

Introduction and Overview

Vermont's Child Care Financial Assistance Program (CCFAP) provides financial subsidies to help eligible families pay for child care while parents are working, searching for work, pursuing education, etc. The Vermont Agency of Human Services, Department for Children and Families (DCF), as approved by the legislature, sets the maximum rates that can be paid for care under CCFAP. CCFAP is funded in part by the federal Child Care and Development Fund (CCDF). Federal guidance from the U.S. Department of Health and Human Services recommends that states establish rates that allow assisted families access to at least 75% of the child care market. States are required to conduct a market rate survey every two years and reference state rates to the 75th percentile of market rates – that is an amount equal to or greater than the rate charged by 75% of all child care providers. The market rate refers to the amount child care programs charge to the general public.

The CCFAP rate structure sets the rate paid to child care programs that have achieved 4 stars at the 75th percentile of the relevant Market Rate Survey (MRS). That is what 75% of providers report as equal to or less than the rate they charge for services on a MRS conducted by CDD every two years. The 75th percentile is used as a measure that indicates affordable access for assisted families to at least 75% of the child care market.

The Department for Children and Families, Child Development Division (CDD) has collected feedback on the survey methodology and reporting through participation on statewide community committees focused on early childhood and family support systems in Vermont. Members of the Vermont Building Bright Futures (BBF) Data and Evaluation Committee provided feedback that the methodology of the survey was appropriate, however they requested the report include data on the market rates by areas of state, including by county. This supplement outlines the child care market rate data for the Agency of Human Services (AHS) service areas or districts. The full statewide report and a county level supplement is also available at <http://dcf.vermont.gov/cdd/reports>. Additional data can also be found on the Agency of Human Services Community Profiles here: <http://humanservices.vermont.gov>.

Two types of programs are included in this survey, licensed and registered. Licensed programs typically provide child care services outside of a home. This includes part-day and full-day programs, preschools, school age care programs, public preschool, ski resort child care, Head Start and Early Head Start. Registered programs provide child care in the provider's own home. The person that is registered is responsible for providing the majority of the care to the child enrolled in the program. Each type of program must meet the appropriate Vermont child care regulations, which include health and safety criteria.

The data for this market rate survey was collected from the state's Bright Futures Information System (BFIS). The Department for Children and Families (DCF) recognizes that child care programs charge in a variety of different ways, and rates also differ based on available discounts from the program. In an effort to gather valid data that is statically comparable, child care programs are asked to report their rates to DCF in several price modes (please see definitions for details on the price modes): part time weekly, full time weekly and extended care weekly. These modes are broken down into four age groups – infant, toddler, preschool and school age, and by provider type: licensed and registered. These price modes match the CCFAP system of eligibility and payment for child care

programs. Child care programs are asked to convert their own rates to the price modes paid by CCFAP. They are given the guidance to record the rate to accurately represent what a parent who is not eligible for CCFAP would pay for the price mode based on the age category and number of hours the child attends the program. Programs that do not charge for their services are encouraged to submit their rates as zero, so their information can appropriately be excluded from the Market Rate Survey.

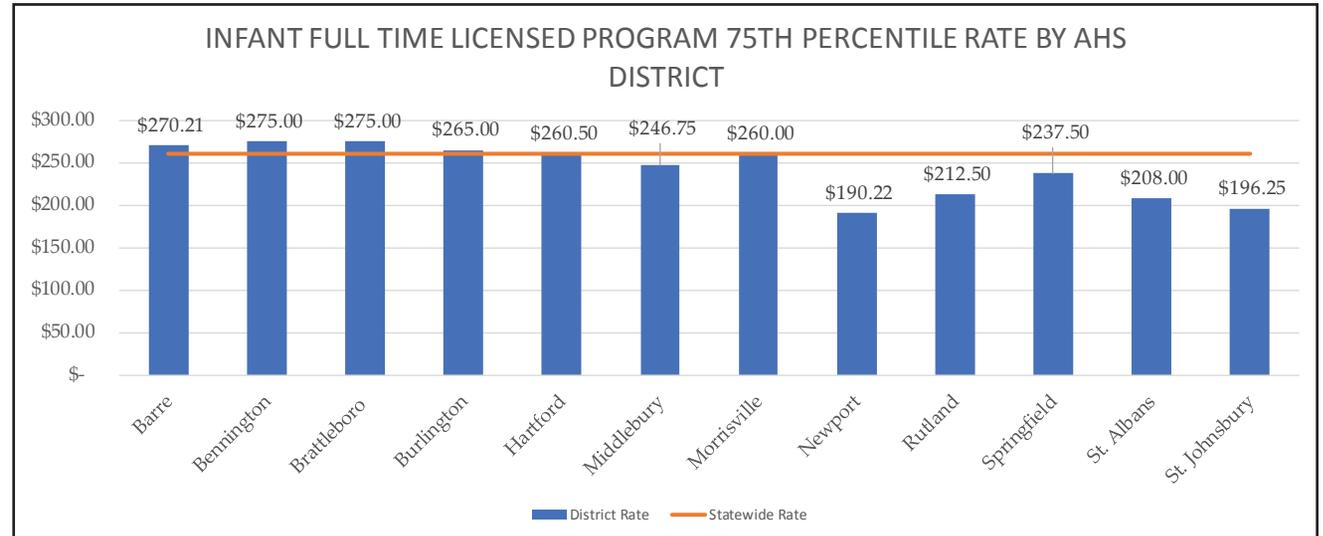
After data was collected, all rates that appeared extremely high or low were identified, and were verified by department staff to determine accuracy. Errors in rates were corrected or removed as appropriate. Most errors were found in unusually high rates entered for some programs in age categories they did not serve.

Rate data for this survey represents the market rates for regulated child care programs as of October 31st, 2017. All licensed and registered child care programs are asked to complete a Provider Rate Agreement outlining their rates when they open their program, and then once every two years following the initial license. Programs are also encouraged to submit a new Provider Rate Agreement whenever their rates are changed. At the time the data was collected there were 692 licensed programs and 598 registered programs regulated in the State of Vermont. When determining the rate of return of the market rate data the number of programs indicating capacity to serve that age group on their referral or license information was used as the total number of programs who potentially could have rate information. Response rates vary by price mode from 65% of licensed preschool programs to 100% of licensed programs serving full time infants, toddlers and school age children. Programs not regulated by the state, such as family and friend care, recreation departments and others are not included in this market rate survey.

Child Care Market Rate Analysis by AHS District

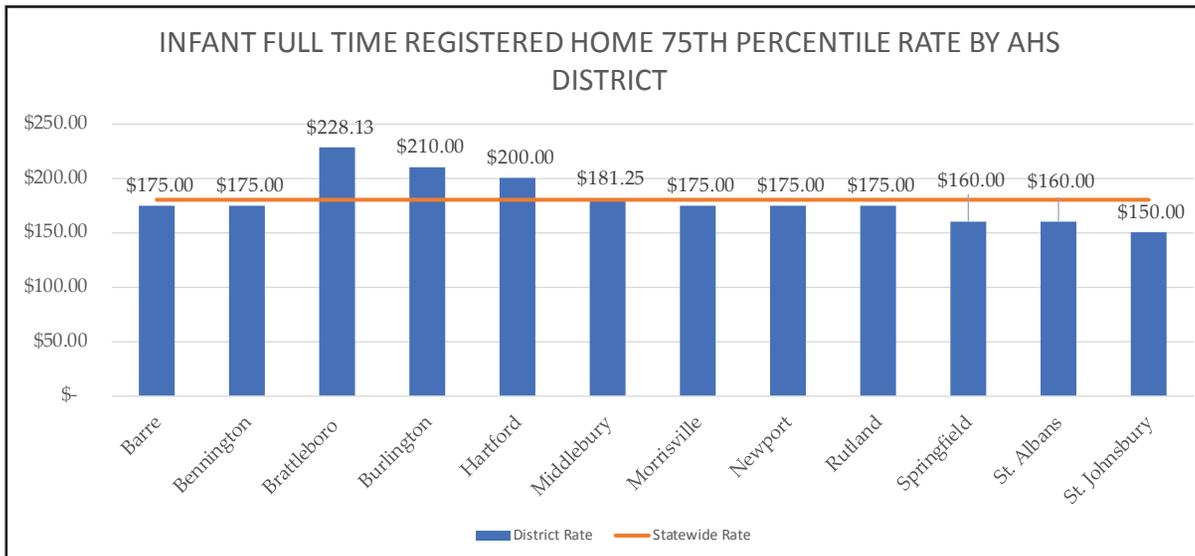
The Agency of Human Services (AHS) was created by the Vermont Legislature in 1969 to serve as the umbrella organization for all human service activities within state government. AHS serves the state through districts. There are twelve districts in the state. The rates charged by both licensed and registered programs vary by AHS district. The following pages detail the rates by AHS district.

Overall Barre, Bennington, Brattleboro, Burlington and Hartford districts rates are more expensive than the statewide rate, while the remainder of the districts are lower than the statewide rate.

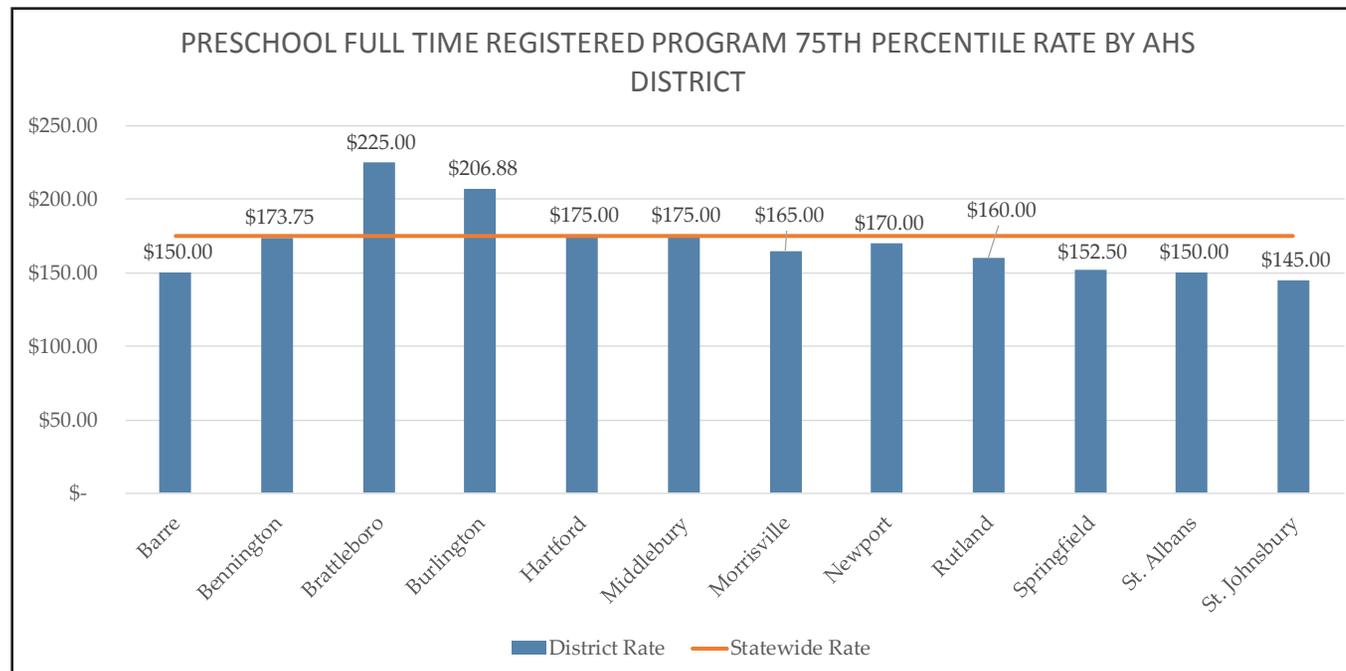
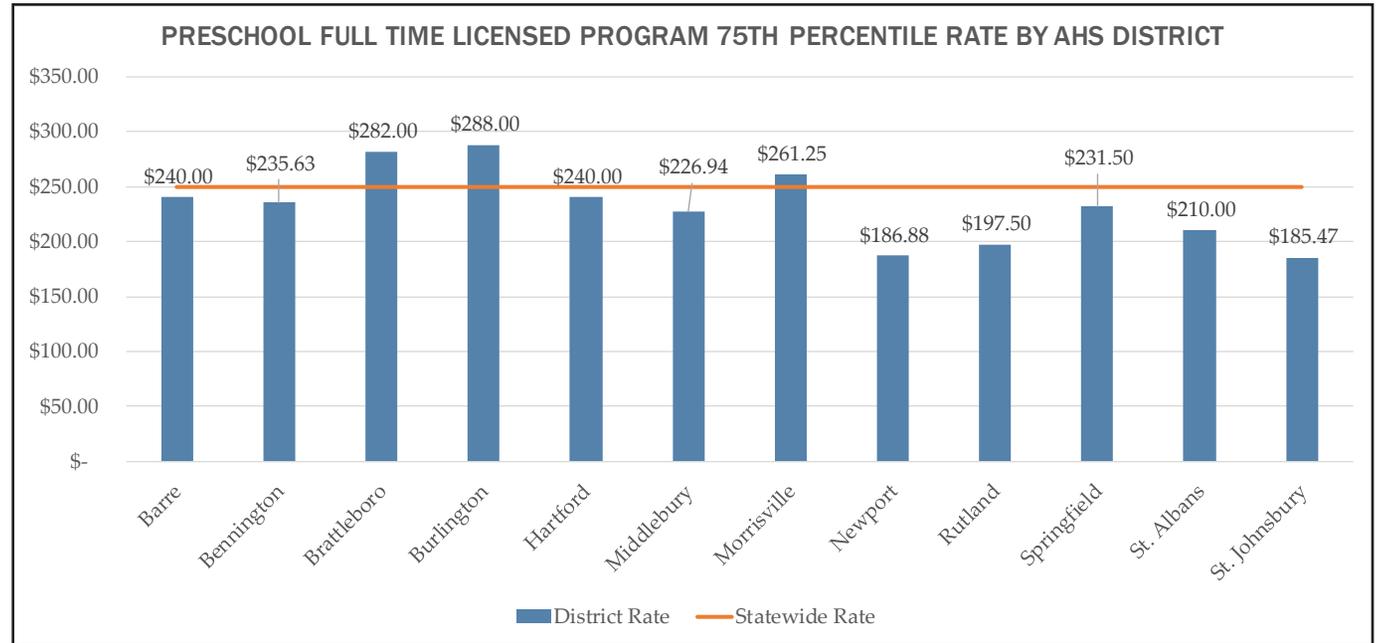


In addition to the standard calculation of percentile to determine how many parents eligible for CCFAP at 100% can access child care programs without a co-payment, each of the districts were also analyzed by the actual program rate and the rate that would be paid based on STARS participation level. Overall, the rate analysis by STARS payment demonstrated more access to programs than the

standard percentile analysis. The districts that had more participation by programs at higher levels of STARS had more access to those programs without a co-payment.



