



## Frequently Asked Questions for Thrive by 5 Louisville: A Pathway to Expanded Affordable, Quality Early Learning/Childcare

### Overview:

**Q: What is Mayor Greenberg’s plan to make quality early learning available to every four- and three-year-old child in Louisville?**

**A:** Investing in and strengthening existing early learning and childcare facilities including private and non-profit early learning/childcare centers and family child care homes operating in our city. *Thrive By 5 Louisville* is the nonprofit that will carry out the work.

**Q: What is Thrive By 5 Louisville?**

**A:** Thrive By 5 Louisville is an independent nonprofit that will leverage public and private funds to support quality early learning/childcare for four-and three-year-olds in Louisville. It has three key objectives: 1) recruit and retain the early learning workforce, 2) invest in facility improvements, and 3) offer financial assistance to qualified families. This work is independent from Head Start and JCSPS preschool.

Thrive By 5 Louisville is governed by a board of directors that consists of community and business leaders, in addition to industry experts. The work will be guided by an advisory council, which will include community members like educators, directors, and parents. Staff will be hired, with the priority of naming an executive director to implement the initiatives.

Thrive By 5 Louisville’s first phase will focus on workforce development of childcare providers—educational and professional development, coaching and business guidance. This is crucial to retaining and expanding the childcare provider workforce required to increase quality program capacity for Louisville children.

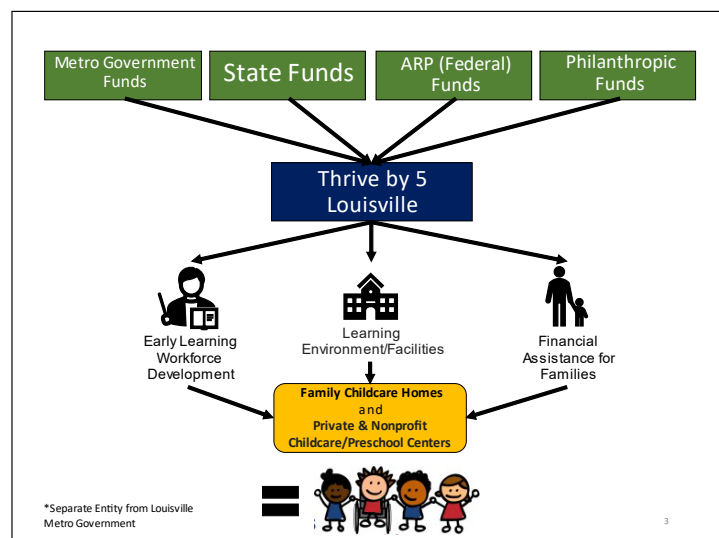


Figure 1: Funding and Administration Model of Thrive By 5 Louisville

## For Families:

### **Q: Why is quality early learning/childcare important?**

**A:** Children, their caregivers, the community, and the economy benefit:

- PreK prepares children to thrive in kindergarten, equipping them with skills to:
  - Compromise and communicate
  - Be respectful to others
  - Solve problems
- Caregivers of children in preschool can participate in the workforce
- Children who attend preschool are more likely to graduate from high school, earn more over their lifetime, and stay healthy longer
- Children who attend quality preschool are less likely to be arrested for violent crimes when they are teenagers ([source](#))

### **Q: What's the current state of quality early learning/childcare participation for four-year-old children in Louisville?**

**A:** Data supplied by families of the roughly 7,800 children who enter kindergarten at JCPS show that nearly half of children have *not* participated in quality early learning/preschool. About 30% of Jefferson County's 9,600 four-year-olds do participate in free, quality preschool provided by the Jefferson County Public Schools (JCPS) Early Childhood Program and Head Start. To qualify for JCPS, children must be 4 years old on or before August 1<sup>st</sup> and have a household income at or below [160% of the Federal Poverty Level](#) (FPL) and/or have special needs. Three-year-old children qualify if they turn 3 years old on or before August 1<sup>st</sup> and have an Individualized Educational Program (IEP). Head Start programs offered by Greater Louisville Head Start and OVEC Head Start provide quality preschool for children whose families qualify based on income below [100% of FPL](#).

