

How to Get Help Paying for Child Care in Utah

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Written by: Jenna Williams



Finding and affording quality child care is a challenge for many families in Utah. Fortunately, there are several programs designed to help, and the Child Care Assistance Program (CCAP) is the most widely available and impactful.

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Child Care Assistance Program (CCAP)

CCAP helps low- and middle-income families pay for child care while parents are working or in job training. It's often called "child care subsidies," and the support goes directly to your child care program, lowering your out-of-pocket costs.

The Utah Office of Child Care administers the program and is funded almost entirely by the federal government. Utah contributes less than 1% of the program's total budget.

Eligibility

The federal government sets some basic guidelines, but Utah has a lot of control

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over how the program works, and makes most of the decisions about who qualifies. To be eligible, you must:

- Be a parent, foster parent, or legal guardian of a child under 13 (or under 18 if the child has special needs).
- Have a child who is a U.S. citizen, permanent resident, refugee, or authorized non-citizen (parent immigration status does not affect eligibility).
- Be working:
 - Single parents must work at least 15 hours/week.
 - Two-parent households: One parent must work 15+ hours/week, and the other must work 30+ hours/week.
 - Most college or education programs don't count as work—except for parents in high school, working on a GED, or enrolled in a Workforce Services-approved training program.
- Meet [income guidelines](#), which are based on family size. Income limits are set at 85% of the state's median income. For example, a family of four can earn up to \$7,902/month and qualify.

Choosing a Child Care Provider

You can choose the provider that works best for your family—whether that's a licensed center, in-home provider, or someone you know and trust. Your provider must meet certain health and safety requirements to receive child care assistance. You can search for eligible providers or get help finding one through [Care About Childcare](#).

In Utah, there's also a program called [Family, Friend, and Neighbor \(FFN\) Care](#). Unlike in some states, FFN is an official part of CCAP that lets families use subsidy funding to pay trusted informal caregivers, like a grandparent or neighbor, as long as they meet basic program requirements.

For more guidance on how to choose a provider, [click here](#).

Subsidy Rates

The subsidy rate is the amount the state pays directly to the provider. Rates vary depending on:

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- The age of your child
- The type of program (i.e. home, center)
- Quality level of care (providers that participate in the state's [high-quality rating system](#) can qualify for enhanced subsidy rates)

As of 2025, Utah sets its rates below the [federal recommendation](#). Current rates cover the full tuition cost for about 60% of providers, less than the 75% benchmark the federal government recommends.

The cost of care varies considerably based on child's age, location, program type, and quality level. On average, higher-quality care and care for infants cost more. According to a [recent Office of Child Care study](#), the subsidy rates do not cover the cost of care for the highest-quality programs for children under 12 months old.

Co-Payments

If you're eligible and choose an eligible child care provider that accepts child care subsidies:

- You'll pay a monthly co-payment based on your income (usually 0-7% of your income)
- Because the subsidy doesn't always cover the full cost of tuition, families often have to pay an additional provider co-pay to cover the difference.



Improving Child Care Subsidies

Although over 81,000 children in Utah are eligible for child care assistance, only about 14% receive help. That means thousands of families are missing out. This gap points to the program's outreach challenges and systemic barriers. The Utah Office of Child Care should lead stronger outreach efforts and review barriers preventing families from enrolling.

Utah's child care subsidy rates are too low and don't reflect the real cost of care. This makes it hard for providers to accept subsidies and leaves families with high out-of-pocket costs. While other states are investing their own funds to strengthen child

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care, Utah relies almost entirely on federal dollars. State lawmakers should step up by increasing funding and raising subsidy rates—a move that would improve access, support the workforce, and expand the number of providers who can afford to participate.

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Other Ways to Get Help with Child Care Costs

- **Short-Term Assistance for Low-Income Families:** Families participating in the [Family Employment Program](#) (FEP) are eligible for child care assistance. FEP Child Care is designed to help low-income parents meet their child care needs while they work toward employment and self-sufficiency. It supports families during active participation in a work, training, or education program tied to their employment plan while receiving TANF/FEP cash assistance.
- **Child Care Assistance for Indigenous Families:** Native Americans, Native Hawaiians, or Alaska Natives who live in Cache, Box Elder, Weber, Davis, and Salt Lake Counties may qualify for the [Northwestern Band of the Shoshone Nation Child Care Assistance Program](#).
- **Job Searching Child Care Assistance:** Recently unemployed parents may qualify for the [Kids in Care](#) program, which provides up to 150 hours of child care assistance over six months to support job search activities.
- **Park City and Summit County Child Care Scholarships:** [Park City and Summit County Local Child Care Scholarship Programs](#) offer locally funded child care scholarships to support the stability of the local child care industry and make care more affordable for families who live or work in Park City or Summit County.

Other Resources:

[Office of Child Care Programs](#)

[Office of Child Care Plans and Reports](#)