Comparison of the market rates across the AHS districts shows a variation in rates, however that the variation is not consistent. In licensed programs the preschool market rate is higher in Brattleboro, Burlington and Hartford. The other districts range from \$10 to \$65 lower than the statewide rate.



The registered home rates are different than the licensed rate trends. Brattleboro and Burlington are still higher than the other districts, however some districts have the same preschool market rate as the statewide rate.

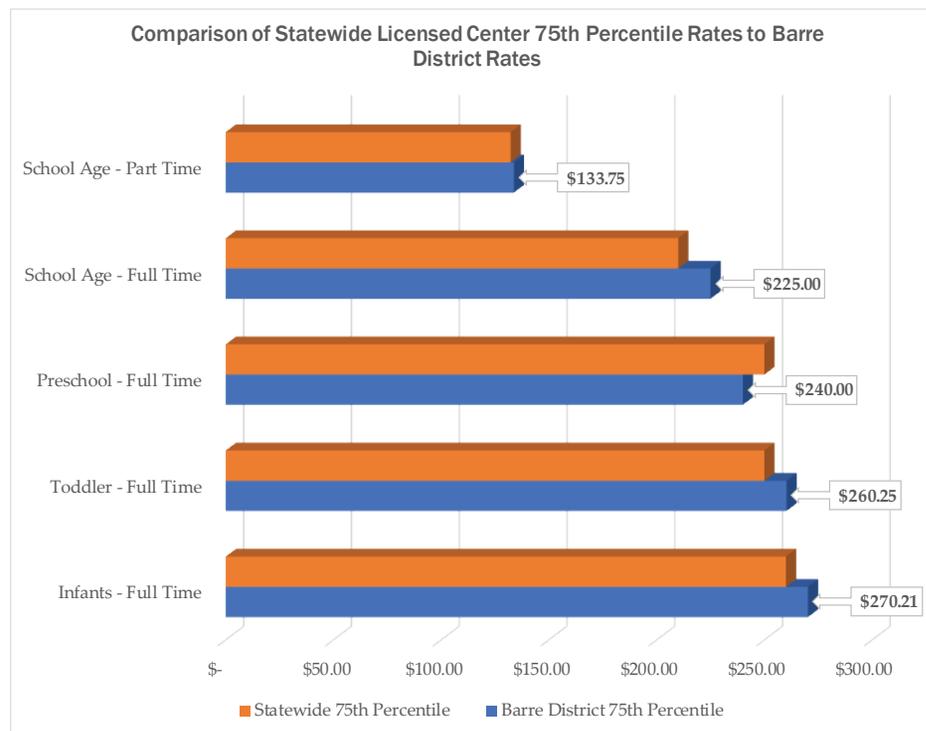
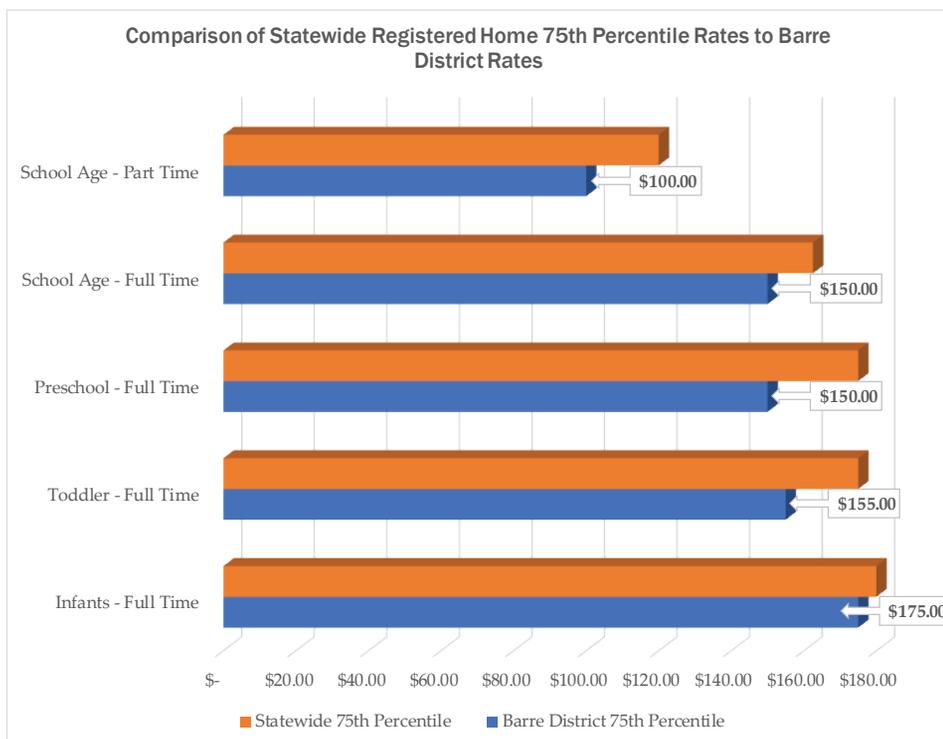
Barre AHS District

What area of the state does this district represent?

The Barre District is in the central Vermont region of the state, and represents most of Washington County and five towns from Orange County.

Barre AHS District Rates Compared to the State Market Rates

In comparison to the 75th percentile of statewide market rates the licensed child care program rates in the Barre district are higher than the statewide rates. The infant and toddler rates are 4% higher than the statewide rates. The preschool full time rate is 4% lower than the statewide rate. The school age full time rate is 7% higher than the statewide rates, however the school age part time rate is close to the statewide rate (1% higher).



The inverse is true for rates in the Barre district area for registered home child care programs. The registered home rates in this district are lower than the statewide 75th percentile. The infant rates are 3% lower than the statewide 75th percentile, while the toddler and preschool full time rates are 11 - 14% lower. The full time school age rate is 8% lower than the statewide rate, while the part time school age rate is the lowest at 17% lower than the statewide rate.

When using the 75th percentile comparison to the CCFAP base rate in this district it appears that there is no access without a co-payment for full time care for infants and toddlers in this district. However, when looking at the rates in relation to the STARS level of the providers there is access to 5% of providers without a co-payment.

Barre AHS District Data

Ages	Average Weekly Market Rates	Median (50th Percentile Part Time Weekly Market Rates	75th Percentile Weekly Market Rates	State Base Payment Rate	Current Percentile of Market Rate State Base Payment Falls	State Payment Rate for 4 STAR Programs	Current Percentile of Market Rates that 4 STAR Rate Payment Falls	# of Programs with a Provider Rate Agreement (PRA) for this Age Group	# of Programs with no copayment at 100% CCFAP benefit based on Provider Rate Agreement (PRA)
Licensed Child Care									
Full Time - Infants	\$241.32	\$250.00	\$270.21	\$150.36	0.00	\$195.47	16.67	18	2
Full Time - Toddler	\$233.42	\$245.00	\$260.25	\$137.43	0.00	\$178.66	10.00	20	1
Full Time - Preschool	\$208.93	\$220.00	\$240.00	\$133.49	9.09	\$173.53	24.24	33	6
Full Time - School Age	\$187.31	\$187.50	\$225.00	\$129.48	7.14	\$168.33	32.14	28	4
Part Time - School Age	\$108.94	\$105.00	\$133.75	\$71.21	16.67	\$92.58	40.00	32	4
Registered Child Care Homes									
Full Time - Infants (under 24 months)	\$157.89	\$150.00	\$175.00	\$121.25	0.00	\$157.63	65.45	55	5
Full Time - Toddler	\$152.65	\$140.00	\$155.00	\$113.30	3.33	\$147.29	33.33	60	4
Full Time - Preschool	\$149.66	\$140.00	\$150.00	\$101.83	4.84	\$132.37	29.03	62	2
Full Time - School Age	\$137.04	\$135.50	\$150.00	\$97.99	12.73	\$127.39	20.00	55	6
Part Time - School Age	\$89.31	\$75.00	\$100.00	\$55.14	7.27	\$71.68	34.55	55	12

Data Notes:

- The Child Care Financial Assistance Program (CCFAP) pays a higher rate on behalf of families based on the number of stars the program has earned: 1 Star – 5% above the base rate; 2 Stars – 10% above the base rate; 3 Stars – 20% above the base rate; 4 Stars – 30% above the base rate; 5 Stars – 40% above the base rate. This can change the co-payment owed by the parent.
- Market Rate – the price of child care charged by child care programs to parents as reported by the programs to the Vermont Department for Children and Families, Child Development Division and collected in the Bright Futures Information System (BFIS).
- Licensed Child Care includes center based programs, licensed child care homes, preschool programs, Head Start programs, and privately and publicly operated afterschool programs.

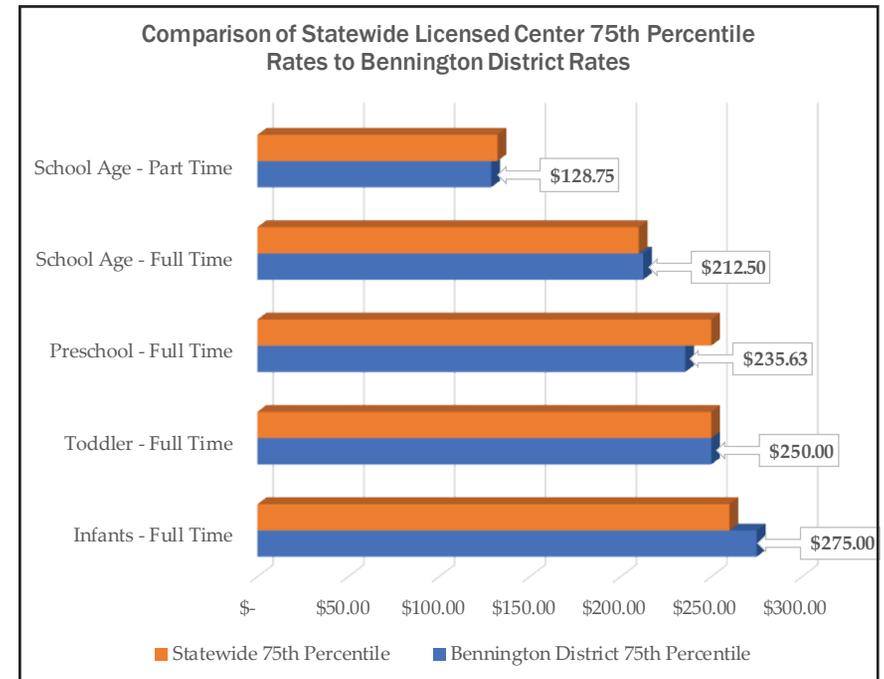
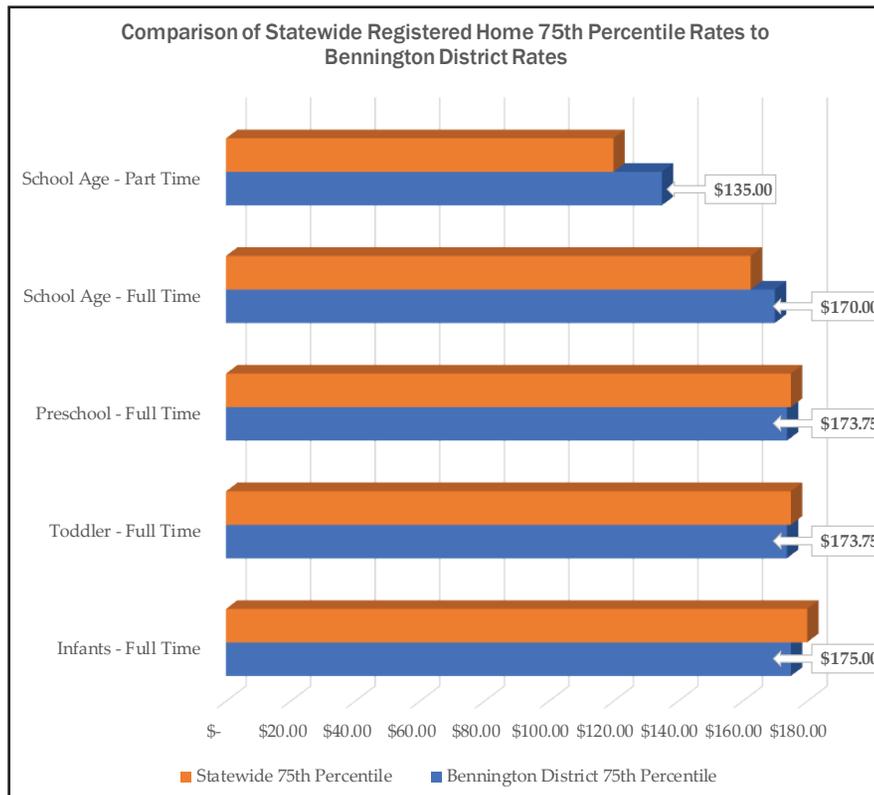
Bennington AHS District

What area of the state does this district represent?

