

Family of 4 (2 children), Married Filing Joint, \$20,800 in Childcare Expenses

| Income | CCFAP Paid by State | State CCFAP Assistance | Eligible Childcare Expenses for CDCC | Old Federal CDCC (nonrefundable) | New Federal CDCC (refundable) | Old VT CDCC (50% refundable if under \$40,000, otherwise, nonrefundable) | New VT CDCC (50% refundable if under \$40,000, otherwise, nonrefundable) | Total State and Federal Benefits (Old) | Total State and Federal Benefits (New) | Change in Benefits as a % of Income |
|-----------|---------------------|------------------------|--------------------------------------|----------------------------------|-------------------------------|--|--|--|--|-------------------------------------|
| \$26,196 | 100% | \$20,800 | \$0 | \$0 | \$0 | \$0 | \$0 | \$20,800 | \$20,800 | 0% |
| \$27,516 | 99% | \$20,592 | \$208 | \$58 | \$104 | \$14 | \$25 | \$20,664 | \$20,721 | 0% |
| \$28,824 | 98% | \$20,384 | \$416 | \$112 | \$208 | \$27 | \$50 | \$20,523 | \$20,642 | 0% |
| \$30,132 | 97% | \$20,176 | \$624 | \$162 | \$312 | \$39 | \$75 | \$20,377 | \$20,563 | 1% |
| \$31,440 | 96% | \$19,968 | \$832 | \$208 | \$416 | \$50 | \$100 | \$20,226 | \$20,484 | 1% |
| \$32,748 | 95% | \$19,760 | \$1,040 | \$250 | \$520 | \$60 | \$125 | \$20,070 | \$20,405 | 1% |
| \$34,392 | 90% | \$18,720 | \$2,080 | \$478 | \$1,040 | \$115 | \$250 | \$19,313 | \$20,010 | 2% |
| \$36,024 | 85% | \$17,680 | \$3,120 | \$686 | \$1,560 | \$165 | \$374 | \$18,531 | \$19,614 | 3% |
| \$37,668 | 80% | \$16,640 | \$4,160 | \$874 | \$2,080 | \$210 | \$499 | \$17,723 | \$19,219 | 4% |
| \$39,300 | 75% | \$15,600 | \$5,200 | \$1,040 | \$2,600 | \$250 | \$624 | \$16,890 | \$18,824 | 5% |
| \$41,916 | 70% | \$14,560 | \$6,240 | \$1,200 | \$3,120 | \$288 | \$749 | \$16,048 | \$18,429 | 6% |
| \$44,544 | 65% | \$13,520 | \$7,280 | \$1,200 | \$3,640 | \$288 | \$874 | \$15,008 | \$18,034 | 7% |
| \$47,160 | 60% | \$12,480 | \$8,320 | \$1,200 | \$4,160 | \$288 | \$998 | \$13,968 | \$17,638 | 8% |
| \$49,788 | 55% | \$11,440 | \$9,360 | \$1,200 | \$4,680 | \$288 | \$1,123 | \$12,928 | \$17,243 | 9% |
| \$52,404 | 50% | \$10,400 | \$10,400 | \$1,200 | \$5,200 | \$288 | \$1,248 | \$11,888 | \$16,848 | 9% |
| \$55,680 | 45% | \$9,360 | \$11,440 | \$1,200 | \$5,720 | \$288 | \$1,373 | \$10,848 | \$16,453 | 10% |
| \$58,956 | 40% | \$8,320 | \$12,480 | \$1,200 | \$6,240 | \$288 | \$1,498 | \$9,808 | \$16,058 | 11% |
| \$62,232 | 35% | \$7,280 | \$13,520 | \$1,200 | \$6,760 | \$288 | \$1,622 | \$8,768 | \$15,662 | 11% |
| \$65,508 | 30% | \$6,240 | \$14,560 | \$1,200 | \$7,280 | \$288 | \$1,747 | \$7,728 | \$15,267 | 12% |
| \$68,772 | 25% | \$5,200 | \$15,600 | \$1,200 | \$7,800 | \$288 | \$1,872 | \$6,688 | \$14,872 | 12% |
| \$72,048 | 20% | \$4,160 | \$16,640 | \$1,200 | \$8,000 | \$288 | \$1,920 | \$5,648 | \$14,080 | 12% |
| \$75,324 | 15% | \$3,120 | \$17,680 | \$1,200 | \$8,000 | \$288 | \$1,920 | \$4,608 | \$13,040 | 11% |
| \$78,600 | 10% | \$2,080 | \$18,720 | \$1,200 | \$8,000 | \$288 | \$1,920 | \$3,568 | \$12,000 | 11% |
| \$80,000 | 0% | \$0 | \$20,800 | \$1,200 | \$8,000 | \$288 | \$1,920 | \$1,488 | \$9,920 | 11% |
| \$90,000 | 0% | \$0 | \$20,800 | \$1,200 | \$8,000 | \$288 | \$1,920 | \$1,488 | \$9,920 | 9% |
| \$100,000 | 0% | \$0 | \$20,800 | \$1,200 | \$8,000 | \$288 | \$1,920 | \$1,488 | \$9,920 | 8% |
| \$110,000 | 0% | \$0 | \$20,800 | \$1,200 | \$8,000 | \$288 | \$1,920 | \$1,488 | \$9,920 | 8% |
| \$120,000 | 0% | \$0 | \$20,800 | \$1,200 | \$8,000 | \$288 | \$1,920 | \$1,488 | \$9,920 | 7% |
| \$130,000 | 0% | \$0 | \$20,800 | \$1,200 | \$7,520 | \$288 | \$1,805 | \$1,488 | \$9,325 | 6% |
| \$140,000 | 0% | \$0 | \$20,800 | \$1,200 | \$6,720 | \$288 | \$1,613 | \$1,488 | \$8,333 | 5% |
| \$150,000 | 0% | \$0 | \$20,800 | \$1,200 | \$5,920 | \$288 | \$1,421 | \$1,488 | \$7,341 | 4% |
| \$160,000 | 0% | \$0 | \$20,800 | \$1,200 | \$5,120 | \$288 | \$1,229 | \$1,488 | \$6,349 | 3% |
| \$170,000 | 0% | \$0 | \$20,800 | \$1,200 | \$4,320 | \$288 | \$1,037 | \$1,488 | \$5,357 | 2% |
| \$180,000 | 0% | \$0 | \$20,800 | \$1,200 | \$3,520 | \$288 | \$845 | \$1,488 | \$4,365 | 2% |
| \$190,000 | 0% | \$0 | \$20,800 | \$1,200 | \$3,040 | \$288 | \$730 | \$1,488 | \$3,770 | 1% |
| \$200,000 | 0% | \$0 | \$20,800 | \$1,200 | \$2,240 | \$288 | \$538 | \$1,488 | \$2,778 | 1% |

