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# SHARED-COST CHILD CARE AS A WORKFORCE STRATEGY

## *State Models and Early Lessons*

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*How the Tri-Share cost-sharing model works and what it could mean for Mississippi employers and families.*

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This brief examines how states are using **shared-cost child care models** to address child care related workforce availability challenges, analyzes **the role of tax credits** in supporting these models, and synthesizes **early lessons from state implementations** drawing primarily on evidence from Michigan, which operates the first statewide tri-share program, and recent implementation in Kentucky, North Carolina, Indiana, Ohio, and New York.

## Why states are exploring shared-cost child care models

Across the country, **employers are navigating persistent workforce challenges** that limit their ability to grow, compete, and meet business demands. In Mississippi, business leaders have consistently identified a lack of available and qualified workers as a primary barrier to economic growth.<sup>1</sup> In most cases, these challenges are not due to a lack of willing workers, but to barriers that prevent employees from participating in the labor market on a consistent basis. **Access to stable and affordable child care has emerged as one of the most significant of these barriers.** When child care arrangements break down, employees miss work or leave jobs, creating issues for employers in the form of higher absenteeism, increased turnover, training, and replacement costs.<sup>2</sup>

In Mississippi, **disruptions to child care cost the state an estimated \$673 million each year** in lost earnings, productivity, and tax revenue.<sup>3</sup> In 2023 alone, approximately 23,200 Mississippi parents reported being underemployed or working reduced hours due to child care challenges.<sup>4</sup> These losses come at a time when businesses face severe labor shortages, with only 49 available workers for every 100 open jobs statewide.<sup>5</sup> If these workers were able to join the labor force, Mississippi's economy could gain approximately \$8 billion in annual GDP.<sup>6</sup>

At the same time, **Mississippi's child care system faces significant supply and affordability constraints.** The state has approximately 1,400 licensed child care centers serving nearly 170,000 children under age five.<sup>7</sup> This capacity meets the needs of only about two-thirds of children, with even greater shortages for infant and toddler care.<sup>8</sup> Such shortages affect both parents' ability

to work reliably and employer’s ability to operate effectively. The cost of care further limits access for many working families. Although child care is considered affordable when it consumes no more than 7% of household income, infant care costs in Mississippi generally exceed this benchmark, accounting for approximately 10-12% of median household income.<sup>9</sup> This imbalance between child care supply, demand, and affordability creates a persistent constraint on workforce participation, which limits employers’ access to otherwise available workers.<sup>10</sup>

In response to these workforce pressures, **states are exploring shared-cost child care models as a workforce strategy** that distributes the cost of child care across employers, employees, and state governments rather than placing the burden on any single party. Within the broad category of shared-cost approaches, tri-share models have gained particular attention as a way to engage employers directly while reducing child care-related disruptions to the workforce. Additionally, states are examining the role federal and state tax credits can play to complement the shared-cost approaches.

## Defining shared-cost and tri-share child care models

As states consider strategies to address workforce participation challenges linked to child care, it is important to distinguish between different approaches that are often discussed using similar language. This brief uses the terms “shared-cost child care” and “tri-share” intentionally to reflect the differences in program design and employer involvement.



### Shared-Cost Child Care Models

Approaches that distribute the cost of child care across **multiple parties**.

In these models, employers, employees, and public entities may **each** contribute financially toward child care expenses.

The structure of the shared-cost models **varies across states and communities** to reflect their specific workforce needs, funding capacity, and child care systems.<sup>11</sup>



### Tri-Share Models

Approach in which the cost of child care for an individual employee is divided among three defined parties: **the employer, the employee, and the state**.<sup>12</sup>

In most tri-share programs, each party contributes an **equal or formula-based amount** toward the cost of care and payments are coordinated to support a specific child and family.

An important part of the model is that participation is typically **tied to employment with a participating business and limited to families within defined income ranges**.<sup>13</sup>

Michigan’s statewide Tri-Share program provides the most established and evaluated example of this approach, but other states have since adopted and modified the concept to fit local conditions.



## Michigan's Tri-Share Model

Michigan's Tri-Share program was initially launched as a pilot in 2021 and expanded statewide in 2023 following early evaluation findings and legislative support to implement the program more broadly.<sup>14</sup> Michigan's experience provides important evidence for understanding how tri-share models function and what outcomes employers and states should consider when implementing a similar program.