The Bennington District represents Bennington County, which is in the southwest area of Vermont.

Bennington AHS District Rates Compared to the State Market Rates

In comparison to the 75th percentile of statewide market rates the licensed child care program rates in the Bennington district vary. The infant full time rate is higher than the statewide rate by 6%. The full time toddler rate is the same as the statewide rate. The school age rates are similar to the statewide rates with the full time rate being 1% higher than the statewide rate, and the part time rate is 3% lower



than the statewide rate.

This is also true for rates in the Bennington district area for registered home child care programs for infants and toddlers. The infant, toddler and preschool rates were slightly lower than the statewide rate, between 1% and 3% lower. However, the full time school age rate is 5% higher than the statewide rate and the part time rate is 13% higher.

When using the 75th percentile comparison to the CCFAP base rate in this district it appears that there is no access without a co-payment for full time in a licensed program for infants, toddlers and preschoolers, however when looking at the rates in relation to the STARS level of providers there is access to one to four programs. All 17 licensed centers that offer infant care are participating in STARS at the 3 star level or higher. This is why there is access to 3 of the programs without co-payment.

Bennington AHS District Data

Ages	Average Weekly Market Rates	Median (50th Percentile Part Time Weekly Market Rates	75th Percentile Weekly Market Rates	State Base Payment Rate	Current Percentile of Market Rate State Base Payment Falls	State Payment Rate for 4 STAR Programs	Current Percentile of Market Rates that 4 STAR Rate Payment Falls	# of Programs with a Provider Rate Agreement (PRA)for this Age Group	# of Programs with no copayment at 100% CCFAP benefit based on Provider Reported Rate
Licensed Child Care									
Full Time - Infants	\$250.94	\$237.50	\$275.00	\$150.36	0.00	\$195.47	0.00	17	3
Full Time - Toddler	\$243.29	\$227.00	\$250.00	\$137.43	0.00	\$178.66	0.00	17	0
Full Time - Preschool	\$213.83	\$205.00	\$235.63	\$133.49	0.00	\$173.53	27.27	22	4
Full Time - School Age	\$187.97	\$190.00	\$212.50	\$129.48	20.00	\$168.33	46.67	15	4
Part Time - School Age	\$106.08	\$106.25	\$128.75	\$71.21	40.00	\$92.58	46.67	15	5
Registered Child Care Homes									
Full Time - Infants (under 24 months)	\$162.52	\$160.00	\$175.00	\$121.25	0.00	\$157.63	48.48	33	4
Full Time - Toddler	\$158.87	\$150.00	\$173.75	\$113.30	0.00	\$147.29	32.35	34	1
Full Time - Preschool	\$154.75	\$150.00	\$173.75	\$101.83	0.00	\$132.37	8.82	34	1
Full Time - School Age	\$152.24	\$150.00	\$170.00	\$97.99	0.00	\$127.39	12.12	33	2
Part Time - School Age	\$105.80	\$100.00	\$135.00	\$55.14	0.00	\$71.68	12.12	33	2

Data Notes:

- The Child Care Financial Assistance Program (CCFAP) pays a higher rate on behalf of families based on the number of stars the program has earned: 1 Star – 5% above the base rate; 2 Stars – 10% above the base rate; 3 Stars – 20% above the base rate; 4 Stars – 30% above the base rate; 5 Stars – 40% above the base rate. This can change the co-payment owed by the parent.
- Market Rate – the price of child care charged by child care programs to parents as reported by the programs to the Vermont Department for Children and Families, Child Development Division and collected in the Bright Futures Information System (BFIS).
- Licensed Child Care includes center based programs, licensed child care homes, preschool programs, Head Start programs, and privately and publicly operated afterschool programs.

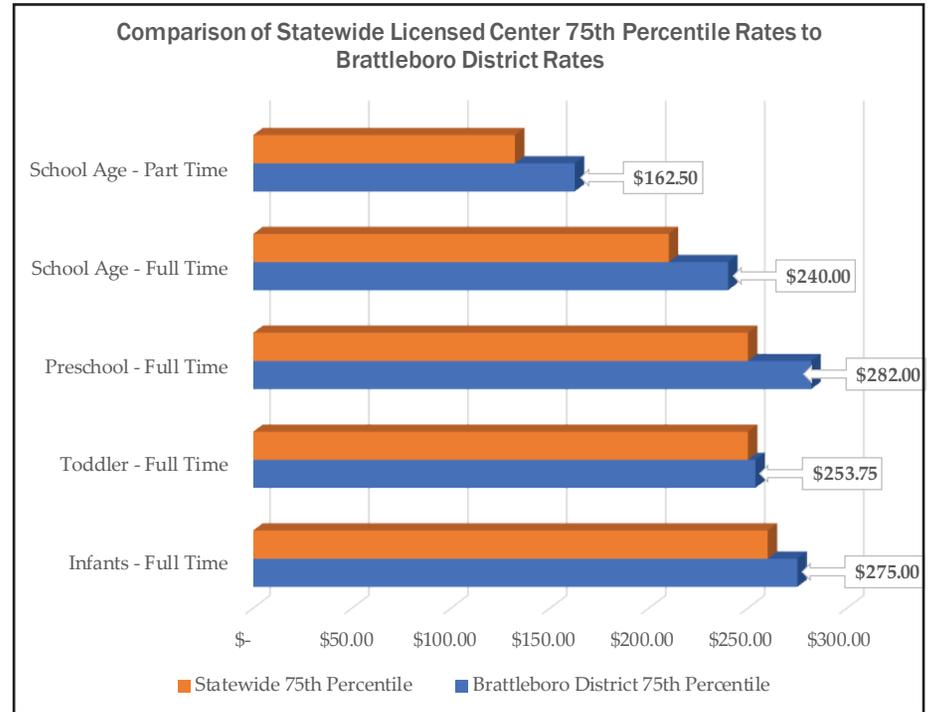
Brattleboro AHS District

What area of the state does this district represent?

The Brattleboro District represents a large portion of Windham County, which is in the southeast area of Vermont.

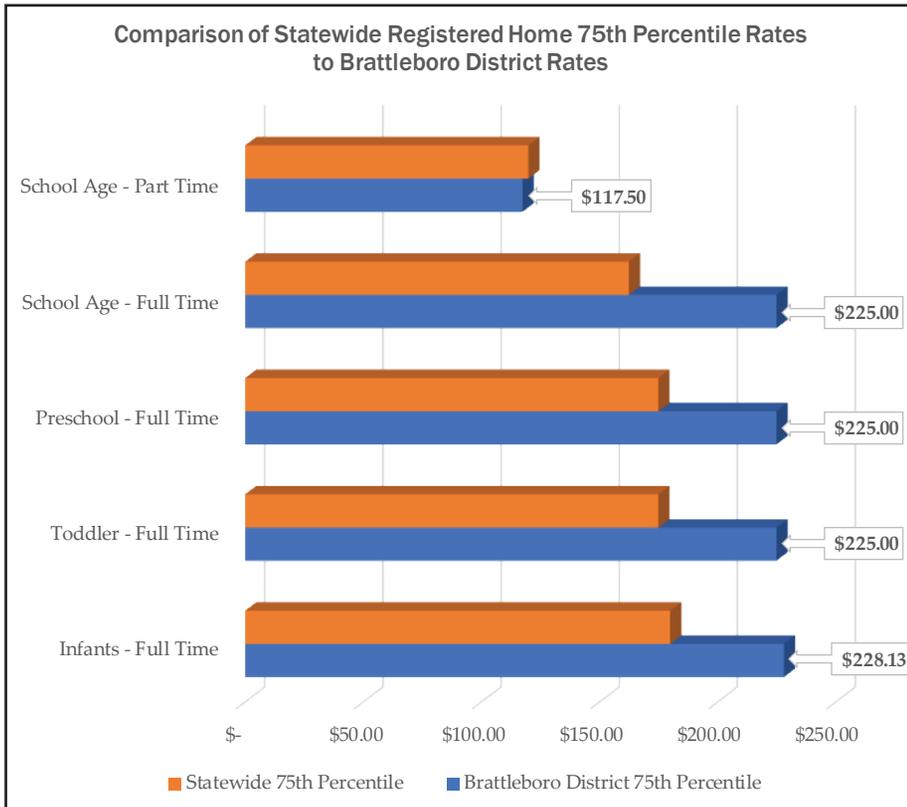
Brattleboro AHS District Rates Compared to the State Market Rates

In comparison to the 75th percentile of statewide market rates the licensed child care program rates in the Brattleboro district are higher than the statewide rates. The toddler rates are 2% higher than the statewide rates. The infant, preschool and school age rates average 5 - 23% higher than the statewide rate.



The registered home rates in this district are also higher than the statewide 75th percentile. The full time rates in registered home programs are significantly higher with a range from 27% to 38% higher than the statewide 75th percentile.

When using the 75th percentile comparison to the CCFAP base rate in this district it appears that there is no access without a co-payment for full time in a licensed program for infants and toddlers and registered home programs for any type of full time care. When looking at the rates in relation to the STARS level of providers this is not always the case. Some licensed programs' rates are at or below the state rate for the STARS level, meaning they are accessible to families at 100% CCFAP benefit level without a co-payment. However, there is only one registered home program accessible without a co-payment at any age.



Brattleboro AHS District Data									
Ages	Average Weekly Market Rates	Median (50th Percentile Part Time Weekly Market Rates	75th Percentile Weekly Market Rates	State Base Payment Rate	Current Percentile of Market Rate State Base Payment Falls	State Payment Rate for 4 STAR Programs	Current Percentile of Market Rates that 4 STAR Rate Payment Falls	# of Programs with a Provider Rate Agreement (PRA) for this Age Group	# of Programs with no copayment at 100% CCFAP benefit based on Provider Rate Agreement (PRA)
Licensed Child Care									
Full Time - Infants	\$254.17	\$245.00	\$275.00	\$150.36	0.00	\$195.47	16.67	18	1
Full Time - Toddler	\$243.44	\$238.28	\$253.75	\$137.43	0.00	\$178.66	10.00	20	1
Full Time - Preschool	\$251.18	\$246.00	\$282.00	\$133.49	7.69	\$173.53	15.38	26	4
Full Time - School Age	\$195.23	\$150.00	\$240.00	\$129.48	27.78	\$168.33	33.33	18	7
Part Time - School Age	\$121.61	\$102.00	\$162.50	\$71.21	15.79	\$92.58	26.32	19	4
Registered Child Care Homes									
Full Time - Infants (under 24 months)	\$212.50	\$200.00	\$228.13	\$121.25	0.00	\$157.63	0.00	12	0
Full Time - Toddler	\$203.75	\$192.50	\$225.00	\$113.30	0.00	\$147.29	0.00	14	1
Full Time - Preschool	\$201.96	\$192.50	\$225.00	\$101.83	0.00	\$132.37	0.00	14	1
Full Time - School Age	\$196.04	\$212.50	\$225.00	\$97.99	0.00	\$127.39	16.67	12	1
Part Time - School Age	\$104.90	\$112.50	\$117.50	\$55.14	16.67	\$71.68	16.67	12	1

Data Notes:

- The Child Care Financial Assistance Program (CCFAP) pays a higher rate on behalf of families based on the number of stars the program has earned: 1 Star – 5% above the base rate; 2 Stars – 10% above the base rate; 3 Stars – 20% above the base rate; 4 Stars – 30% above the base rate; 5 Stars – 40% above the base rate. This can change the co-payment owed by the parent.
- Market Rate – the price of child care charged by child care programs to parents as reported by the programs to the Vermont Department for Children and Families, Child Development Division and collected in the Bright Futures Information System (BFIS).
- Licensed Child Care includes center based programs, licensed child care homes, preschool programs, Head Start programs, and privately and publicly operated afterschool programs.

