. In particular, the complexity of the application process, long application processing times, and bi-directional communication challenges between providers and C4K staff place substantial administrative burdens on both providers and the families they serve. Given the experiences shared by providers, the research team recommends three key actions to better support parents and providers participating in C4K.

Educate the field about the current C4K application process and timelines to help providers navigate the process more efficiently and understand when to expect determinations.

One of the biggest challenges providers reported was the complex application process. Families struggle to answer application questions about household size, household income, work hours, and more. After completing the application form, families are required to obtain additional documentation from their employer and submit it to C4K—another process families find challenging. C4K often requests additional information or documentation from families, and families must respond to these requests promptly. Many providers find families need one-on-one support throughout the application process, which requires substantial time and effort from providers.

An even larger challenge raised by providers was the long application processing time. Importantly, the approval process isn't long because C4K is slow to review applications, but

rather because the C4K program is full—there isn’t enough funding to approve new families until other families leave the program. Additional funding for C4K would increase the number of families served, potentially reducing the number of families on the enrollment management list and the application processing time, thereby enabling families to receive subsidies sooner so they can maintain the employment that makes them eligible for the program.

In the absence of additional funding, OEC could focus on helping providers understand application processing timelines so they can manage their expectations and adjust their behavior. Although the C4K website provides an online eligibility screener tool that helps prospective applicants determine whether they will be eligible based on the information provided, that tool doesn’t provide an estimate of how long after the application is submitted the family might receive a decision. The C4K website includes an “Enrollment and Processing Status” page that lists different types of documents and the date of receipt of the documents currently being processed, but this information is challenging to interpret for providers and even more difficult for families. Providers and families alike might benefit more from a brief visual explanation of the application process and timeline, short informational videos, and regularly scheduled live information sessions.

Reduce the administrative burden experienced by providers who participate in C4K and increase support for administrative activities across the application, enrollment, invoicing, and redetermination processes.

From helping families with the initial application process to troubleshooting issues with invoices and payment processing errors, providers described administrative burdens they experience throughout their participation in C4K. OEC is already exploring ways to reduce administrative burden by improving the application process. While the online parent portal has helped streamline the application process somewhat, providers cannot access the system unless they are working directly with a parent and accessing the portal through that parent’s account. Based on their experience with parents and parent feedback, providers report that the parent portal can be difficult to navigate, with missing search features, disappearing message histories, and submission errors. Because providers cannot access the system directly, they cannot track the status of a family’s application until the family is approved for C4K and OEC receives a PPA linking the family to the provider.

OEC is in the process of transitioning to a fully paperless application process, which should reduce the number of documents that get lost or misdirected when sent via postal mail, email, or fax—a common complaint from providers. OEC also plans to implement features within the online application system that, with families’ permission, allow providers to track the status of applications, reducing the time, energy, and frustration associated with requesting this information from C4K staff via phone or email. With families’ permission, OEC also could include providers in electronic notifications about families’ applications (e.g., requests for

additional information or documentation), so that providers could ensure families have received and understood these messages. These features would be especially important for providers who choose to adopt flexible or partial payment policies during the waiting period.

Although providers report that they become more efficient over time in supporting families, OEC could do more to support current providers when policies change and providers who are new to the program. OEC could create a collection of easy-to-read explainers and short video segments that explain C4K policies and processes and make them accessible through a re-organized C4K website. Ensuring the C4K website's FAQs are up-to-date and easy to find could reduce the frequency at which providers need to seek information from C4K staff. When individualized support is needed, ensuring that C4K call center staff and liaisons are uniformly knowledgeable and appropriately responsive will help providers receive accurate and timely responses to inquiries.

Finally, providers reported that monthly retroactive reimbursements make it difficult for them to cover expenses as they are incurred, such as staffing, food, and materials. Issuing payments in advance of care would help alleviate this aspect of the administrative burden of C4K participation. Although the federal government has revised new common rule language requiring prospective payments, Connecticut state law requires C4K to transition to prospective payments by July 1, 2028. In the meantime, changing from monthly retrospective payments to a biweekly or weekly retrospective payment schedule would reduce this challenge that providers face.

Provide support to help families better navigate the C4K application process on their own, reducing the burden on providers.

In addition to efforts to directly reduce the administrative burden experienced by providers, OEC could ease the burden on providers by doing more to educate and support families during the application process so they lean less heavily on providers. Providers reported serving as a major source of assistance for families navigating the C4K application process. While this is a helpful service for families, the time-intensive nature of this individual support adds to the administrative burden providers face when participating in C4K. OEC could gather feedback from providers about the most common challenges families experience in the program, including pain points related to the application process or redetermination process. OEC could also seek insight from providers on what types of resources families would find most accessible—for example, flow charts, easy-to-read explainers, short videos, updated FAQs, or other materials that could help families navigate the process on their own without requiring intensive assistance from providers. Like providers, families would benefit from efforts to ensure all call center staff are equally knowledgeable about program processes and responsive to parent inquiries. Providing useful resources will reduce families' reliance on providers to obtain answers to questions and shepherd them through the process.

Conclusion

Overall, providers' reflections underscored their dedication to serving families and their desire for a system that better supports families and providers alike. A clear message emerged across these interviews: Care 4 Kids is essential, but it must continue to improve its policies, processes, and communication to successfully increase access to high-quality child care that meets the needs of working families with low incomes and the providers who serve them. Building online platforms that improve accuracy and efficiency and increase provider access to family information, communicating policy changes more effectively, and investing in a system of reliable support for providers and families will not only strengthen the program but also provide a foundation for strengthening Connecticut's broader child care infrastructure in years to come.