Cells in Orange note that this is likely limited for many taxpayers by the lack of refundability.

| TY 2021 CDCC | | |
|----------------|---|---------------------------------|
| Maximum Credit | \$8,000 for one child, \$16,000 for two or more | |
| AGI Over | But Not Over | Percentage of Eligible Expenses |
| \$0 | \$125,000 | 50% |
| \$125,000 | \$127,000 | 49% |
| \$127,000 | \$129,000 | 48% |
| \$129,000 | \$131,000 | 47% |
| \$131,000 | \$133,000 | 46% |
| \$133,000 | \$135,000 | 45% |
| \$135,000 | \$137,000 | 44% |
| \$137,000 | \$139,000 | 43% |
| \$139,000 | \$141,000 | 42% |
| \$141,000 | \$143,000 | 41% |
| \$143,000 | \$145,000 | 40% |
| \$145,000 | \$147,000 | 39% |
| \$147,000 | \$149,000 | 38% |
| \$149,000 | \$151,000 | 37% |
| \$151,000 | \$153,000 | 36% |
| \$153,000 | \$155,000 | 35% |
| \$155,000 | \$157,000 | 34% |
| \$157,000 | \$159,000 | 33% |
| \$159,000 | \$161,000 | 32% |
| \$161,000 | \$163,000 | 31% |
| \$163,000 | \$165,000 | 30% |
| \$165,000 | \$167,000 | 29% |
| \$167,000 | \$169,000 | 28% |
| \$169,000 | \$171,000 | 27% |
| \$171,000 | \$173,000 | 26% |
| \$173,000 | \$175,000 | 25% |
| \$175,000 | \$177,000 | 24% |
| \$177,000 | \$179,000 | 23% |
| \$179,000 | \$181,000 | 22% |
| \$181,000 | \$183,000 | 21% |
| \$183,000 | \$185,000 | 20% |
| \$185,000 | \$400,000 | 20% |
| \$400,000 | \$402,000 | 20% |
| \$402,000 | \$404,000 | 19% |
| \$404,000 | \$406,000 | 18% |
| \$406,000 | \$408,000 | 17% |
| \$408,000 | \$410,000 | 16% |
| \$410,000 | \$412,000 | 15% |
| \$412,000 | \$414,000 | 14% |
| \$414,000 | \$416,000 | 13% |
| \$416,000 | \$418,000 | 12% |
| \$418,000 | \$420,000 | 11% |
| \$420,000 | \$422,000 | 10% |
| \$422,000 | \$424,000 | 9% |
| \$424,000 | \$426,000 | 8% |
| \$426,000 | \$428,000 | 7% |
| \$428,000 | \$430,000 | 6% |
| \$430,000 | \$432,000 | 5% |
| \$432,000 | \$434,000 | 4% |
| \$434,000 | \$436,000 | 3% |
| \$436,000 | \$438,000 | 2% |
| \$438,000 | \$440,000 | 1% |
| \$440,000 | Over | 0% |