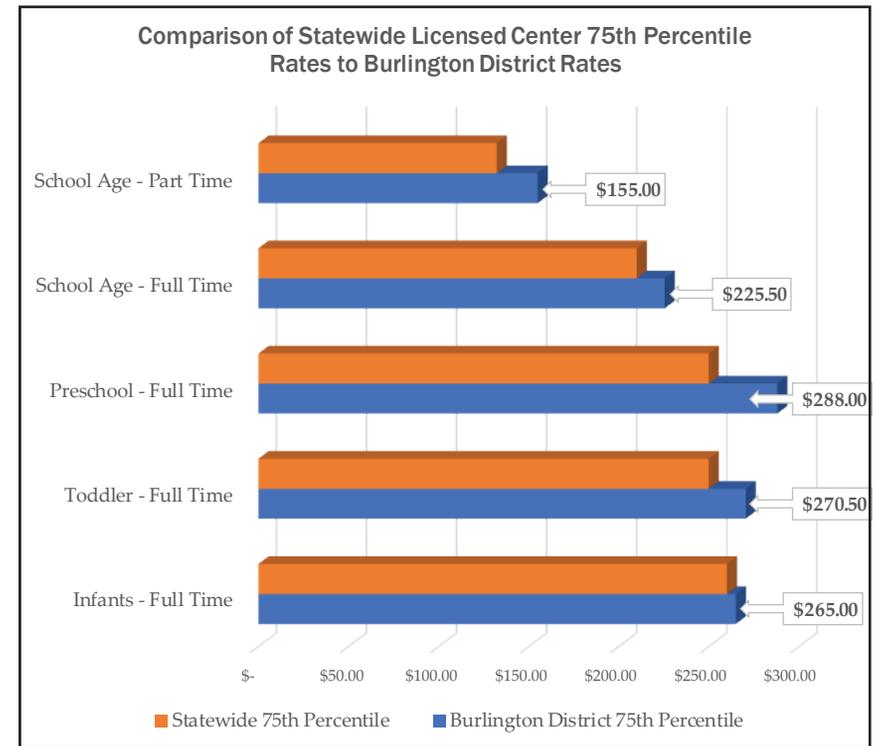
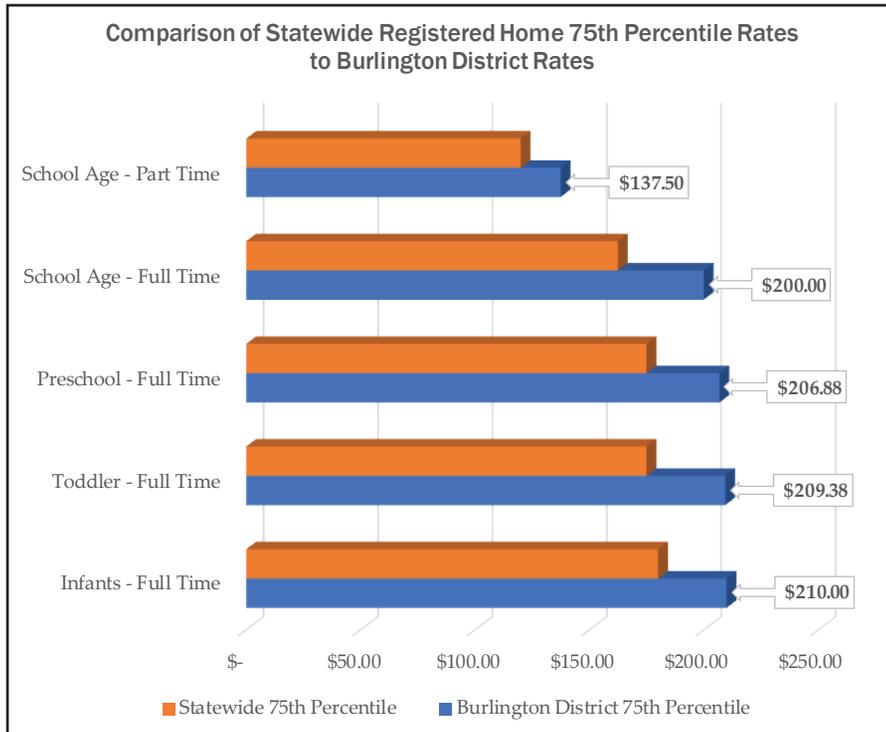
Burlington AHS District

What area of the state does this district represent?

The Burlington district represents Chittenden County, which is in the Champlain Valley in Vermont.

Burlington AHS District Rates Compared to the State Market Rates

In comparison to the 75th percentile of statewide market rates the licensed child care program rates in the Burlington district are higher than the statewide rates. The infant rate is 2% higher than the statewide rates, while the toddler, preschool and school age rates range from 7 - 17% higher than the statewide rates.



The registered home rates in this district are also higher than the statewide 75th percentile. The home program rates in this district are significantly higher with a range from 15% to 23% higher than the statewide 75th percentile.

When using the 75th percentile comparison to the CCFAP base rate in this district it appears that there is little to no access without a co-payment for full time care. When looking at the rates in relation to the STARS level of providers it is clear that access is still low, however there is access to a limited number of licensed programs, and some registered programs for school age children.

Burlington AHS District Data

Ages	Average Weekly Market Rates	Median (50th Percentile Part Time Weekly Market Rates	75th Percentile Weekly Market Rates	State Base Payment Rate	Current Percentile of Market Rate State Base Payment Falls	State Payment Rate for 4 STAR Programs	Current Percentile of Market Rates that 4 STAR Rate Payment Falls	# of Programs with a Provider Rate Agreement (PRA) for this Age Group	# of Programs with no copayment at 100% CCFAP benefit based on Provider Rate Agreement (PRA)
Licensed Child Care									
Full Time - Infants	\$267.56	\$250.00	\$265.00	\$150.36	0.00	\$195.47	3.08	65	2
Full Time - Toddler	\$260.45	\$240.00	\$270.50	\$137.43	0.00	\$178.66	2.82	71	1
Full Time - Preschool	\$251.00	\$231.00	\$288.00	\$133.49	0.00	\$173.53	6.74	89	3
Full Time - School Age	\$204.86	\$200.00	\$225.50	\$129.48	7.59	\$168.33	21.52	79	14
Part Time - School Age	\$122.35	\$88.00	\$155.00	\$71.21	8.43	\$92.58	54.22	83	34
Registered Child Care Homes									
Full Time - Infants (under 24 months)	\$197.16	\$200.00	\$210.00	\$121.25	0.00	\$157.63	5.48	73	0
Full Time - Toddler	\$191.32	\$190.00	\$209.38	\$113.30	0.00	\$147.29	8.11	74	0
Full Time - Preschool	\$195.98	\$190.00	\$206.88	\$101.83	0.00	\$132.37	0.00	76	0
Full Time - School Age	\$167.71	\$175.00	\$200.00	\$97.99	8.45	\$127.39	16.90	71	9
Part Time - School Age	\$115.69	\$100.00	\$137.50	\$55.14	4.23	\$71.68	5.63	71	2

Data Notes:

- The Child Care Financial Assistance Program (CCFAP) pays a higher rate on behalf of families based on the number of stars the program has earned: 1 Star – 5% above the base rate; 2 Stars – 10% above the base rate; 3 Stars – 20% above the base rate; 4 Stars – 30% above the base rate; 5 Stars – 40% above the base rate. This can change the co-payment owed by the parent.
- Market Rate – the price of child care charged by child care programs to parents as reported by the programs to the Vermont Department for Children and Families, Child Development Division and collected in the Bright Futures Information System (BFIS).
- Licensed Child Care includes center based programs, licensed child care homes, preschool programs, Head Start programs, and privately and publicly operated afterschool programs.

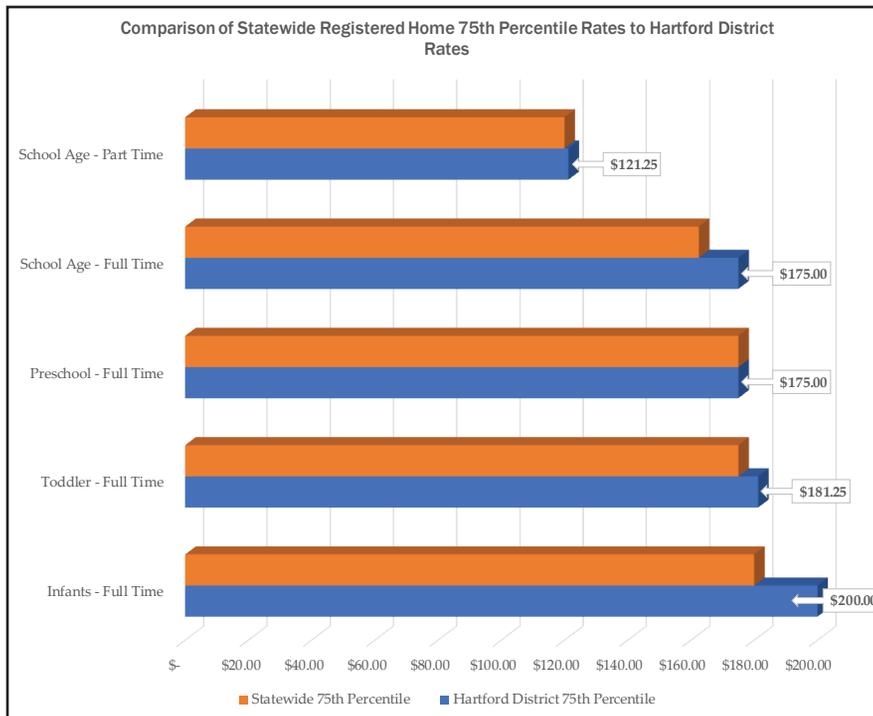
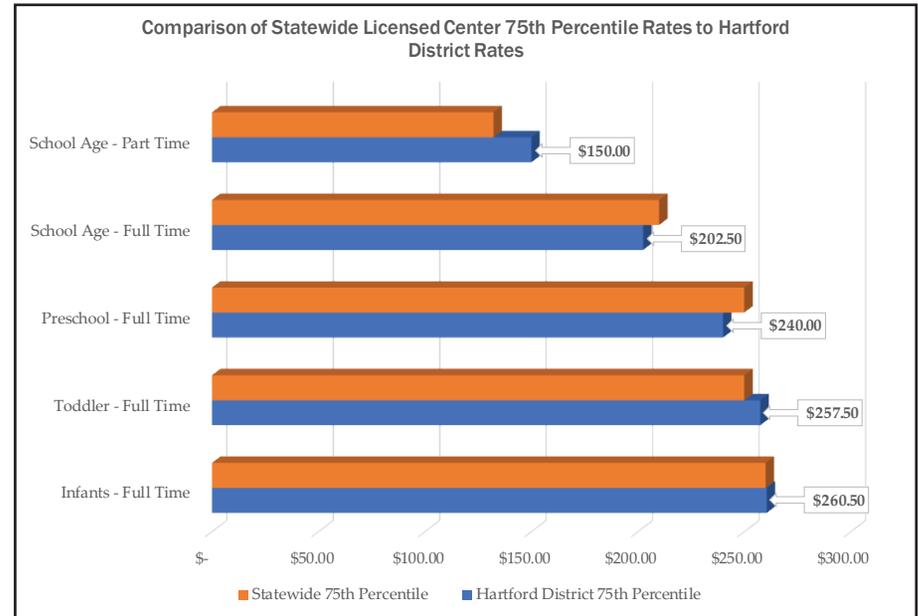
Hartford AHS District

What area of the state does this district represent?

The Hartford district represents a large portion of Orange and north Windsor Counties.

Hartford AHS District Rates Compared to the State Market Rates

In comparison to the 75th percentile of statewide market rates the child care program rates in the Hartford district go in different directions. The registered home preschool full time rate is the same as the statewide rate. Most rates are similar to the statewide rate varying from 4% higher to 4% lower than the statewide rates. The licensed school age part time rates and the registered home



full time infant rates are significantly higher in the Hartford district than the statewide 75th percentile by 11 - 13%.

Most of the programs in this district are participating in STARS which impacts the access to programs for families at 100% CCFAP benefit. When using the 75th percentile comparison to the CCFAP base rate in this district it appears that there is no access without a co-payment for full time in a licensed program for infants and toddlers, and limited access to all other age groups in both licensed and registered programs. Full time licensed program access for school age programs is the only category where there is some access for families receiving CCFAP.

Hartford AHS District Data

Ages	Average Weekly Market Rates	Median (50th Percentile Part Time Weekly Market Rates	75th Percentile Weekly Market Rates	State Base Payment Rate	Current Percentile of Market Rate State Base Payment Falls	State Payment Rate for 4 STAR Programs	Current Percentile of Market Rates that 4 STAR Rate Payment Falls	# of Programs with a Provider Rate Agreement (PRA) for this Age Group	# of Programs with no copayment at 100% CCFAP benefit based on Provider Rate Agreement (PRA)
Licensed Child Care									
Full Time - Infants	\$245.16	\$235.00	\$260.50	\$150.36	0.00	\$195.47	10.53	19	0
Full Time - Toddler	\$229.94	\$232.00	\$257.50	\$137.43	0.00	\$178.66	8.70	23	0
Full Time - Preschool	\$218.17	\$210.00	\$240.00	\$133.49	6.67	\$173.53	10.00	30	1
Full Time - School Age	\$154.28	\$150.00	\$202.50	\$129.48	48.57	\$168.33	51.43	35	16
Part Time - School Age	\$113.73	\$100.00	\$150.00	\$71.21	16.22	\$92.58	32.43	37	3
Registered Child Care Homes									
Full Time - Infants (under 24 months)	\$205.09	\$190.00	\$200.00	\$121.25	0.00	\$157.63	18.75	16	1
Full Time - Toddler	\$191.03	\$160.00	\$181.25	\$113.30	0.00	\$147.29	12.50	16	1
Full Time - Preschool	\$189.16	\$157.50	\$175.00	\$101.83	0.00	\$132.37	12.50	16	1
Full Time - School Age	\$151.65	\$150.00	\$175.00	\$97.99	0.00	\$127.39	23.08	13	2
Part Time - School Age	\$99.17	\$93.75	\$121.25	\$55.14	16.67	\$71.68	33.33	12	3

Data Notes:

- The Child Care Financial Assistance Program (CCFAP) pays a higher rate on behalf of families based on the number of stars the program has earned: 1 Star – 5% above the base rate; 2 Stars – 10% above the base rate; 3 Stars – 20% above the base rate; 4 Stars – 30% above the base rate; 5 Stars – 40% above the base rate. This can change the co-payment owed by the parent.
- Market Rate – the price of child care charged by child care programs to parents as reported by the programs to the Vermont Department for Children and Families, Child Development Division and collected in the Bright Futures Information System (BFIS).
- Licensed Child Care includes center based programs, licensed child care homes, preschool programs, Head Start programs, and privately and publicly operated afterschool programs.