### Program Design & Implementation

Michigan's Tri-Share model **divides the cost of child care equally** among **the employer, the employee, and the state**. Payments are coordinated to support an individual employee's child care arrangement with a licensed provider. **Eligibility** is tied to employment with a participating business and to household income thresholds designed to target families who earn too much to qualify for traditional child care subsidies but still struggle with affordability.<sup>15</sup>

The program is **administered through regional intermediary organizations** that manage enrollment, eligibility verification, billing, and payments which **reduce administrative burdens for employers**. This intermediary structure has been noted as a key factor in facilitating employer participation, particularly among small and mid-sized businesses that lack the necessary administration capacity in-house.<sup>16</sup>

### Michigan's Early Outcomes: Workforce & Employer Outcome

Findings from Michigan's Tri-Share pilot and subsequent administrative data indicate **measurable workforce benefits**.

According to the pilot evaluation:

Participating **families** reported experiencing out-of-pocket child care **cost reductions of roughly two-thirds**.<sup>17</sup>

*Lower child care costs were associated with fewer reported child care-related work disruptions and a reduced likelihood of leaving employment due to child care challenges.*<sup>18</sup>

Participating **employers** reported that Tri-Share **helped retain workers** who might otherwise have reduced hours or left the labor force due to child care constraints.<sup>19</sup>

Analysis of Michigan administrative data by the Federal Reserve Bank of Chicago further suggest that the program contributed to **more consistent workforce participation among working parents**, which **helped employers maintain staff** in already tight labor market.<sup>20</sup>



## Michigan's Tri-Share Early Participation & Growth

Since its launch as a pilot in 2021 and expansion statewide in 2023, Michigan's Tri-Share program has shown **steady growth in specific areas**. During the pilot phase, the program served more than 1,000 children across three regions with over 100 employers.<sup>21</sup> After the program expanded statewide, it now operates in **more than 30 counties with continued growth of employer and family participation**.<sup>22</sup> However, enrollment remains modest relative to Michigan's overall child care needs. Program evaluations indicate that **participation is strongest in areas with active intermediary organizations** (third-party agencies that administer program operations) **and where employers face serious challenges in workforce retention**.<sup>23</sup>

Michigan's Tri-Share program demonstrates how shared-cost child care can function as a workforce tool **when employers are directly involved in the process**. Other states have since adopted similar models with different cost structures, eligibility thresholds, and administrative approaches that work best for their needs.

## How Other States Are Implementing Shared-Cost & Tri-Share Models

As interest in shared-cost care has grown, several states have adopted tri-share and related models based on different needs and capabilities. Experiences in **Kentucky, North Carolina, Indiana, New York, and Ohio** have illustrated the various approaches and produced early data:

### **KENTUCKY: Employee Child Care Assistance Partnership (ECCAP) – Hybrid Shared-Cost Model<sup>24</sup>**



- **Employer cost control:** Employers decide how much to contribute toward child care, rather than being required to pay a fixed share.
- **Funding:** The KY General Assembly initially allocated \$15 million in general funds for the 2023-2024 fiscal year to launch a public-private match pilot. However, due to the program being slow to take off, the appropriation was decreased to \$2 million annually for fiscal years 2025 and 2026.
- **Income-based state matching:** Employees earning at or below the state median income receive 100% state match of the employer's contribution. Employees earning above the state median income receive a partial state match (about 80%) which decreases as income rises.
- **Child care subsidies:** ECCAP is designed to complement, not replace, Kentucky's child care subsidy system. The program primarily serves families who earn above traditional subsidy eligibility thresholds or whose subsidy support is insufficient to fully address child care costs. This allows employer and state contributions to close the gap of affordability without replacing existing public assistance.
- **Small business access:** Open to all employer sizes and types. Twenty-five percent of funds are reserved for employers with less than 50 employees.
- **Low administration burden for employers:** Since it began, ECCAP has been administered directly by the KY's Division of Child Care (DCC) using existing employer child care benefit and payroll systems. House Bill 6, currently under consideration in the 2026 legislative session, would outsource ECCAP's administration to a third-party manager to reduce red tape.
- **Tax advantage for employees:** Both the employer and state contribution and the state match are not treated as taxable income.

## NORTH CAROLINA: Tri-Share Pilot<sup>25</sup>



- **Traditional tri-share structure:** Child care costs are split evenly among employers, employees, and the state. This makes employer costs predictable but less flexible than Kentucky's model.
- **Targeted to the "missing middle":** Eligibility spans 185–300% of the federal poverty level, reaching working families who earn too much for traditional subsidies but still struggle with child care costs.
- **Local implementation support:** The program is delivered through established local early childhood partnerships that handle enrollment, eligibility verification, and payments.
- **Administrative costs passed through:** About 9% in administrative costs is added to employer and employee contributions rather than covered by the state.
- **Early adoption patterns:** Participation has grown gradually, with the strongest uptake among child care providers participating as employers to assist their own staff.