### **Q: How will Thrive By 5 Louisville ensure that participating early learning/childcare centers and family child care homes are high quality?**

**A:** Participating centers and family child care homes must be enrolled in the in the [KY All STARS quality rating system](#), the state's five-star quality rating and improvement system.

### **Q: Will families who enroll their children in *Thrive By 5 Louisville* early learning/childcare sites need to apply for the Kentucky Child Care Assistance Program (CCAP)?**

**A:** *Thrive By 5 Louisville* is "last dollar in" funding, so families who are [eligible for Kentucky's child care subsidy program, CCAP](#), will be required to apply. *Thrive By 5 Louisville* financial assistance will then cover the parent's portion of the payment.

## For Directors and Teachers at Early Learning/Childcare Centers and Family Child Care Homes:

### **Q: What kinds of early education/childcare programs can participate in Thrive By 5 Louisville?**

**A:** For-profit and non-profit child care/preschools and family child care homes regulated by Kentucky's Division of Child Care that participate in the [KY All STARS quality rating system](#), the state's five-star quality rating and improvement system.

### **Q: How will *Thrive By 5 Louisville* support programs to engage in continuous quality improvement?**

**A:** All regulated early learning/childcare programs will be invited to participate. Participating centers and homes must be enrolled in the KY All STARS quality rating system and sign a Letter of Commitment to work on quality enhancements.

### **Q: Will early learning/childcare centers with ALL Stars ratings below 3 be able to participate in *Thrive By 5 Louisville*?**

**A:** Yes. Early learning/childcare providers with a KY All STARS rating of 2 or below will be invited to participate in *Thrive By 5 Louisville* if they sign a Letter of Commitment and implement quality improvement plans within the agreed upon timeframe.

### **Q: When will funding become available for participating early education/childcare centers and family child care homes?**

**A:** *Thrive By 5 Louisville's* first phase will focus on workforce development for childcare providers and facilities improvements. Starting in 2026, *Thrive By 5 Louisville* will begin providing financial assistance to participating early education/childcare centers and family child care homes for 4-year-olds whose families make less than \$93,600 per year, which is 300% of the Federal Poverty Level (FPL) (as of 2024). Eligible families must also apply for CCAP and *Thrive By 5 Louisville* will cover the cost that parents would otherwise pay.

### **Q: What can early learning/childcare centers and family child care home providers do now to get ready to participate in *Thrive By 5 Louisville*?**

**A:** Participate in the [KY All STARS](#) rating system (Licensed and Certified programs are automatically awarded a Level 1), and reach out to be connected with a coach. Licensed type I providers seeking higher quality should contact their [Child Care Aware Quality Coach](#). Licensed Type II, and Certified family child care homes seeking higher quality should contact their [Family Child Care Network specialist](#).

### **Q: What opportunities will directors and teachers have to provide guidance for *Thrive By 5 Louisville*?**

**A:** *Thrive By 5 Louisville* will have an Advisory Council that will include directors, teachers, advocates, parents, and others with a passion for increasing access to quality early learning.

**Q: Is Bezos Academy a part of *Thrive By 5 Louisville*?**

**A:** Bezos Academy is not connected to *Thrive By 5 Louisville* but is a part of our city’s efforts to make universal quality early learning/childcare a reality. Bezos Academy offers tuition-free, full day, year-round, Montessori-inspired preschool for 3- to 5-year-old children whose families earn less than 400% of the Federal Poverty Level – about \$124,800 per year for a family of four. Admission to Bezos Academy preschools is lottery based.

For Business Leaders and Employers:

**Q: How will *Thrive By 5 Louisville* be funded?**

**A:** Initially, funding sources include federal funds from the American Rescue Plan Early Learning account and a two-year investment from State government. Mayor Greenberg requested \$5M in his FY25 budget request and *Thrive By 5 Louisville* is also working to earn philanthropic investments.

