FIRST FIVE YEARS FUND

Child and Dependent Care Tax Credit (CDCTC): Maximum Credit Amounts for Families (Single Filers)

The **Child and Dependent Care Tax Credit (CDCTC)** allows working families to keep more of what they earn to pay for child care. A family's credit depends on four factors: income, number of children, filing status (single or joint), and child care expenses (families can claim up to $3,000 for one child and $6,000 for two or more children).

An estimated **5.7 million families** claimed the CDCTC in 2022 to help offset their child care expenses. The original credit rates for the CDCTC were set in 2001; they remained in place through the 2017 Tax Cuts and Jobs Act (TCJA). In 2025, as part of the tax reconciliation package (H.R.1, also called the "One Big Beautiful Bill" Act, or OBBB), the rates were increased.

The chart below highlights the tax break that **parents who are single-filers** may receive from the updated CDCTC.

Adjusted Gross Income:		Previous (2017 TCJA)			New (2025 OBBB) – SINGLE FILER				
		Credit Rate:	MAXIMUM Qualifying Expense		Credit Rate:	MAXIMUM Qualifying Expense		Difference between TCJA & OBBBA	
			1 Child	2+ Children		1 Child	2+ Children	1 Child	2+ Children
			$3,000	$6,000		$3,000	$6,000		
$1	$15,000	35%	$1,050	$2,100	50%	$1,500	$3,000	$450	$900
$15,001	$16,000	34%	$1,020	$2,040	49%	$1,470	$2,940	$450	$900
$16,001	$17,000	34%	$1,020	$2,040	49%	$1,470	$2,940	$450	$900
$17,001	$18,000	33%	$990	$1,980	48%	$1,440	$2,880	$450	$900
$18,001	$19,000	33%	$990	$1,980	48%	$1,440	$2,880	$450	$900
$19,001	$20,000	32%	$960	$1,920	47%	$1,410	$2,820	$450	$900
$20,001	$21,000	32%	$960	$1,920	47%	$1,410	$2,820	$450	$900
$21,001	$22,000	31%	$930	$1,860	46%	$1,380	$2,760	$450	$900
$22,001	$23,000	31%	$930	$1,860	46%	$1,380	$2,760	$450	$900
$23,001	$24,000	30%	$900	$1,800	45%	$1,350	$2,700	$450	$900
$24,001	$25,000	30%	$900	$1,800	45%	$1,350	$2,700	$450	$900
$25,001	$26,000	29%	$870	$1,740	44%	$1,320	$2,640	$450	$900
$26,001	$27,000	29%	$870	$1,740	44%	$1,320	$2,640	$450	$900

Adjusted Gross Income:		Previous (2017 TCJA)			New (2025 OBBB) – SINGLE FILER				
		Credit Rate:	MAXIMUM Qualifying Expense		Credit Rate:	MAXIMUM Qualifying Expense		Difference between TCJA & OBBBA	
			1 Child	2+ Children		1 Child	2+ Children	1 Child	2+ Children
			$3,000	$6,000		$3,000	$6,000		
$27,001	$28,000	28%	$840	$1,680	43%	$1,290	$2,580	$450	$900
$28,001	$29,000	28%	$840	$1,680	43%	$1,290	$2,580	$450	$900
$29,001	$30,000	27%	$810	$1,620	42%	$1,260	$2,520	$450	$900
$30,001	$31,000	27%	$810	$1,620	42%	$1,260	$2,520	$450	$900
$31,001	$32,000	26%	$780	$1,560	41%	$1,230	$2,460	$450	$900
$32,001	$33,000	26%	$780	$1,560	41%	$1,230	$2,460	$450	$900
$33,001	$34,000	25%	$750	$1,500	40%	$1,200	$2,400	$450	$900
$34,001	$35,000	25%	$750	$1,500	40%	$1,200	$2,400	$450	$900
$35,001	$36,000	24%	$720	$1,440	39%	$1,170	$2,340	$450	$900
$36,001	$37,000	24%	$720	$1,440	39%	$1,170	$2,340	$450	$900
$37,001	$38,000	23%	$690	$1,380	38%	$1,140	$2,280	$450	$900
$38,001	$39,000	23%	$690	$1,380	38%	$1,140	$2,280	$450	$900
$39,001	$40,000	22%	$660	$1,320	37%	$1,110	$2,220	$450	$900
$40,001	$41,000	22%	$660	$1,320	37%	$1,110	$2,220	$450	$900
$41,001	$42,000	21%	$630	$1,260	36%	$1,080	$2,160	$450	$900
$42,001	$43,000	21%	$630	$1,260	36%	$1,080	$2,160	$450	$900
$43,001	$75,000	20%	$600	$1,200	35%	$1,050	$2,100	$450	$900
$75,001	$76,000	20%	$600	$1,200	34%	$1,020	$2,040	$420	$840
$76,001	$77,000	20%	$600	$1,200	34%	$1,020	$2,040	$420	$840
$77,001	$78,000	20%	$600	$1,200	33%	$990	$1,980	$390	$780
$78,001	$79,000	20%	$600	$1,200	33%	$990	$1,980	$390	$780