## INDIANA: Regional Share-Cost & Co-Share Pilots<sup>26</sup>



- **Regional, rather than statewide:** Indiana's shared-cost child care efforts operate through regional pilots rather than a single statewide program. The most established pilots are in Noble County and Northeast Indiana, allowing local partners to tailor approaches to regional workforce needs.
- **Flexible cost-sharing structures:** Programs include both:
  - Tri-share models, with costs split among employers, employees, and public or private funds, functioning as a pooled shared – cost model, and
  - Co-Share models, which adjust the number of contributors or the cost split to reduce barriers for employers or families.
- **Local intermediaries:** Regional organizations manage employer outreach, enrollment, eligibility verification, and payments which reduce the burden for employers.
- **Employer-driven participation:** Employers opt in voluntarily and often cite workforce retention, attendance, and recruitment challenges as primary motivators.
- **Limited growth and sustainability challenges:** Because these pilots rely on a mix of short-term funding and local coordination, participation remains modest. Program leaders report challenges with long-term funding, employer awareness, and administrative sustainability.

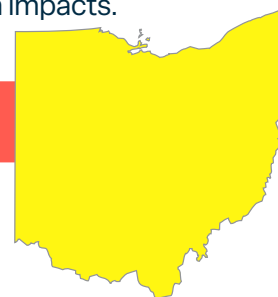
## NEW YORK: Shared-Cost Pilots<sup>27</sup>



- **Not a standalone tri-share program:** New York does not operate a single, statewide tri-share model. Instead, shared-cost and employer-partnered child care pilots (initiatives in which employers collaborate with child care providers or public agencies to help support child care access through shared funding, reserved slots, or coordinated referral and enrollment arrangements) are implemented alongside large-scale public investments.
- **Substantial public investment:** The state's FY 2024 budget included:
  - Hundreds of millions of dollars for child care workforce grants, and
  - Expanded funding for subsidies and early childhood programs. Within this context, shared-

cost approaches function as supplemental workforce tools, not as primary mechanisms to access.

- **Employer engagement as a complement, not substitute:** Shared-cost pilots are positioned to enhanced employer participation in a system already supported by significant public funding rather than replacing or offset subsidy programs.
- **Evaluation difficulty:** Because shared-cost pilots operate alongside expanded subsidies and workforce grants, it is difficult to isolate their independent workforce or retention impacts.



### OHIO: Child Care Cred Program (Emerging Pilot)<sup>28</sup>

- **New and still developing:** Ohio’s Child Care Cred Program was authorized in the FY 2026 operating budget as a one-year pilot, with program details still under development at the time of enactment.
- **Pilot funding:** The program is funded at \$10 million, positioning it as a limited intervention rather than a statewide child care access solution.
- **Targeting middle-income workers:** The pilot is intended to reach families earning up to 400% of the federal poverty level which is a group often described as the “missing middle” and largely excluded from Ohio’s traditional child care subsidies which cap eligibility at 145% FPL.
- **Employer participation challenges:** Business leaders have raised concerns about participation by multiple state employers who may be reluctant to offer benefits that cannot be provided consistently across locations.

### EARLY LESSONS ACROSS STATES

Following Michigan’s Tri-Share implementation, several states began to adopt their own versions of shared-cost and tri-share child care models. While Kentucky, North Carolina, Ohio, Indiana, and New York are still in the early stages, **early experiences across these states show patterns.**

As summarized in the table below, **shared-cost and Tri-Share child care models appear to function most effectively as tools targeted to address specific workforce issues rather than as broad solutions to child care affordability and supply shortages.**<sup>29</sup> Flexible cost-sharing structures and predictable employer costs are associated with **higher employer participation**, while complex administrative processes can slow enrollment, particularly among small businesses.<sup>30</sup> These early lessons suggest that shared-cost models can support workforce participation under certain conditions, but their **potential depends on** other factors such as **funding levels, administrative capacity, employer engagement**, and the **availability of child care providers**. In addition to these considerations, the role of **tax credits** further influences how shared-cost and Tri-Share models function in practice.

