



# Cost of Child Care in Maine: A Breakdown for 2025

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## ***A comprehensive analysis of Child Care costs for working parents, employers, and government agencies in the State of Maine***

There's so much to love about Maine – the lobster, the coastline, Stephen King, just to name a few. Unfortunately, Child Care costs in Maine are *not* one of those things. Families are facing high Child Care costs, and the situation doesn't seem to be improving.

According to a recent report from Child Care Aware of America and a market rate analysis prepared for the Maine Department of Health and Human Services:

- The average annual cost of infant care in Maine is between **\$11,960 and \$15,444**—that's between **\$997 and \$1,188** per month.

- Child Care for a 4-year-old can range between **\$8,580** and **\$13,260 annually**, or between **\$715** and **\$1,020** per month.

These costs can be a significant burden for many families, especially those with lower incomes. The situation is particularly challenging for minimum wage workers who earn just enough to cover the basic necessities of life.

For a family of four earning the median income in Maine ([\\$114,591](#)), this represents up to 13% of household earnings – nearly double the recommended 7% to budget towards Child Care. While other states may incur higher proportional costs, this still puts a significant strain on many Maine families.



## Maine

Table 1.

Care Type	Infant	4-Year-Old	School-Age
Center-Based	\$11,960	\$8,580	\$5,460
Family-Based	\$8,580	\$7,800	\$4,875

Table 2.

City	Average Hourly Rate	Weekly Cost (40 hours)	Monthly Cost (130 hours)	Infant Hourly Rate	Infant Monthly Cost
Portland	\$20.80	\$832	\$2,704	\$21.15	\$2,750
Lewiston	\$18.42	\$737	\$2,395	\$17.33	\$2,253
Bangor	\$18.74	\$750	\$2,436	\$16.83	\$2,188
Auburn	\$19.09	\$764	\$2,482	N/A	N/A
Biddeford	\$20.14	\$806	\$2,618	\$19.91	\$2,588

# Factors Influencing the Cost of Maine Child Care

The cost of Child Care in Maine can vary depending on several factors. Understanding these factors can help parents and caregivers make informed decisions about Child Care options.

## Location

Location plays a crucial role in determining Child Care costs, and the cost of living and demand for Child Care services can significantly affect prices. In more urban and affluent areas, the cost of Child Care is typically higher than in rural regions.

## Type of Care

In-home providers, such as family Child Care homes, may charge less than center-based care due to lower overhead costs. However, center-based care may offer more resources and structured programs for children.

## Age of Child

Your child's age can also impact the cost of care in Maine. Infant care is typically more expensive than care for older children due to the need for more one-on-one attention and specialized care.

# Maine Child Care Costs by Age, Type, and Location

## Center-Based:

- **Infant:** \$11,960
- **4-Year-Old:** \$8,580
- **School-Age:** \$5,460

## Family-Based:

- **Infant:** \$8,580
- **4-Year-Old:** \$7,800
- **School-Age:** \$4,875

(See table 1)

# Maine Child Care Cost Per City

## Portland Child Care

- As of January 2025, the average rate for Child Care providers in Portland is **\$20.80 per hour**.
- The weekly cost for Child Care providers working a 40-hour week is **\$832**, while the monthly cost is approximately **\$2,704** for 130 hours of work.
- For infant care, the **hourly rate is \$21.15**, or **\$2,750 a month**.

## Lewiston Child Care

- As of January 2025, the average rate for Child Care providers in Lewiston is **\$18.42 per hour**.
- The weekly cost for Child Care providers working a 40-hour week is **\$737** while the monthly cost is approximately **\$2,395** for 130 hours of work.
- For infant care, the **hourly rate is \$17.33**, or **\$2,253 for a month**.

## Bangor Child Care

- As of January 2025, the average rate for Child Care providers in Bangor is **\$18.74 per hour**.
- The weekly cost for Child Care providers working a 40-hour week is **\$750**, while the monthly cost is approximately **\$2,436** for 130 hours of work.
- For infant care, **hourly rates are around \$16.83**, or **\$2,188 monthly**.

## Auburn Child Care

- As of January 2025, the average rate for Child Care providers in Auburn is **\$19.09 per hour**.
- The weekly cost for Child Care providers working a 40-hour week is **\$764**, while the monthly cost is approximately **\$2,482** for 130 hours of work.

### Biddeford Child Care

- As of January 2025, the average rate for Child Care providers in Biddeford is \$20.14 per hour.
- The weekly cost for Child Care providers working a 40-hour week is **\$806**, while the monthly cost is approximately **\$2,618** for 130 hours of work.
- For infant care, these figures are closer to **\$19.91 hourly** and **\$2,588 monthly**.

(See table 2)

## Grants, Subsidies, and Financial Assistance for Subsidies in Maine

Here are three subsidies and grants available to parents in Maine to make Child Care more affordable:

### 1. Child Care Affordability Program (CCAP)

[CCAP](#) helps eligible families pay for Child Care so parents can work, go to school, or participate in job training programs.