Adjusted Gross Income:		Previous (2017 TCJA)			New (2025 OBBB) – SINGLE FILER				
		Credit Rate:	MAXIMUM Qualifying Expense		Credit Rate:	MAXIMUM Qualifying Expense		Difference between TCJA & OBBBA	
			1 Child	2+ Children		1 Child	2+ Children	1 Child	2+ Children
			$3,000	$6,000		$3,000	$6,000		
$79,001	$80,000	20%	$600	$1,200	32%	$960	$1,920	$360	$720
$80,001	$81,000	20%	$600	$1,200	32%	$960	$1,920	$360	$720
$81,001	$82,000	20%	$600	$1,200	31%	$930	$1,860	$330	$660
$82,001	$83,000	20%	$600	$1,200	31%	$930	$1,860	$330	$660
$83,001	$84,000	20%	$600	$1,200	30%	$900	$1,800	$300	$600
$84,001	$85,000	20%	$600	$1,200	30%	$900	$1,800	$300	$600
$85,001	$86,000	20%	$600	$1,200	29%	$870	$1,740	$270	$540
$86,001	$87,000	20%	$600	$1,200	29%	$870	$1,740	$270	$540
$87,001	$88,000	20%	$600	$1,200	28%	$840	$1,680	$240	$480
$88,001	$89,000	20%	$600	$1,200	28%	$840	$1,680	$240	$480
$89,001	$90,000	20%	$600	$1,200	27%	$810	$1,620	$210	$420
$90,001	$91,000	20%	$600	$1,200	27%	$810	$1,620	$210	$420
$91,001	$92,000	20%	$600	$1,200	26%	$780	$1,560	$180	$360
$92,001	$93,000	20%	$600	$1,200	26%	$780	$1,560	$180	$360
$93,001	$94,000	20%	$600	$1,200	25%	$750	$1,500	$150	$300
$94,001	$95,000	20%	$600	$1,200	25%	$750	$1,500	$150	$300
$95,001	$96,000	20%	$600	$1,200	24%	$720	$1,440	$120	$240
$96,001	$97,000	20%	$600	$1,200	24%	$720	$1,440	$120	$240
$97,001	$98,000	20%	$600	$1,200	23%	$690	$1,380	$90	$180
$98,001	$99,000	20%	$600	$1,200	23%	$690	$1,380	$90	$180
$99,001	$100,000	20%	$600	$1,200	22%	$660	$1,320	$60	$120

Adjusted Gross Income:		Previous (2017 TCJA)			New (2025 OBBB) – SINGLE FILER				
		Credit Rate:	MAXIMUM Qualifying Expense		Credit Rate:	MAXIMUM Qualifying Expense		Difference between TCJA & OBBBA	
			1 Child	2+ Children		1 Child	2+ Children	1 Child	2+ Children
			$3,000	$6,000		$3,000	$6,000		
$100,001	$101,000	20%	$600	$1,200	22%	$660	$1,320	$60	$120
$101,001	$102,000	20%	$600	$1,200	21%	$630	$1,260	$30	$60
$102,001	$103,000	20%	$600	$1,200	21%	$630	$1,260	$30	$60
$103,001	$104,000+	20%	$600	$1,200	20%	$600	$1,200	$0	$0

Learn More

- Capsule Collection: An Overview of Child Care-Related Tax Policy
- Toplines: Child Care Tax Provisions in the 2025 Tax Reconciliation Package
- State-By-State: A Look At How Many Families Receive the Child and Dependent Care Tax Credit (CDCTC)

For More Information

Policy
Amanda Guarino
aguarino@ffyf.org

Legislation
Sarah Rubinfeld
srubinfeld@ffyf.org

Press
Jane Fillion
jfillion@ffyf.org

About First Five Years Fund
The first five years last forever. At First Five Years Fund, we work to protect, prioritize, and build bipartisan support for early learning and child care programs at the federal level. Reliable, affordable, and high-quality early learning and child care can be transformative, not only enhancing a child's prospects for a brighter future but also bolstering working parents and fostering economic stability nationwide.
Learn more at www.ffyf.org.