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What Families Pay: Early Education and Care Tuition in Massachusetts

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Enrolling a child in early education and care in Massachusetts, as in virtually all states, represents a major expense for a family. While some families receive subsidized care through the state's Child Care Financial Assistance (CCFA) program, many pay the full tuition rate set by their child's program. Examining how much tuition costs and how much the state pays programs for each child receiving CCFA lays a foundation for understanding affordability challenges faced by families and revenue challenges faced by early education and care providers.

This fact sheet highlights median tuition rates in Massachusetts by age group, program type, and region and compares these rates with the state's CCFA reimbursement rates. We then consider how these revenue streams stack up against providers' actual costs.

Tuition Rates

On average, tuition rates are higher the younger a child is; rates are highest for infants, then toddlers, then preschool-age children. Center-based programs charge higher tuition rates on average than family child care programs, and programs in the City of Boston and surrounding communities tend to have higher rates whereas programs in Western Massachusetts and the northeastern part of the state tend to have lower rates.

Statewide Median Tuition by Age Group and Program Type (August 2026)

Age Group	Center-Based Care	Family Child Care
Infant	$114/day · $2,477/month · $29,721/year	$60/day · $1,299/month · $15,588/year
Toddler	$104/day · $2,250/month · $27,001/year	$56/day · $1,210/month · $14,520/year
Preschool	$76 a day · $1,645/month · $19,745/year	$51/day · $1,096/month · $13,156/year

Median Tuition by Age Group, Program Type, and Region (August 2026)

Age Group	Region with the Highest Median Tuition	Region with the Lowest Median Tuition	Difference
Center-Based Care			
Infant	Metro Boston · $2,879/month	Western · $1,797/month	$1,082/month
Toddler	Metro · $2,663/month	Western · $1,602/month	$1,061/month
Preschool	Metro · $2,126/month	Western · $1,263/month	$863/month

Age Group	Region with the Highest Median Tuition	Region with the Lowest Median Tuition	Difference
Family Child Care			
Infant	Metro Boston · $1,864/month	Western · $1,278/month	$586/month
Toddler	Metro, Metro Boston · $1,516/month	Western, Northeast · $1,083/month	$433/month
Preschool	Metro · $1,407/month	Northeast · $1,039/month	$368/month

Note: The "Metro Boston" region includes primarily the City of Boston and adjacent urban communities. The "Metro" region includes the suburbs surrounding the Metro Boston region.

Child Care Financial Assistance (CCFA) Rates

When a family receives Child Care Financial Assistance (CCFA) for their child, the state pays the child's program a set daily rate for the child in place of tuition. In some cases, families pay fees to cover a portion of the rate. In some regions, the CCFA rate is higher than the average tuition rate, while in others, it is lower, meaning programs receive less for children receiving CCFA than for children whose families pay privately.

- **Around Boston, CCFA rates fall short.** In Metro and Metro Boston centers, tuition is higher than the CCFA rate for every age group, by up to $16 a day.
- **Elsewhere, infant rates are higher.** In Western, Central, and Southeast centers, the state pays $15 to $23 a day more than typical infant tuition.
- **Preschool rates lag tuition.** Preschool tuition is higher than the CCFA rate in every region except Western.

Center-based care: Is typical tuition or the state's CCFA rate higher?

Region	Infant	Toddler	Preschool
Central	**CCFA rate higher**	**CCFA rate higher**	**Tuition higher**
Metro	**Tuition higher**	**Tuition higher**	**Tuition higher**
Metro Boston	**Tuition higher**	**Tuition higher**	**Tuition higher**
Northeast	**About the same**	**Tuition higher**	**Tuition higher**
Southeast	**CCFA rate higher**	**CCFA rate higher**	**Tuition higher**
Western	**CCFA rate higher**	**CCFA rate higher**	**About the same**

Note: This table compares median daily tuition with CCFA daily rates from Fiscal Year 2026. "About the same" means that tuition and CCFA rates are within $1/day of each other.

For family child care providers, typical tuition and the state CCFA rate are within a few dollars in most regions. The main exceptions are infants in the Metro region, where the state pays about $9 a day more, and preschoolers in Metro and Southeast, where tuition is about $6 to $8 a day higher.

Providers' Costs

The median tuition rate for an infant attending a center-based program is **$114 a day**, below the estimated **$134-156 a day** it costs to provide care. For preschool-age children attending center-based programs, the reverse is true: the median tuition of **$76 a day** is above the estimated cost of **$57-65 a day**. This illuminates a key feature of many early education and care programs' business models: profits generated from preschool tuition help to offset losses associated with infant care. For more information, review ECX's brief, *The True Cost of Early Education and Care in Massachusetts*.

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