

A Parent's  
Guide to  
Child Care  
Options

# CHILD CARE *handbook*





# Table of Contents

Introduction .....	5
Defining Your Parenting Style.....	6
Quality Care Environment.....	6
Changes From the Obama Administration .....	8
Types of Care.....	8
Breaking It Down .....	10
Nannies.....	10
Au Pairs .....	11
Relative Care.....	12
Mother's Helpers.....	12
Family Day Care Homes .....	13
On-Site Day Care Centers.....	13
Day Care Centers .....	14
Part-Day Programs.....	14
Early Intervention.....	15
Cooperative Care.....	15
School-Age Care .....	16
Summer Care .....	16
Pros and Cons of Each Type of Care .....	18
Special Circumstances .....	20
Sick Days.....	20
Special Needs.....	21
Behavioral Difficulties.....	21
Learning Disabilities.....	22
Physical Challenges.....	22
Amount of Care .....	22
Child Safety .....	23
Ages of Children .....	23



Reviewing Provider Parameters .....	25
Measuring Cost .....	25
Financial Assistance .....	26
Cost-Reduction Strategies.....	26
Tax-Based Subsidies.....	28
Public Subsidies.....	28
Loans, Scholarships, and Grants .....	28
National Resources.....	28
Work-Life Balance .....	29
Preparing Yourself .....	29
Preparing Your Child .....	30
Having a Backup Plan.....	31
Going the Distance.....	32
Choosing Child Care Checklist.....	33
Parent Resources.....	35





## Introduction

Parenthood is a wonderful thing! If you are a first-time parent, you may be overwhelmed by your love for your newborn, your newfound responsibilities, minimal hours of sleep, and your task of finding a quality care environment for your child when the time comes for you to return to work. If you've done this before, you know that identifying your family's needs and choosing the right child care is important to the happiness of your family and a successful return to work.

The good news is that many parents are very satisfied with their current child care arrangements. With many child care options available, which is right for you and your family?

If you're starting from square one, it's important to first identify your family's needs. Ask yourself these important questions:

- 1** Depending upon the age of your child, what type of care do you want? Consider your own parenting style and philosophies of how your child should be cared for.
- 2** How much care do you need? Take a hard look at your schedule, your commute, your resources, and your finances when considering total hours per week needed.

Seasoned parents should also take the above questions into consideration. If your children are different ages, will a single source be the best fit, or do you prefer a combination of age-appropriate options (which could mean two different providers)? Whether you are moving from a stay-at-home situation to a care provider, seeking care for a new arrival, or adding a sibling to existing care, careful research should be done on how the change will impact your family and your bottom line.



## Defining Your Parenting Style

The primary objective of your search is ultimately to find someone you trust to care for your child. With a clear sense of your own parenting style, you'll be better equipped to find the right caregiver: one who shares your views on taking care of children.

If possible, both parents should sit down and outline a list of preferences, absolute deal breakers, and areas of compromise. This will be your game plan and help you to identify the skills you're looking for when creating interview questions, calendars, and checklists.

Here's a list of fundamental action items to get you started on choosing a provider. You can add to or remove items from this list to tailor the questions to your specific situation:

- How does the caregiver soothe a crying baby?
- Is he or she certified in first aid and infant CPR and choking?
- Is a religion-based environment an issue or a preference? This includes those who pray before a meal, recognize religious holidays, and so on.
- What is your provider's policy on breast-feeding?
- How much television is your child allowed? What kinds of shows?
- Is it acceptable for your child to be rewarded with treats?
- How should your child be praised? How should he or she be disciplined?
- Does your child have health issues or needs that require special attention?
- Is your provider in good health? Does he or she smoke?
- What is the provider's visitation policy during the workday?

While each environment is different and you will not be able to anticipate every situation that may arise, get your overall views on paper. Knowing what's really important to you as a parent will help you identify a child care provider you can trust. In addition to assessing your parenting philosophy, you may also want to assemble a list of traits you feel a quality caregiver should have. Later, when meeting with providers face-to-face, this established outline of your ideal caregiver coupled with your maternal or paternal instinct will make the task of finding the right fit much clearer.

## Quality Care Environment

Not all children are the same; they each have their own distinct needs. In much the same way, child care facilities can vary widely. So what is a quality care environment? Licensed day care centers are strictly regulated by state governments, but your child's care should be evaluated in terms of specific individuals as well as the environment they provide. Make sure the provider's focus is on the children. First impressions can be key. What is your reaction when you walk in the door for the first time? If you have a sense of comfort and security, your child likely will too. All rooms should be clean and inviting, but not sterile. This is a place of play, after all. But be sure to inspect for safety, both indoors and out. Any unsafe areas (kitchens, pools, and anywhere chemicals or cleansers are stored) should be restricted or carefully monitored.



Take a look at ratios and group sizes. Depending upon age, there are state-recommended ratios and maximum sizes for optimal levels of care. Weigh the number of children to staff members to be sure the center complies with these regulations.