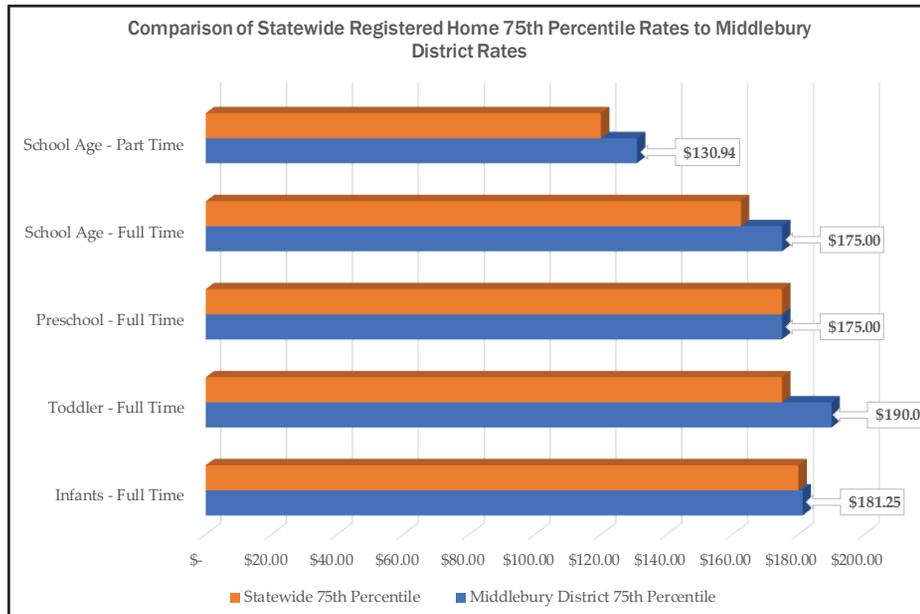
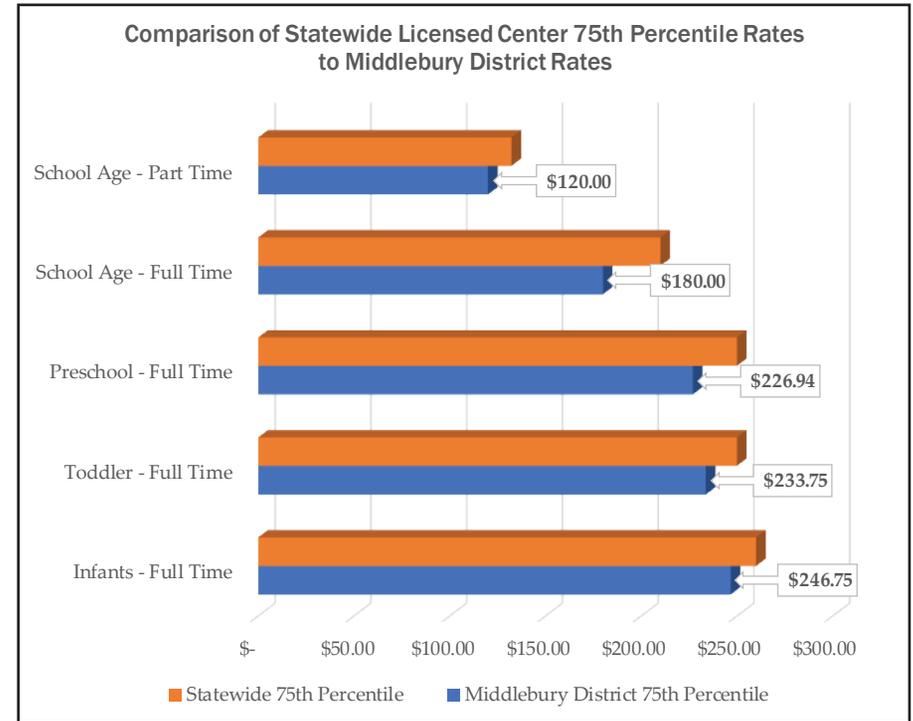
Middlebury AHS District

What area of the state does this district represent?

The Middlebury district represents Addison County, which is in the Champlain Valley.

Middlebury AHS District Rates Compared to the State Market Rates

In comparison to the 75th percentile of statewide market rates the licensed child care program rates in the Middlebury district are lower in all categories of care by a range of 5% to 14%. The registered home full time preschool rate is the only registered home rate that is the same as the statewide 75th percentile. The full time infant rate is 1% higher than the statewide rate, and the other age categories range from 8% to 9% higher than the statewide rate.



When using the 75th percentile comparison to the CCFAP base rate in this district it appears that there is no access without a co-payment for full time in all programs for infants and toddlers and registered home programs for preschoolers. When looking at the rates in relation to the STARS level of providers all licensed programs have access to at least some programs; while registered home programs have no access without a co-payment for infants, toddlers and preschoolers. Registered program school age access is limited.

Middlebury AHS District Data

Ages	Average Weekly Market Rates	Median (50th Percentile Part Time Weekly Market Rates	75th Percentile Weekly Market Rates	State Base Payment Rate	Current Percentile of Market Rate State Base Payment Falls	State Payment Rate for 4 STAR Programs	Current Percentile of Market Rates that 4 STAR Rate Payment Falls	# of Programs with a Provider Rate Agreement (PRA) for this Age Group	# of Programs with no copayment at 100% CCFAP benefit based on Provider Rate Agreement (PRA)
Licensed Child Care									
Full Time - Infants	\$224.52	\$218.00	\$246.75	\$150.36	0.00	\$195.47	25.00	12	2
Full Time - Toddler	\$212.43	\$207.50	\$233.75	\$137.43	0.00	\$178.66	0.00	14	3
Full Time - Preschool	\$205.60	\$200.00	\$226.94	\$133.49	14.29	\$173.53	19.05	21	4
Full Time - School Age	\$165.69	\$180.00	\$180.00	\$129.48	30.00	\$168.33	50.00	20	6
Part Time - School Age	\$94.32	\$80.00	\$120.00	\$71.21	14.29	\$92.58	71.43	21	10
Registered Child Care Homes									
Full Time - Infants (under 24 months)	\$173.05	\$170.00	\$181.25	\$121.25	0.00	\$157.63	12.50	32	0
Full Time - Toddler	\$178.00	\$165.00	\$190.00	\$113.30	0.00	\$147.29	0.00	31	0
Full Time - Preschool	\$167.18	\$160.00	\$175.00	\$101.83	0.00	\$132.37	9.68	31	0
Full Time - School Age	\$157.60	\$150.00	\$175.00	\$97.99	7.69	\$127.39	15.38	26	2
Part Time - School Age	\$105.19	\$102.50	\$130.94	\$55.14	11.54	\$71.68	26.92	26	4

Data Notes:

- The Child Care Financial Assistance Program (CCFAP) pays a higher rate on behalf of families based on the number of stars the program has earned: 1 Star – 5% above the base rate; 2 Stars – 10% above the base rate; 3 Stars – 20% above the base rate; 4 Stars – 30% above the base rate; 5 Stars – 40% above the base rate. This can change the co-payment owed by the parent.
- Market Rate – the price of child care charged by child care programs to parents as reported by the programs to the Vermont Department for Children and Families, Child Development Division and collected in the Bright Futures Information System (BFIS).
- Licensed Child Care includes center based programs, licensed child care homes, preschool programs, Head Start programs, and privately and publicly operated afterschool programs.

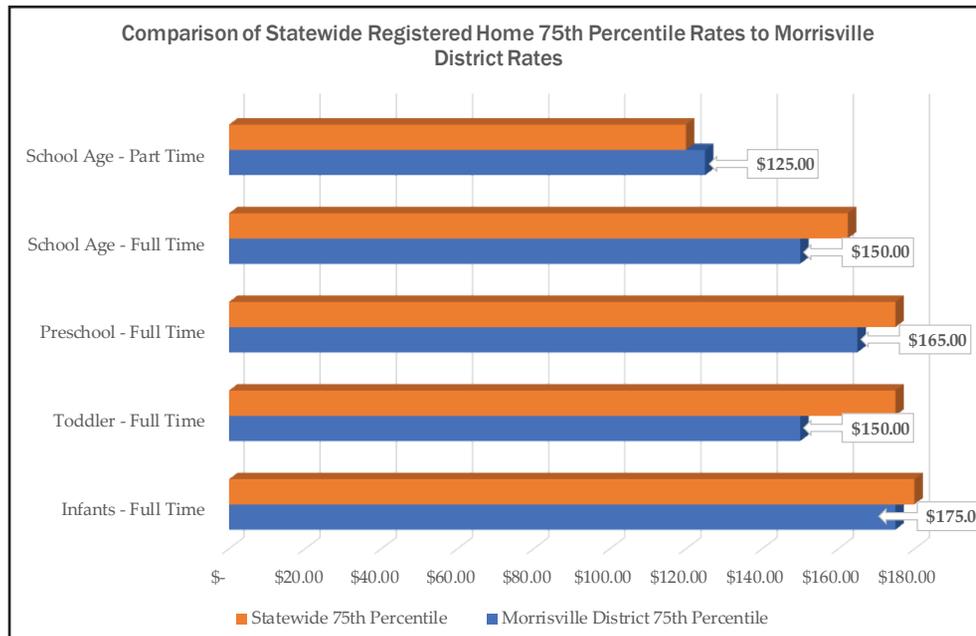
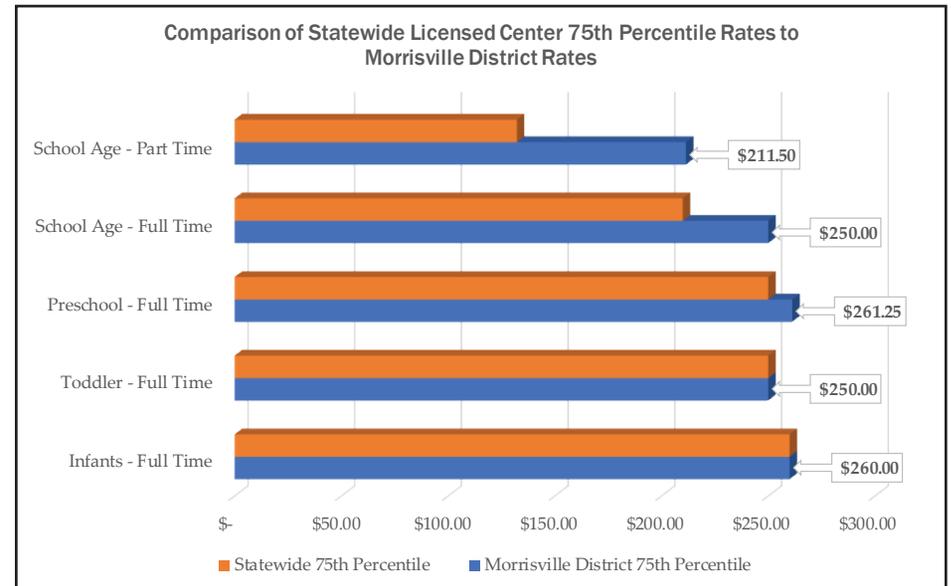
Morrisville AHS District

What area of the state does this district represent?

The Morrisville district represents the Lamoille Valley, which is in north central Vermont.

Morrisville AHS District Rates Compared to the State Market Rates

In comparison to the 75th percentile of statewide market rates the licensed child care program rates in the Morrisville district are the same as the statewide rate or higher. The full time preschool and school age rate in licensed programs range from 5% to 19% percent higher than the statewide rate. The licensed part time school age rate is 60% higher than the statewide 75th percentile rate for the same category.



All of the full time rates in registered home programs are lower than the statewide rates, ranging from 3% to 14% lower. However the registered home part time school age rate is 4% higher than the statewide 75th percentile rate.

When using the 75th percentile comparison to the CCFAP base rate in this district it appears that there is no access without a co-payment for full time infant and toddler care in licensed programs. In the other age categories there is limited access without a co-payment.

Morrisville AHS District Data

Ages	Average Weekly Market Rates	Median (50th Percentile Part Time Weekly Market Rates	75th Percentile Weekly Market Rates	State Base Payment Rate	Current Percentile of Market Rate State Base Payment Falls	State Payment Rate for 4 STAR Programs	Current Percentile of Market Rates that 4 STAR Rate Payment Falls	# of Programs with a Provider Rate Agreement (PRA) for this Age Group	# of Programs with no copayment at 100% CCFAP benefit based on Provider Rate Agreement (PRA)
Licensed Child Care									
Full Time - Infants	\$257.35	\$240.00	\$260.00	\$150.36	0.00	\$195.47	15.38	13	0
Full Time - Toddler	\$257.38	\$240.00	\$250.00	\$137.43	0.00	\$178.66	11.76	17	0
Full Time - Preschool	\$256.15	\$235.00	\$261.25	\$133.49	0.00	\$173.53	9.09	22	1
Full Time - School Age	\$240.00	\$202.50	\$250.00	\$129.48	11.11	\$168.33	22.22	18	2
Part Time - School Age	\$142.75	\$112.50	\$211.50	\$71.21	11.11	\$92.58	44.44	18	6
Registered Child Care Homes									
Full Time - Infants (under 24 months)	\$163.95	\$150.00	\$175.00	\$121.25	0.00	\$157.63	32.26	31	6
Full Time - Toddler	\$154.68	\$150.00	\$150.00	\$113.30	0.00	\$147.29	51.61	31	4
Full Time - Preschool	\$155.78	\$145.00	\$165.00	\$101.83	0.00	\$132.37	6.25	32	1
Full Time - School Age	\$145.63	\$140.00	\$150.00	\$97.99	9.38	\$127.39	18.75	32	4
Part Time - School Age	\$99.06	\$87.50	\$125.00	\$55.14	0.00	\$71.68	9.38	32	2

Data Notes:

- The Child Care Financial Assistance Program (CCFAP) pays a higher rate on behalf of families based on the number of stars the program has earned: 1 Star – 5% above the base rate; 2 Stars – 10% above the base rate; 3 Stars – 20% above the base rate; 4 Stars – 30% above the base rate; 5 Stars – 40% above the base rate. This can change the co-payment owed by the parent.
- Market Rate – the price of child care charged by child care programs to parents as reported by the programs to the Vermont Department for Children and Families, Child Development Division and collected in the Bright Futures Information System (BFIS).
- Licensed Child Care includes center based programs, licensed child care homes, preschool programs, Head Start programs, and privately and publicly operated afterschool programs.