**Q: What are some examples of investing public funds into private for-profit organizations?**

**A:** Local and state governments regularly provide financial incentives and tax credits to private businesses to support economic development, workforce development, talent attraction, and job creation and retention. In Kentucky, a variety of financial support and tax credit programs are available to businesses so they can grow and scale – in turn driving the Commonwealth’s economy and providing opportunities for residents.

**Q: How does quality early learning/childcare benefit the local economy?**

**A:** In the short term, quality early learning/childcare helps increase labor force participation and productivity. Families benefit from increased earnings and economic stability. Young children who participate in quality early learning are more likely to be successful in school and life and have better physical and mental health as adults.

**Q. How can employers leverage resources for early learning/childcare to attract and retain qualified employees?**

**A:** According to the Kentucky Chamber of Commerce, the [Employee Child Care Assistance Partnership \(ECCAP\) Program](#) was developed to help employers “attract and retain talent and assist working Kentuckians with the cost of quality child care.” [Employers apply](#) to participate in the ECCAP program and cover part of an employee’s child care costs, which are matched by state funds. For example, if an employer commits to providing \$100/month toward the cost of their employee’s child care, the state matches that contribution up to 100%. The state match percentage is based on the employee’s household income compared to the State Median Household Income (SMI). Participation in ECCAP is voluntary for all participants.

**Q: My company does not currently offer child care assistance for employees. How can we learn more or get involved?**

**A:** Join the growing voice of Louisville employers who are standing up for child care through [Champions for Child Care](#), an initiative of the [Ready for K Alliance](#) launched in the Spring of 2024 to bring Louisville employers together who want to increase access to child care.

**Q: Why did the Mayor’s Early Learning Group Implementation Plan recommend the creation of a new nonprofit organization?**

**A:** Other cities have supported similar models and seen success in kindergarten readiness and workforce participation. Currently, barriers like cost, access to transportation, hours of operation, availability, and language access prevent too many working families in Louisville from realizing the benefits of quality early learning/childcare.

**Q: How did you determine that the cost of quality is \$14,500 per child per year?**

**A:** It’s pulled from the *Kentucky Child Care Narrow Cost Analysis 2022*. Using Kentucky-specific daily costs for care identified in the Center for American Progress’ [Cost of Child Care calculator](#), “high quality” care and education means that it meets Kentucky’s regulatory standards for quality and safety and adds additional costs for higher teacher compensation and benefits, additional planning time for instruction, more physical space for children, lower child to teacher ratios, and more materials for classrooms. According to this model, the daily cost of high quality preschool in Kentucky is: \$55.14/day x 22 days/month x 12 months/year = \$14,557 rounded to \$14,500.

**Q: What will be the annual cost of quality early learning/childcare for 4-year-old children?**

**A:** The roughly 5,500 Jefferson County children whose family income is below \$93,600 for a family of four – or 300% of the FPL – will be the first to qualify for tuition-free early learning/childcare. About 3,100 of these children are *not* enrolled in JCPS early childhood education or Head Start programs. The annual cost of quality early learning/childcare for these 3,100 children will range from about \$7,740/year to \$14,500/year, depending on whether the family qualifies for and accesses Kentucky’s childcare subsidy program, CCAP, the Child Care Assistance Program. Estimates of the number of children whose family income would qualify them for CCAP subsidy (n = 1,563) were multiplied by a reduced cost to *Thrive By 5 Louisville* of \$7,740/per child per year<sup>1</sup> for a total of \$12,097,620. We then identified the number of children (n = 1,494) whose family income would be too high to qualify for CCAP and multiplied that by the full cost of \$14,500/per child per year to get \$21,663,000. Finally, we added the costs for both groups, which totaled \$33,760,620, which was then rounded to \$35,000,000 total cost per year.

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<sup>1</sup> Through the [Child Care Assistance Program for Families \(CCAP\)](#) the state covers a portion of the cost of preschool at Licensed Preschool Centers for a family of four at 160% and 200% of the FPL. \$7,740 includes expected parent co-pay after CCAP, plus an additional amount to increase the cost per year per child to \$14,500 to improve quality.