**Amount:** Varies based on family income, size, and Child Care costs.

**Requirements:**

- Parents must be employed, in school, or in job training
- Family income must be within eligibility guidelines (up to 125% of state median income as of July 2024 – for a family of 4, this is \$130,898.75).

- Child must be under 13 years old (or under 19 if special needs)

## 2. Child Care Tax Credit

This is a [state tax credit](#) for child and dependent care expenses.

**Amount:** 25% of the federal Child Care credit, doubled for quality Child Care providers.  
Refundable up to \$500.

### Requirements:

- Must qualify for the federal child and dependent care tax credit
- Expenses must be for children under 13 or disabled dependents

## 3. Head Start and Early Head Start Programs

Federally-funded [programs providing free or low-cost](#) early education for eligible families.

**Amount:** Free or reduced-cost Child Care and early education services

### Requirements:

- Family income at or below the federal poverty level
- Children must be under 5 years old
- Priority given to children with disabilities or in foster care

# Cost of Child Care in Maine vs. Other States

**How Maine Child Care Costs Compare to the Top 10 States with the Highest Child Care Costs in the United States:**

1. [Washington, D.C.](#) (\$20,410)
2. [Massachusetts](#) (\$18,760)
3. [Vermont](#) (\$17,043)
4. [New Jersey](#) (\$17,002)
5. [New York](#) (\$16,415)
6. [Washington](#) (\$15,720)
7. [Minnesota](#) (\$15,544)
8. [Connecticut](#) (\$14,716)
9. [Rhode Island](#) (\$14,618)
10. [New Hampshire](#) (\$14,618)

(These are annual prices for a 4-year-old).

## Frequently Asked Questions

### What is the Child Care subsidy limit in Maine?

The Child Care subsidy limit in Maine varies depending on the applicant's income and family size. For a family of size four, your household must be earning less than \$83,087.76 to be eligible.

### What is the daycare ratio in Maine?

The [daycare ratio in Maine](#) is 1 teacher to every 4 children for infants and toddlers, and 1 teacher to every 12 children for ages above 5.

### Are there any programs or initiatives in place to help families with the high cost of Child Care?

Yes, there are various programs and initiatives in place to help families with the high cost of Child Care, such as:

- **Child Care Subsidy:** Many states offer subsidies for low-income families to help cover the cost of Child Care.
- **Head Start and Early Head Start:** These are federally funded programs that provide free or low-cost early education and Child Care services for eligible families.
- **Tax Credits:** Families can claim tax credits such as the Child and Dependent Care Credit to offset some of the costs of Child Care.
- **Employer Benefits:** Some employers may offer options such as Flexible Spending Accounts or Dependent Care Assistance Programs to help employees cover Child Care expenses.

## What are the tax advantages for businesses to offer Child Care support?

Investment in Child Care is a value generator that removes barriers to economic growth. It means more income for families – for food, education, and savings, better futures for children, more productive parents, and a reliable workforce to ignite the economy.

At the federal level, income tax credits are available to businesses that provide Child Care for their employees. The federal credit is typically 25% of Child Care expenses, plus 10% of resource and referral expenses, with the annual maximum of \$150,000.

While the federal credits are helpful, a majority of states are now offering tax credits or incentive programs for businesses to stimulate economic growth by providing Child Care solutions to their employees. Here is a state-by-state rundown of available business tax credits, incentives, or current legislation pertaining to potential Child Care tax credits for employers – [2025 State-by-State Guide to Business Child Care Tax Credits & Incentives](#).

## What is the ROI of providing Child Care Benefits?

Return on Investment (ROI) is a measure of how much profit or cost savings a company can expect to receive from an investment. In the context of Child Care Benefits, ROI refers to the financial benefits that a company can expect to receive from offering Child Care Benefits to its employees. But the financial benefits of offering Child Care Benefits can include (as also mentioned above):



- Increased employee retention
- Increased employee productivity
- Reduced absenteeism
- Reduced turnover costs
- Improved recruitment and talent acquisition
- Improved employee health

In looking to calculate the ROI of a Child Care Benefit, employers must carefully evaluate the total saving from the benefit (through reduced turnover costs, health care savings, increased productivity, etc.), and the overall cost of the benefit. To learn more, see our [CFO's Guide to Child Care Benefit ROI: A Statistical Analysis](#)

## What are the top Child Care Benefit programs employers can implement?

There are several different types of Child Care Benefits programs that employers can offer. Each one has a different level of commitment, finances, and impact on employees. The different models of implementing Child Care Benefits include:

- On-Site Child Care
- Subsidized Child Care
- Dependent Care Flexible Spending Accounts (DCFSA's)
- Referral Services
- [TOOTRiS Child Care Benefits](#)

To understand the benefits and challenges to each, review the section on [Choosing Child Care Benefit Programs](#) in the CFO Guide.

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