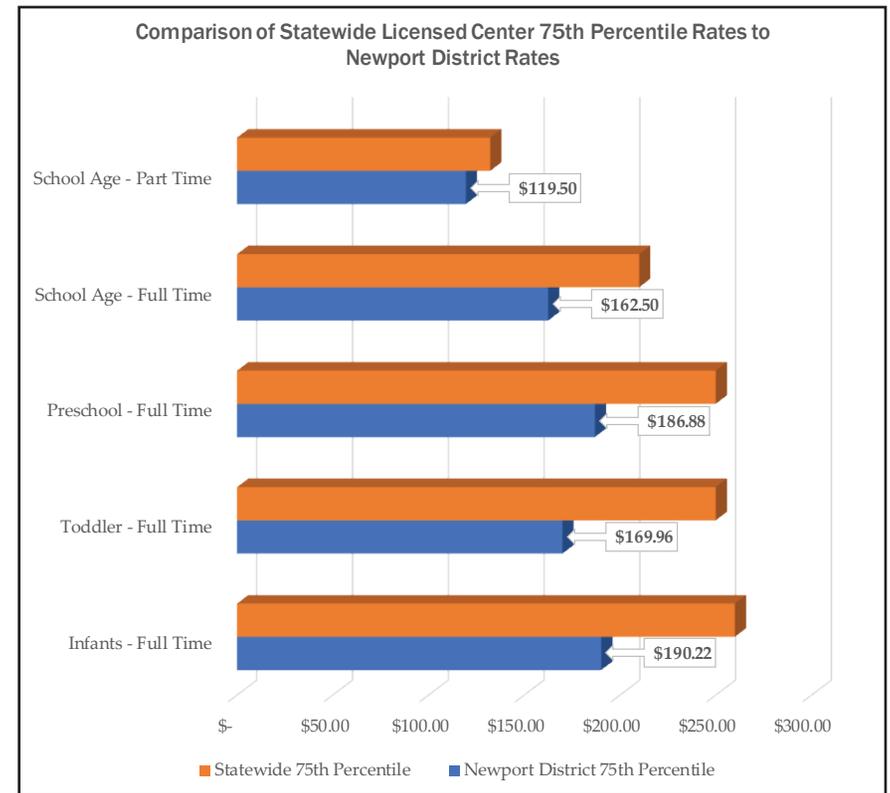
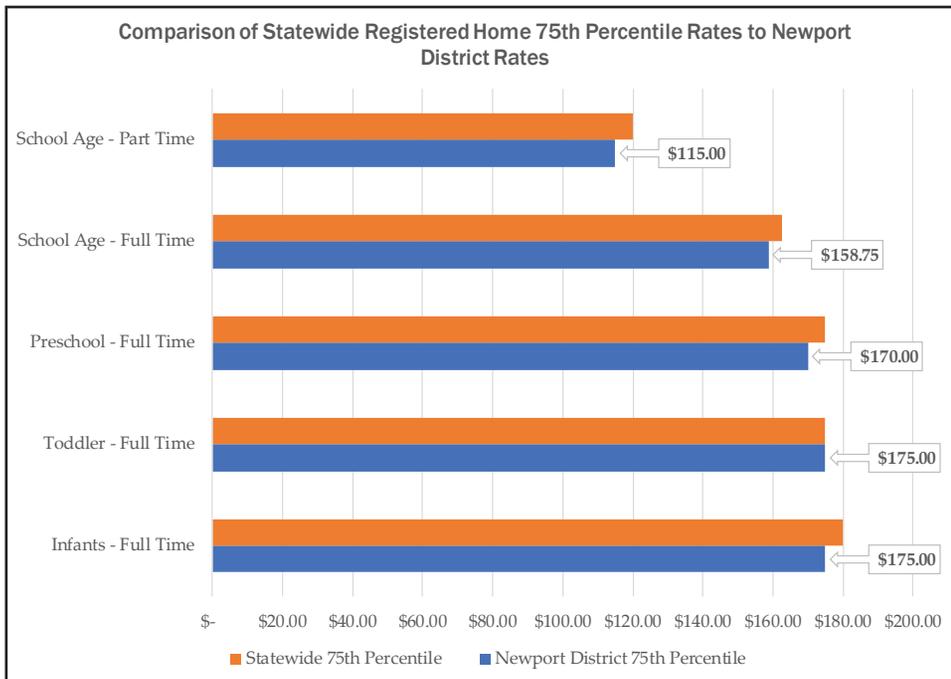
Newport AHS District

What area of the state does this district represent?

The Newport AHS district is in the Northeast Kingdom of Vermont, and represents Orleans and north Essex Counties.

Newport AHS District Rates Compared to the State Market Rates

In comparison to the 75th percentile of statewide market rates the child care programs in the Newport district are lower. The only rate that is not lower is the registered home full time toddler rate that is the same as the statewide rate. The majority of child care spaces in the Newport district are provided by registered home child care programs.



There are only three licensed child care programs that indicate they provide care to infants and toddlers, which impacts the market rates report in the area. The market rate percentile is inaccurately represented with such a low number of programs. However the analysis of the STARS rate to the STARS participation level of the programs it appears that there is access to licensed child care programs in the Newport district without a co-payment. Additionally, families have access to registered home programs without a co-payment, however not at the same level as licensed centers in the district.

Newport AHS District Data

Ages	Average Weekly Market Rates	Median (50th Percentile Part Time Weekly Market Rates	75th Percentile Weekly Market Rates	State Base Payment Rate	Current Percentile of Market Rate State Base Payment Falls	State Payment Rate for 4 STAR Programs	Current Percentile of Market Rates that 4 STAR Rate Payment Falls	# of Programs with a Provider Rate Agreement (PRA) for this Age Group	# of Programs with no copayment at 100% CCFAP benefit based on Provider Rate Agreement (PRA)
Licensed Child Care									
Full Time - Infants	\$153.48	\$180.43	\$190.22	\$150.36	66.67	\$195.47	100.00	3	2
Full Time - Toddler	\$139.97	\$164.92	\$169.96	\$137.43	66.67	\$178.66	133.33	3	2
Full Time - Preschool	\$163.96	\$175.94	\$186.88	\$133.49	20.00	\$173.53	60.00	10	9
Full Time - School Age	\$128.63	\$155.38	\$162.50	\$129.48	42.86	\$168.33	100.00	7	5
Part Time - School Age	\$92.49	\$90.00	\$119.50	\$71.21	42.86	\$92.58	71.43	7	3
Registered Child Care Homes									
Full Time - Infants (under 24 months)	\$166.05	\$160.00	\$175.00	\$121.25	4.35	\$157.63	47.83	46	8
Full Time - Toddler	\$156.39	\$150.00	\$175.00	\$113.30	4.35	\$147.29	30.43	46	5
Full Time - Preschool	\$152.15	\$150.00	\$170.00	\$101.83	4.35	\$132.37	26.09	46	4
Full Time - School Age	\$143.66	\$140.00	\$158.75	\$97.99	4.35	\$127.39	17.39	46	5
Part Time - School Age	\$93.00	\$85.00	\$115.00	\$55.14	4.35	\$71.68	26.09	46	7

Data Notes:

- The Child Care Financial Assistance Program (CCFAP) pays a higher rate on behalf of families based on the number of stars the program has earned: 1 Star – 5% above the base rate; 2 Stars – 10% above the base rate; 3 Stars – 20% above the base rate; 4 Stars – 30% above the base rate; 5 Stars – 40% above the base rate. This can change the co-payment owed by the parent.
- Market Rate – the price of child care charged by child care programs to parents as reported by the programs to the Vermont Department for Children and Families, Child Development Division and collected in the Bright Futures Information System (BFIS).
- Licensed Child Care includes center based programs, licensed child care homes, preschool programs, Head Start programs, and privately and publicly operated afterschool programs.

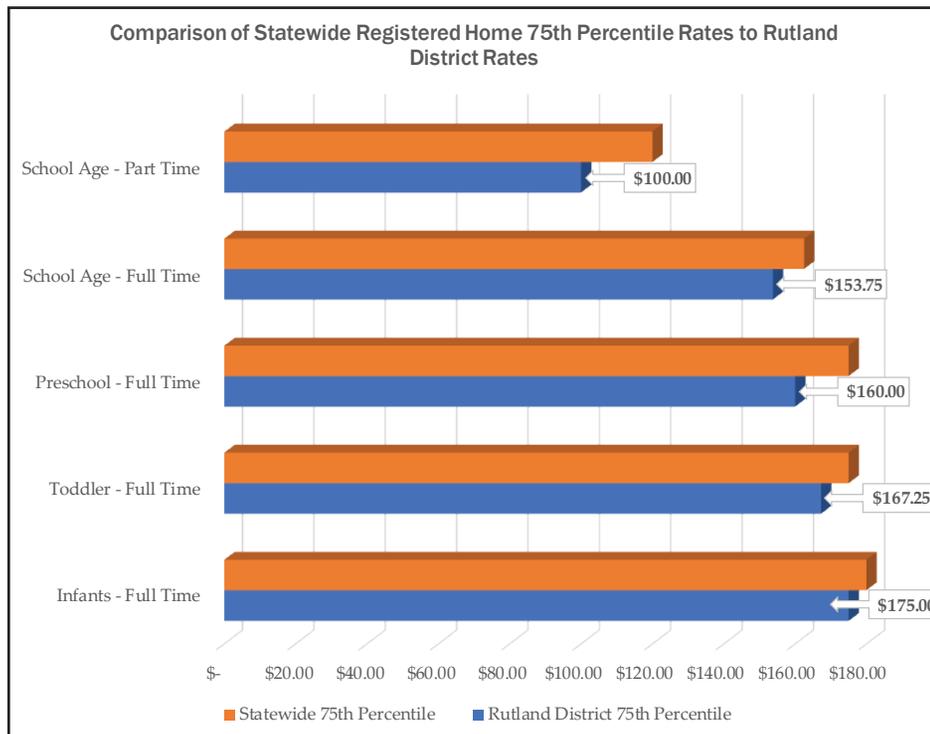
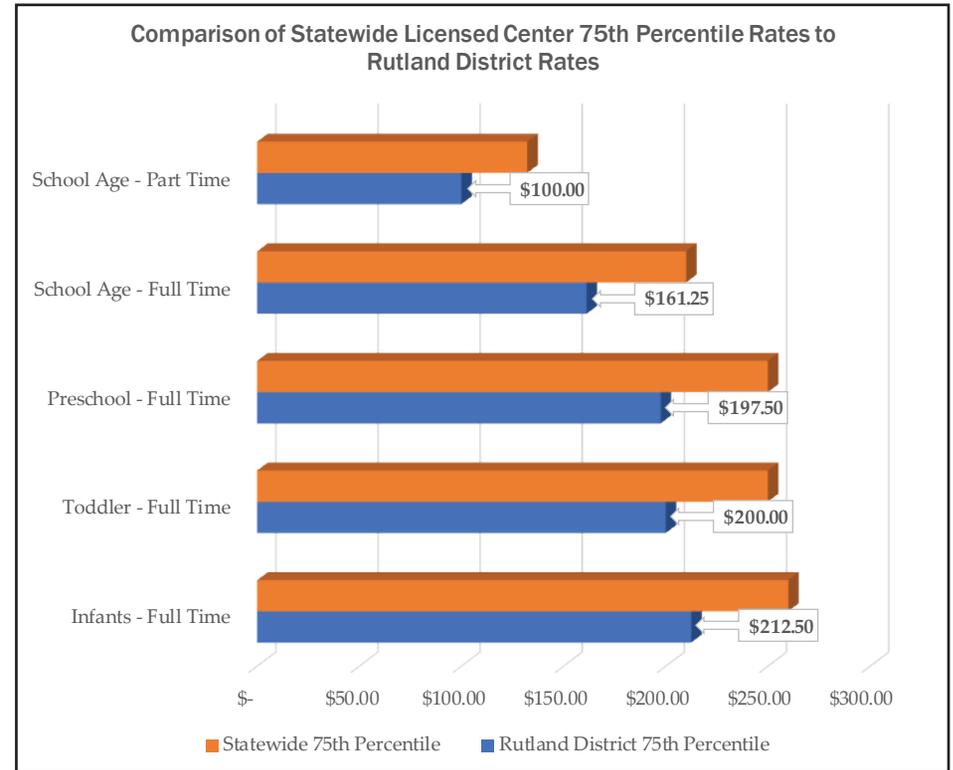
Rutland AHS District

What area of the state does this district represent?

The Rutland AHS district represents Rutland County, which is on the western side of Vermont.

Rutland AHS District Rates Compared to the State Market Rates

In comparison to the 75th percentile of statewide market rates the child care programs in the Rutland AHS district rates are lower. The licensed center 75th percentile rates are 18% to 24% lower than the statewide rate; while the registered home rates are 3% to 17% lower than the statewide rate.



Using the standard calculation of percentile to determine access to child care programs without a co-payment when receiving 100% CCFAP it appears there is no access to full time infant and toddler care in licensed centers, and full time preschool care in registered homes. However, when comparing the child care program's actual rate to the CCFAP rate that would be paid based on the STARS level there is access without co-payment to child care programs in every age category and provider type.