**Table 1: Summary of Early Outcomes and Limitations Across Shared-Cost Child Care Models**

Model	Early Outcomes	Key Challenges/Limitations
<b>Employer-State Matching (Tri-Share)</b> (e.g., Michigan, North Carolina)	Improved workforce stability among participating employees; fewer child care related work disruptions; increased retention for participating employers	Requires ongoing public funding; administratively complex without intermediaries; limited reach relative to statewide child care needs

<p><b>Hybrid Shared-Cost Models</b> (e.g., Kentucky, Ohio)</p>	<p>Greater flexibility for employer participation; improved affordability for families above subsidy thresholds</p>	<p>Employer participation varies based on incentive design; programs can be complex for employers and families to navigate</p>
<p><b>Pooled / Regional Shared-Cost Models</b> (e.g., Indiana, New York)</p>	<p>Adaptability to local workforce needs; ability to leverage multiple funding sources</p>	<p>Typically, small scale; sustainability challenges; workforce impacts are harder to measure</p>

## The Role of Tax Credits in Supporting Shared-Cost and Tri-Share Models

In addition to program design and implementation methods, states are also relying on tax credits to help support employer participation and manage public costs. Tax credits play an important role because rather than replacing direct funding they are typically used as tools to reduce employer costs, stretch public dollars or supplement funding when finances are already constrained. Federal and state tax credits can be incentives for employers to participate and shape how states design shared-cost programs.<sup>31</sup>

### FEDERAL TAX CREDITS

At the federal level, there are two provisions: the Employer-Provided Child Care Credit (**Internal Revenue Code §45F**) and Dependent Care Assistance Programs (**IRC §129**).

#### Section 45F

- Allows eligible employers to claim a nonrefundable tax credit of up to 50% on qualified child care expenses for small businesses or 40% for larger businesses in 2026.<sup>32</sup>
- This most recent legislation also expanded the credit ceiling from \$150,000 to \$500,000-\$600,000.
- When Section 129 is used with shared costs or tri-share models, employer contributions flow through existing payroll and benefits systems which lower the administrative burden for businesses.<sup>33</sup>
- Despite these advantages, utilization has been below 0.02% of all tax credits claimed for general businesses which indicate low awareness or minimal impact on encouraging employers to provide child care.<sup>34</sup>

#### Section 129

- Allows employers to offer dependent care benefits through DCAPs, excluding up to \$5,000 (increasing to \$7,500 in 2026) from employee's taxable income.<sup>35</sup>
- When integrated into tri-share models, this structure allows employer contributions to be provided tax-free to employees while reducing employer FICA obligations and saving employees both income tax and FICA.
- Kentucky has specifically issued guidance on incorporating DCAP with its tri-share program.<sup>36</sup>

**In theory, both Section 45F and Section 129 can be layered to reduce costs. However, the difficulty of coordinating benefits and a general lack of awareness can be complex for employers, contributing to low engagement.<sup>37</sup>**

## STATE TAX CREDITS

In addition to federal incentives, multiple states have adopted employer child care tax credits:

- **MISSISSIPPI** provides a state income tax credit covering up to 50% of employer child care costs or provide stipends of \$6,000 or more per employee.<sup>38</sup>
- **KENTUCKY** integrated its ECCAP shared-cost program with existing dependent care tax structures, allowing employer contributions to flow through pre-tax benefit systems.<sup>39</sup>
- **LOUISIANA** combines refundable child care tax credits with employer incentives.<sup>40</sup>

However, states experience persistent **challenges** related to the tax credit. According to the Mississippi Economic Council survey data, **fewer than 3% of businesses utilize any form of child care assistance for employees**, despite recent expansions and additions in the Mississippi Child Care Business Tax Credit enacted in 2023.<sup>41</sup> The primary barriers cited are due to **awareness**, **administrative capacity**, and a **lack of clear implementation models**. **Louisiana represents somewhat of an exception in that employer credit utilization increased 244% over several years.**<sup>42</sup> Its growth has been attributed to a **robust support infrastructure** which includes an active outreach campaign, simple process to claim credits, and effective coordination among agencies. **These examples suggest that credits can thrive when combined within a comprehensive support system, but not as a standalone incentive.**

## Integration with Shared-Cost Models

States that implement tri-share programs do so by relying on direct appropriations rather than tax credits for state matching funds. Michigan, Kentucky, North Carolina, Indiana, Ohio, and New York all use legislatively appropriated funds to finance the state's share of tri-share costs. **Currently, no states implementing tri-share structures use tax credits as a substitute for direct state match.**

## Conclusion: Shared-Cost Child Care as a Workforce Strategy

In response to workforce challenges, such as labor shortages, high turnover, and barriers that keep employees from working consistently, states are turning to shared-cost and tri-share child care models. Lessons from Michigan and early efforts in Kentucky, North Carolina, Indiana, Ohio, and New York highlight a growing recognition that child care directly affects the workforce and provides practical insight into how states can involve employers in workforce solutions and managing public funds.

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