Children and caregivers should have a good rapport, with the adults clearly in control. Do the caregivers have smiles on their faces? Are they down at the child's level? Do they speak kindly when assisting or giving instruction? Caregivers should be alert, aware, attentive, and respond quickly in all situations. Look, too, at the children's faces to see if they're happy.

Child development opportunities come in a wide selection of activities, with a balance of free play and structured learning. Children should be challenged by age-appropriate materials, encouraged to learn and be creative, and have fresh air with outside playtime whenever the weather allows.

Ask for descriptions of meal and nap times, and note whether food is supplied by you or the provider. This is also a good time to mention special dietary restrictions. The Child and Adult Care Food Program (CACFP), at <http://www.fns.usda.gov/cacfp/child-and-adult-care-food-program>, may be available in day care centers, family day care homes, and some after-school programs. Caregivers should interact with children during meals and provide a comfortable and quiet area for napping.

Ideally, caregiver qualifications and experience should include early childhood education training or credentials. During the interview process, ask open-ended questions like, "Why do you like caring for children?" The answers will tell you much about the environment. Much like checking an individual caregiver's references, you can also ask about a center's history and check for parent complaints. Is the center

accredited or in the process of becoming so? What about employee turnover? The continuity of your child's care is key to his or her positive development, and a high rate of turnover could be a red flag. After your initial visit, drop in unannounced to observe. It is recommended that you visit each location a couple of times before involving your child in further evaluation.

It is important for parents to realize that what works for your neighbor may not be what works for you. The environment you seek for your children should be tailored to your family's needs, your budget, and any number of extenuating circumstances. Your requirements may also change as your children grow, so don't feel as though you need to be locked in to one provider. Evaluate all avenues available to you, and make your selection based on the best fit for your children.





# Changes From the Obama Administration

Early care and education is a very labor-intensive industry. Despite the fact that child care is one of the lowest paying professional fields, up to 80% of the cost in a provider program is for payroll and payroll-related expenses.<sup>1</sup>

The United States is the only industrialized nation that doesn't require employers to give paid maternity leave for the birth or adoption of a child. The U.S. Department of Labor's Family and Medical Leave Act allows for 12 unpaid weeks of leave during a 1-year period to care for a newborn or seriously ill family member. The Act does not, however, cover part-time workers and those at companies with fewer than 50 employees. This prompts many to return to work as soon as possible, meaning that child care spots fill quickly.

Child care in the United States is expensive and the costs are getting higher. Child care is a major expense in family budgets, often exceeding the cost of housing, college tuition, transportation, or food. Unlike all other areas of education investment, including higher education, families pay the majority of costs for early education. These expenses come at a time when young families can least afford them.<sup>2</sup>

Teachers with strong professional preparation are essential to providing a high-quality early learning program, as adult-child interactions are the most powerful predictors of children's development and learning. It is therefore essential that federal

1 Fraga, L.M. (2013). From the executive director. In *Child Care Aware of America, Parents and the high cost of child care: 2013 report*. Retrieved April 29, 2014, from <http://usa.childcareaware.org/>

2 Glynn, S. J., Farrell, J., and Wu, N. (2013, May 8). *The importance of preschool and child care for working mothers*. Retrieved April 29, 2014, from <http://www.americanprogress.org/>



and state governments help families access and afford quality child care so that children's safety and healthy development are not jeopardized.

To that end, President Barack Obama made a historic pledge in his 2013 State of the Union address to provide universal, high-quality prekindergarten education to the children of this nation. His fiscal year 2014 budget proposal included universal preschool and plans to strengthen the quality of child care for children from birth through age 3. Obama seeks to allocate millions of dollars to expand public child care services, \$15 billion over the next decade to expand state home-visitation programs to America's most vulnerable families, and \$75 billion over the following decade to invest in expanding access to quality preschool. If you'd like to see the details broken down, watch President Obama's Early Learning Proposal Webinar at <https://www.youtube.com/watch?v=HdPicVEvW-c>.

## Types of Care

Child care options, for the most part, are divided into two major categories: *home care* and *center-based care*. In-home care is defined as anyone coming to your residence to provide service, such as a nanny, au pair, family member, friend, or mother's helper. Family day care homes, which are operated out of an individual's home, usually have one primary caregiver and perhaps an assistant.

Center-based care is either an on-site or off-site center that employs a full staff of teachers or caregivers. As your child grows, part-day



programs, preschools, and early intervention options (such as Head Start and state-specific programs) would also fall under this category. For older children, before- and after-school as well as track-out care and summer camps would also be considered center-based. Depending upon the number of hours you need, *co-ops* (or *cooperatives*) are a third option that work well for some families. Co-ops are defined as groups of parents who take turns caring for one another's children. Members watch someone else's child to earn credits (or instances or hours of care), and then redeem those credits when they need a sitter of their own.