Rutland AHS District Data

Ages	Average Weekly Market Rates	Median (50th Percentile Part Time Weekly Market Rates	75th Percentile Weekly Market Rates	State Base Payment Rate	Current Percentile of Market Rate State Base Payment Falls	State Payment Rate for 4 STAR Programs	Current Percentile of Market Rates that 4 STAR Rate Payment Falls	# of Programs with a Provider Rate Agreement (PRA) for this Age Group	# of Programs with no copayment at 100% CCFAP benefit based on Provider Rate Agreement (PRA)
Licensed Child Care									
Full Time - Infants	\$201.91	\$199.00	\$212.50	\$150.36	0.00	\$195.47	50.00	16	2
Full Time - Toddler	\$187.97	\$190.00	\$200.00	\$137.43	0.00	\$178.66	41.18	17	2
Full Time - Preschool	\$179.95	\$180.00	\$197.50	\$133.49	7.41	\$173.53	48.15	27	8
Full Time - School Age	\$148.16	\$135.00	\$161.25	\$129.48	22.22	\$168.33	80.56	36	20
Part Time - School Age	\$87.20	\$75.00	\$100.00	\$71.21	22.86	\$92.58	74.29	35	20
Registered Child Care Homes									
Full Time - Infants (under 24 months)	\$161.95	\$155.00	\$175.00	\$121.25	5.56	\$157.63	50.00	54	8
Full Time - Toddler	\$156.40	\$150.00	\$167.25	\$113.30	3.70	\$147.29	29.63	54	5
Full Time - Preschool	\$155.10	\$150.00	\$160.00	\$101.83	0.00	\$132.37	20.00	55	5
Full Time - School Age	\$138.06	\$140.00	\$153.75	\$97.99	9.26	\$127.39	29.63	54	9
Part Time - School Age	\$90.03	\$90.00	\$100.00	\$55.14	20.75	\$71.68	28.30	53	11

Data Notes:

- The Child Care Financial Assistance Program (CCFAP) pays a higher rate on behalf of families based on the number of stars the program has earned: 1 Star – 5% above the base rate; 2 Stars – 10% above the base rate; 3 Stars – 20% above the base rate; 4 Stars – 30% above the base rate; 5 Stars – 40% above the base rate. This can change the co-payment owed by the parent.
- Market Rate – the price of child care charged by child care programs to parents as reported by the programs to the Vermont Department for Children and Families, Child Development Division and collected in the Bright Futures Information System (BFIS).
- Licensed Child Care includes center based programs, licensed child care homes, preschool programs, Head Start programs, and privately and publicly operated afterschool programs.

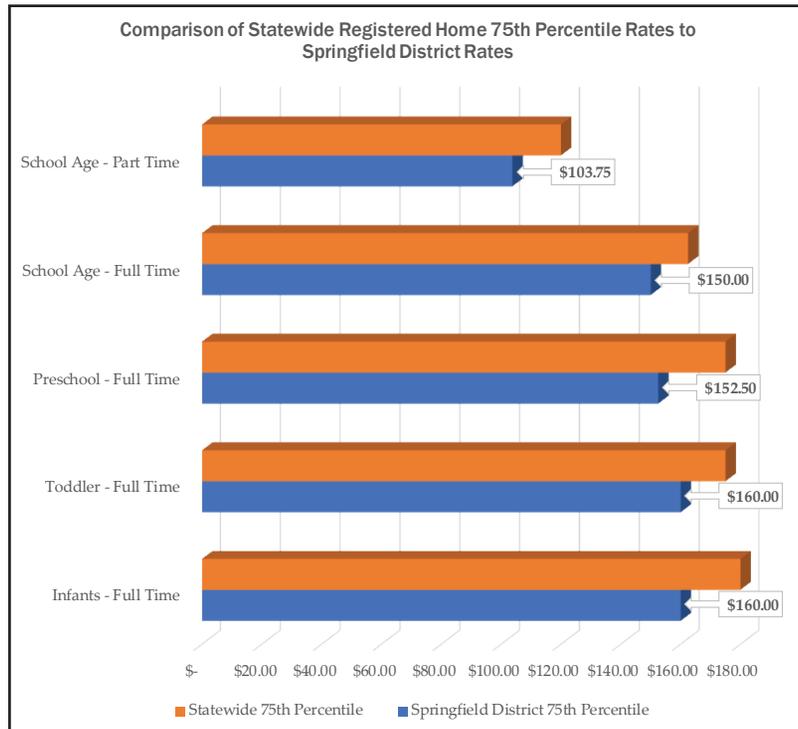
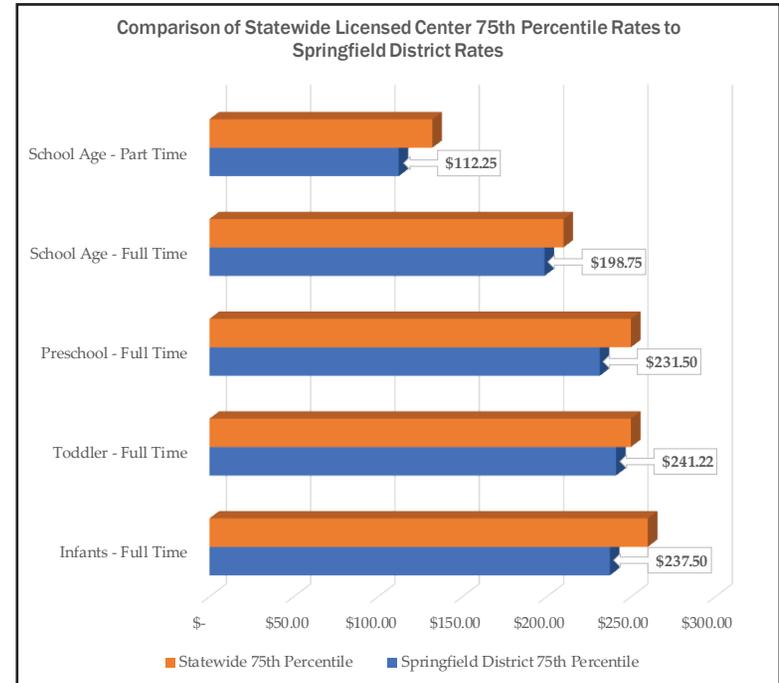
Springfield AHS District

What area of the state does this district represent?

The Springfield AHS district represents south Windsor and north Windham Counties of Vermont.

Springfield AHS District Rates Compared to the State Market Rates

In comparison to the 75th percentile of statewide market rates the child care programs in the Springfield AHS district rates are lower. The licensed center 75th percentile rates are 4% to 15% lower than the statewide rate; while the registered home rates are 8% to 14% lower than the statewide rate.



Using the standard calculation of percentile to determine access to child care programs without a co-payment when receiving 100% CCFAP it appears there is no access to full time infant and toddler care in licensed centers and registered homes, and full time preschool care in registered homes. However, when comparing the child care program's actual rate to the CCFAP rate that would be paid based on the STARS level there is access without co-payment to child care programs in every age category and provider type. The participation of registered home programs in STARS is very high and 73% of registered programs serving infants receiving CCFAP have achieved 3 or more STARS in this district. This may be a contributing factor to the number of registered homes programs with access to without a co-payment.

Springfield AHS District Data

Ages	Average Weekly Market Rates	Median (50th Percentile Part Time Weekly Market Rates	75th Percentile Weekly Market Rates	State Base Payment Rate	Current Percentile of Market Rate State Base Payment Falls	State Payment Rate for 4 STAR Programs	Current Percentile of Market Rates that 4 STAR Rate Payment Falls	# of Programs with a Provider Rate Agreement (PRA) for this Age Group	# of Programs with no copayment at 100% CCFAP benefit based on Provider Rate Agreement (PRA)
Licensed Child Care									
Full Time - Infants	\$220.50	\$210.51	\$237.50	\$150.36	0.00	\$195.47	18.18	11	2
Full Time - Toddler	\$209.52	\$200.00	\$241.22	\$137.43	0.00	\$178.66	21.43	14	2
Full Time - Preschool	\$202.88	\$192.50	\$231.50	\$133.49	0.00	\$173.53	11.11	18	3
Full Time - School Age	\$168.65	\$170.00	\$198.75	\$129.48	22.22	\$168.33	55.56	18	8
Part Time - School Age	\$111.12	\$100.00	\$112.25	\$71.21	10.53	\$92.58	42.11	19	4
Registered Child Care Homes									
Full Time - Infants (under 24 months)	\$154.42	\$152.50	\$160.00	\$121.25	0.00	\$157.63	57.69	26	12
Full Time - Toddler	\$147.86	\$147.50	\$160.00	\$113.30	0.00	\$147.29	53.57	28	10
Full Time - Preschool	\$143.75	\$147.50	\$152.50	\$101.83	7.14	\$132.37	28.57	28	6
Full Time - School Age	\$137.31	\$140.00	\$150.00	\$97.99	11.54	\$127.39	23.08	26	5
Part Time - School Age	\$93.08	\$95.00	\$103.75	\$55.14	11.54	\$71.68	34.62	26	8

Data Notes:

- The Child Care Financial Assistance Program (CCFAP) pays a higher rate on behalf of families based on the number of stars the program has earned: 1 Star – 5% above the base rate; 2 Stars – 10% above the base rate; 3 Stars – 20% above the base rate; 4 Stars – 30% above the base rate; 5 Stars – 40% above the base rate. This can change the co-payment owed by the parent.
- Market Rate – the price of child care charged by child care programs to parents as reported by the programs to the Vermont Department for Children and Families, Child Development Division and collected in the Bright Futures Information System (BFIS).
- Licensed Child Care includes center based programs, licensed child care homes, preschool programs, Head Start programs, and privately and publicly operated afterschool programs.

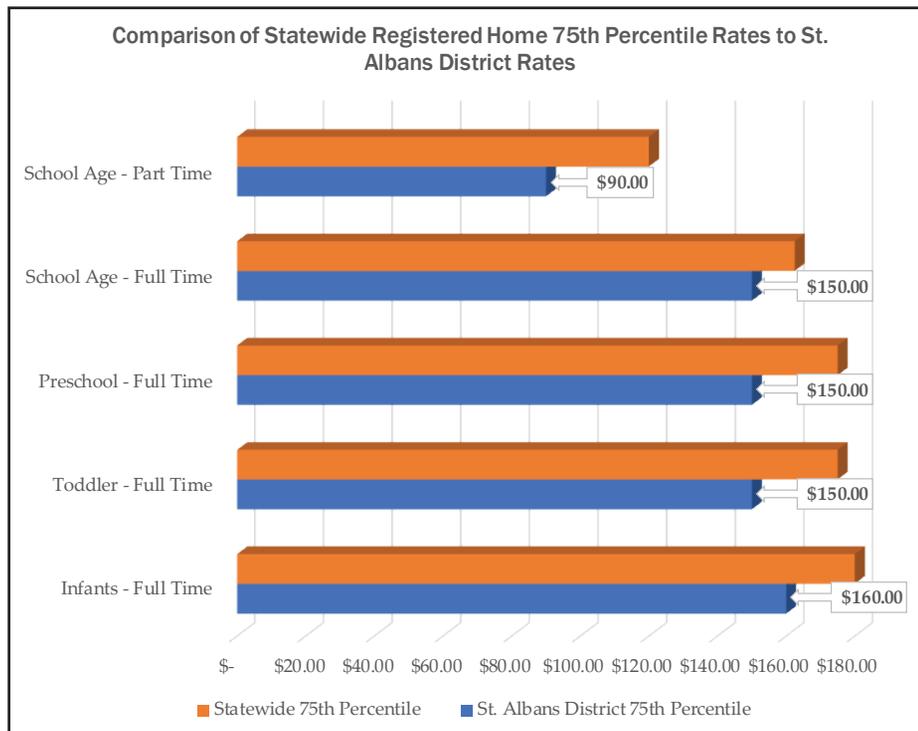
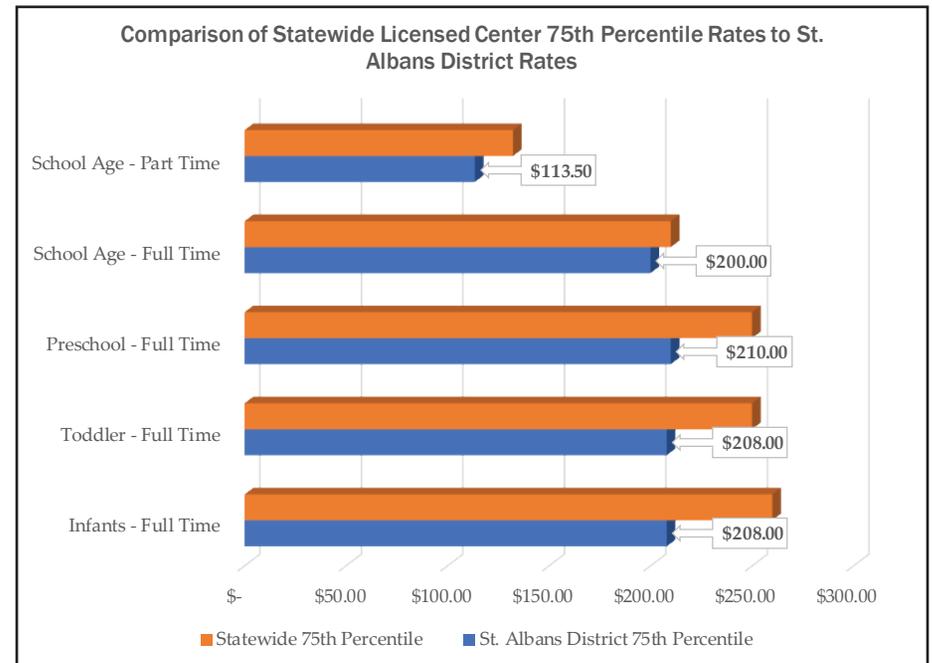
St. Albans AHS District

What area of the state does this district represent?

The St. Albans AHS district represents both Franklin and Grand Isle Counties, and is in the northwestern area of the state.

St. Albans AHS District Rates Compared to the State Market Rates

In comparison to the 75th percentile of statewide market rates the child care programs in the St. Albans AHS district rates are lower. The licensed center 75th percentile rates are 5% to 20% lower than the statewide rate; while the registered home rates are 8% to 25% lower than the statewide rate.



Using the standard calculation of percentile to determine access to child care programs without a co-payment when receiving 100% CCFAP it appears there is no access to full time infant and toddler care in licensed centers and limited access in registered homes. However, when comparing the child care program's actual rate to the CCFAP rate that would be paid based on the STARS level there is access without co-payment to child care programs in every age category and provider type, except toddler care in licensed programs. The participation of registered home programs in STARS is very high. This may be a contributing factor to the number of registered homes that families at 100% CCFAP have access to without a co-payment.

St. Albans AHS District Data

Ages	Average Weekly Market Rates	Median (50th Percentile Part Time Weekly Market Rates	75th Percentile Weekly Market Rates	State Base Payment Rate	Current Percentile of Market Rate State Base Payment Falls	State Payment Rate for 4 STAR Programs	Current Percentile of Market Rates that 4 STAR Rate Payment Falls	# of Programs with a Provider Rate Agreement (PRA) for this Age Group	# of Programs with no copayment at 100% CCFAP benefit based on Provider Rate Agreement (PRA)
Licensed Child Care									
Full Time - Infants	\$190.20	\$185.00	\$208.00	\$150.36	0.00	\$195.47	60.00	10	2
Full Time - Toddler	\$185.50	\$176.50	\$208.00	\$137.43	0.00	\$178.66	60.00	10	0
Full Time - Preschool	\$182.97	\$180.00	\$210.00	\$133.49	13.33	\$173.53	46.67	15	2
Full Time - School Age	\$174.24	\$175.00	\$200.00	\$129.48	15.79	\$168.33	47.37	19	5
Part Time - School Age	\$101.63	\$89.00	\$113.50	\$71.21	15.79	\$92.58	63.16	19	5
Registered Child Care Homes									
Full Time - Infants (under 24 months)	\$151.69	\$150.00	\$160.00	\$121.25	2.50	\$157.63	63.75	80	18
Full Time - Toddler	\$144.82	\$145.00	\$150.00	\$113.30	2.38	\$147.29	51.19	84	17
Full Time - Preschool	\$142.35	\$140.00	\$150.00	\$101.83	3.61	\$132.37	20.48	83	4
Full Time - School Age	\$135.96	\$135.00	\$150.00	\$97.99	8.43	\$127.39	14.46	83	11
Part Time - School Age	\$86.22	\$75.00	\$90.00	\$55.14	6.02	\$71.68	20.48	83	11

Data Notes:

- The Child Care Financial Assistance Program (CCFAP) pays a higher rate on behalf of families based on the number of stars the program has earned: 1 Star – 5% above the base rate; 2 Stars – 10% above the base rate; 3 Stars – 20% above the base rate; 4 Stars – 30% above the base rate; 5 Stars – 40% above the base rate. This can change the co-payment owed by the parent.
- Market Rate – the price of child care charged by child care programs to parents as reported by the programs to the Vermont Department for Children and Families, Child Development Division and collected in the Bright Futures Information System (BFIS).
- Licensed Child Care includes center based programs, licensed child care homes, preschool programs, Head Start programs, and privately and publicly operated afterschool programs.

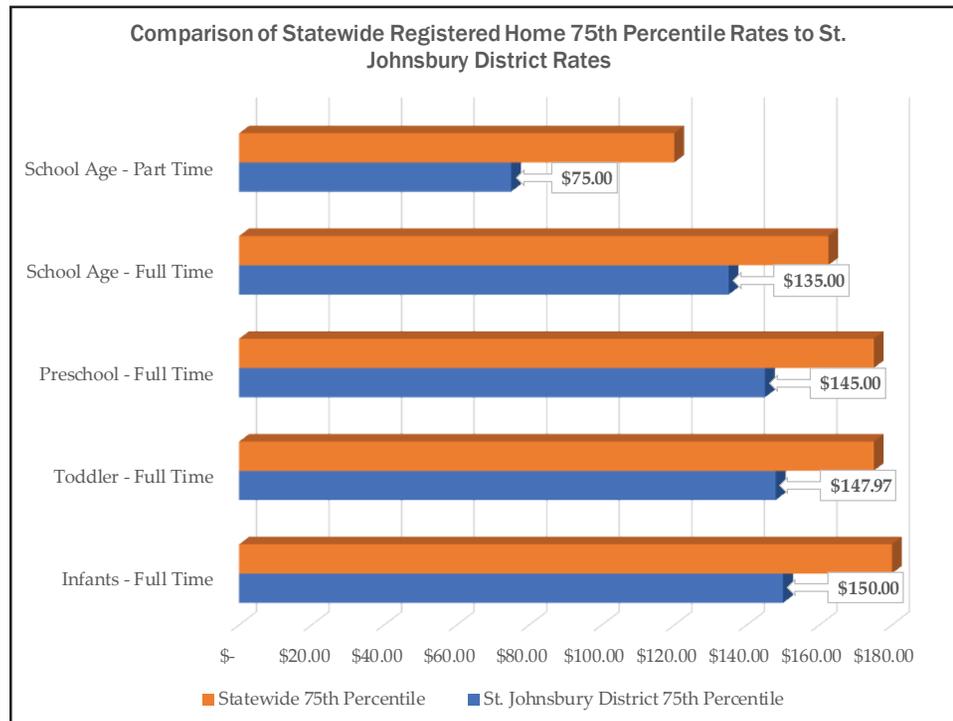
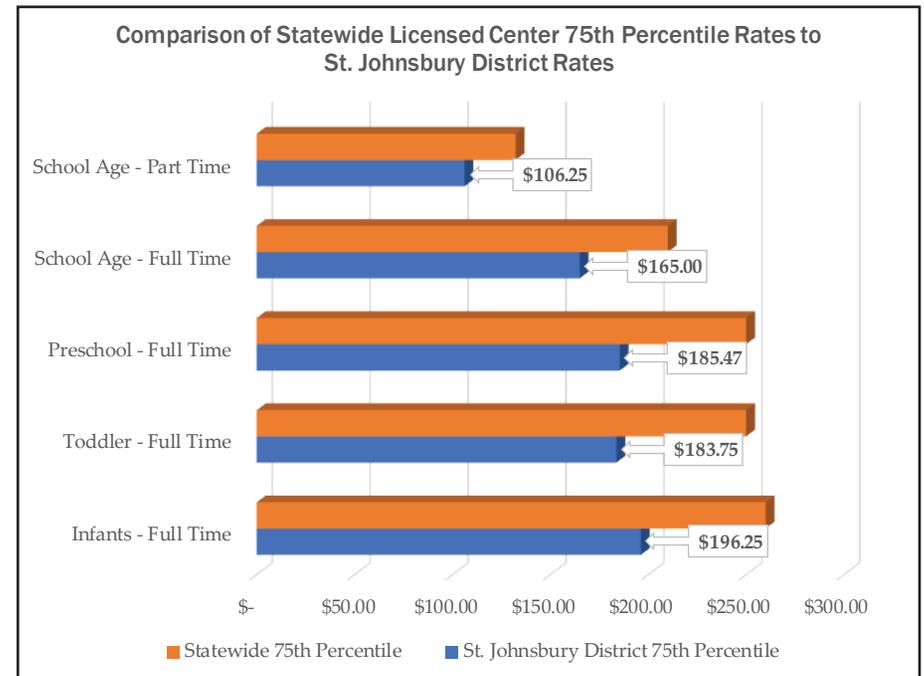
St. Johnsbury AHS District

What area of the state does this district represent?

The St. Johnsbury AHS district represents Calendonía and South Essex Counties, and is in the northeastern area of the state.

St. Johnsbury AHS District Rates Compared to the State Market Rates

In comparison to the 75th percentile of statewide market rates the child care programs in the St. Johnsbury AHS district rates are lower. The licensed center 75th percentile rates are 20% to 27% lower than the statewide rate; while the registered home rates are 15% to 38% lower than the statewide rate.



Using the standard calculation of percentile to determine access to child care programs without a co-payment when receiving 100% CCFAP it appears there is no access to full time infant and toddler care in licensed centers. However, when comparing the child care program's actual rate to the CCFAP rate that would be paid based on the STARS level there is access without co-payment to child care programs in every age category and provider type. The participation of both licensed centers and registered home programs in STARS is very high. This may be a contributing factor to the number of programs that families at 100% CCFAP have access to without a co-payment.

St. Johnsbury AHS District Data

Ages	Average Weekly Market Rates	Median (50th Percentile Part Time Weekly Market Rates	75th Percentile Weekly Market Rates	State Base Payment Rate	Current Percentile of Market Rate State Base Payment Falls	State Payment Rate for 4 STAR Programs	Current Percentile of Market Rates that 4 STAR Rate Payment Falls	# of Programs with a Provider Rate Agreement (PRA) for this Age Group	# of Programs with no copayment at 100% CCFAP benefit based on Provider Rate Agreement (PRA)
Licensed Child Care									
Full Time - Infants	\$181.37	\$180.22	\$196.25	\$150.36	0.00	\$195.47	83.33	12	9
Full Time - Toddler	\$174.99	\$175.00	\$183.75	\$137.43	0.00	\$178.66	58.33	12	5
Full Time - Preschool	\$169.21	\$171.22	\$185.47	\$133.49	10.00	\$173.53	60.00	20	13
Full Time - School Age	\$154.43	\$155.38	\$165.00	\$129.48	13.33	\$168.33	73.33	15	9
Part Time - School Age				\$71.21	25.00	\$92.58	56.25	16	8
Registered Child Care Homes									
Full Time - Infants (under 24 months)	\$143.63	\$145.25	\$150.00	\$121.25	5.56	\$157.63	86.11	36	18
Full Time - Toddler	\$136.18	\$135.48	\$147.97	\$113.30	8.33	\$147.29	75.00	36	17
Full Time - Preschool	\$133.34	\$130.00	\$145.00	\$101.83	5.41	\$132.37	56.76	37	8
Full Time - School Age	\$121.77	\$125.00	\$135.00	\$97.99	16.22	\$127.39	67.57	37	11
Part Time - School Age	\$71.55	\$72.50	\$75.00	\$55.14	18.92	\$71.68	48.65	37	13

Data Notes:

- The Child Care Financial Assistance Program (CCFAP) pays a higher rate on behalf of families based on the number of stars the program has earned: 1 Star – 5% above the base rate; 2 Stars – 10% above the base rate; 3 Stars – 20% above the base rate; 4 Stars – 30% above the base rate; 5 Stars – 40% above the base rate. This can change the co-payment owed by the parent.
- Market Rate – the price of child care charged by child care programs to parents as reported by the programs to the Vermont Department for Children and Families, Child Development Division and collected in the Bright Futures Information System (BFIS).
- Licensed Child Care includes center based programs, licensed child care homes, preschool programs, Head Start programs, and privately and publicly operated afterschool programs.

Report Definitions

Licensed Programs: child care services that are typically provided outside of a home. This includes part-day and full-day programs, preschools, school age care programs, public preschool, ski resort child care, Head Start and Early Head Start. The program must meet the appropriate Vermont child care regulations, which include health and safety criteria.

Market Rate: the price of child care charged by child care programs to parents as reported by the programs to the Vermont Department for Children and Families, Child Development Division and collected in the Bright Futures Information System (BFIS).

Registered Programs: child care provided in the child care provider's own home. The person that is registered is responsible for providing the majority of the care to the children enrolled in the program. The program must meet Vermont's Child Care Licensing Regulations for Registered and Licensed Family Child Care Homes, which include health and safety criteria.

STARS: is the STep Ahead Recognition System. It is Vermont's system for recognizing and improving quality in regulated child care programs.

State Rate: the amount that is paid by the Child Care Financial Assistance Program on behalf of an eligible parent to a child care program. In this survey, the rate published is at 100% of the income fee scale.

State Base Rate: the amount of the state rate that is paid to a child care program that is not participating in the STARS program.

State 4 STAR Rate: the amount of the state rate that is paid to a child care provider who has achieved 4 STARS in the VT STARS program.

Provider Rate Agreement: A Provider Rate Agreement, also known as Provider Agreement, Part 1, is an agreement with the State of Vermont on which child care programs report their market rates and a statement that agrees to the expectations of receiving Child Care Financial

Assistance Program (CCFAP).

Bright Futures Information System (BFIS): Bright Futures Information System (BFIS) is Vermont's integrated child care database. It is used for licensing child care programs, determining child care financial assistance eligibility, CCFAP payments to child care programs, quality grant payments, and it is Vermont's child care workforce registry.

Child Care Financial Assistance Program (CCFAP): Vermont's child care subsidy program that helps eligible families pay for child care. CCFAP is funded in part by the federal Child Care and Development Fund (CCDF).

Full Time and Part Time Weekly: Full time weekly care (in licensed or registered programs) ranges from 26 to 50 hours; part time weekly care ranges from 1 to 25 hours.

Age Groups: The four age categories for children receiving child care are: infants (under 24 months); toddlers (24 months to 35 months); preschool age children (36 months to 59 months); and school age children (5 to 13 years for typical developing children and 5 to 19 years for children with special needs).

Average (Mean): An average (arithmetic mean) is calculated by adding a group of numbers and then dividing by the total count of those numbers.

Median: The median is the middle number of a group of numbers. Half of the numbers have values greater than the median, and half of the numbers have values less than the median.

Percentiles: A percentile defines a relative standing in a group or array of data (e.g., child care market rates). For example, a market rate at the 75th percentile means that 75% of the market rates in a group fall below that rate.

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