It's recommended that you spend time carefully investigating your child care options, beginning at least 6 months before you need it. When phone screening, look for pluses but also be aware of minuses: gaps in a caregiver's employment record, behavioral tendencies or extremes, or anything unusual or disconcerting. Use a checklist when interviewing candidates and visiting centers. You can't take any details for granted, and you want to be able to keep your options straight. After a few visits, some of the specifics might start to run together if you don't have a written record. Tailor your checklist to include things that are important to you, for example, personality (neatness, mobile phone use, sports a caregiver may be able to play with your child); job requirements (light cleaning, laundry, homework, or provider schedule); and security (driving record or building access). This is a good opportunity to highlight those preferences, deal breakers, and areas of compromise. From little things

like meals, snacks, diapers, and wipes, to bigger issues like class ratios and staff training and qualifications, you'll want to be able to review the material again before making cuts and a final decision. Always ask for and check references.

What about terms like *licensing*, *certification*, and *accreditation*? Each is a mechanism for applying standards to the profession of delivering child care. Much like a star-rating system, however, they are not guarantees.

When a day care center is licensed, it simply means that it has met the minimum standards set forth by state law. Requirements differ from state to state, so learn your location's standards and make sure your preferred center abides by them.

Certification can come about in two ways: through registration or self-certification. Some states allow providers to certify their own facility by completing a form saying that they



comply with state regulations. Although this type of certification is not preferred, it does ensure that the program is on record and complaints can be filed.

Generally speaking, day care centers and family day care homes are considered accredited once they have been reviewed, judged, and granted accreditation by a national child care accrediting body. Because this process is voluntary, lack of accreditation is not necessarily an indication of poor program quality. It is, though, often viewed as a seal of approval. The three most common caregiver credentials you may run across include

- The National Early Childhood Program Accreditation's (NECPA) Certified Childcare Professional (CCP) Credential for excellence in child care and early childhood education (<http://www.necpa.net/ccp.php>)
- NECPA's National Administrator Credential (NAC) (<http://www.necpa.net/NACCourseOverview.php>)
- The Council for Professional Recognition's Child Development Associate (CDA) Credential (<http://www.cdacouncil.org/the-cda-credential/about-the-cda>)

Your finances, your child's needs, and your own schedule will determine who cares for your child while you are away. Remember, it's not the type of care but the quality that really matters.

## Breaking It Down

High-quality child care supports long-term child development and is linked to higher vocabulary scores, math and language abilities, and success in school. The Center for Law and Social Policy

(CLASP), available at <http://www.clasp.org/>, is a nonprofit organization in Washington, DC, that helps states define their requirements for infant and toddler care, defines a high-quality infant care program as one that has lower caregiver-to-child ratios, small group sizes, and compassionate child-rearing beliefs, and maintains safe, clean, and stimulating environments. Let's take a closer look at all of the options.

## NANNIES

Webster's dictionary defines a nanny as a woman who is paid to care for a young child, usually in the child's home. Men can also be found in these roles, sometimes called *mannies*. This person can either be live-in or a day worker. Duties are generally restricted to child care and the domestic tasks related to child care. Expectations should be clear during the interview process. When on duty, the nanny is like a substitute parent, and depending upon the child's age may do everything from changing diapers, to bandaging a scraped knee, to taking your child on outings. Because the nanny's role is all-inclusive, a wide range of skills are required. And because he or she will be a role model for your child, the nanny should be someone whom you respect and who shares your values.

Many families keep a calendar of appointments and events to help guide expectations. In return, the nanny often keeps a journal of how your child spends his or her days. This is a good reference for days when the nanny is not with you, and for discussing various developmental issues.

The nanny's work hours may range from 30 to 60 hours per week. Live-ins may exceed this number, but all are usually off on weekends and holidays (a compensation package usually includes paid holidays and vacation). Salaries are affected by local market demand in the area where you live;



overtime is paid at time and a half. If you hire a nanny, you become that person's employer and must pay his or her Social Security taxes and assume other employer-related tax obligations. Consult your local IRS office or the IRS Web site at <http://www.irs.gov/> to obtain the most up-to-date and comprehensive information. As an employer, you have other potential expenses to consider:

- Workers' compensation insurance—Consult your insurance carrier.
- Automobile insurance—Auto premiums may increase in order to cover the nanny.
- Unemployment tax—Requirements vary by state. Federal unemployment tax is paid quarterly and reported yearly on *Form 940*. Consult your local unemployment office for more information. Find your local office at <http://www.unemploymentofficelocations.net/>.
- Health insurance—This is an option offered by some families. Depending upon demand in your market, it may be a standard component of compensation.
- Room and board—The value of this should be considered in determining final salary for a live-in nanny.

Certified nannies have completed college-level courses centered on the care and development of young children. At a minimum, 200 hours of classroom work and another 100 hours of

fieldwork are necessary for certification<sup>3</sup> (that's equivalent to 18 college credit hours). Class work covers a range of subjects from time management to grooming, children's literature, and developmentally appropriate practices.

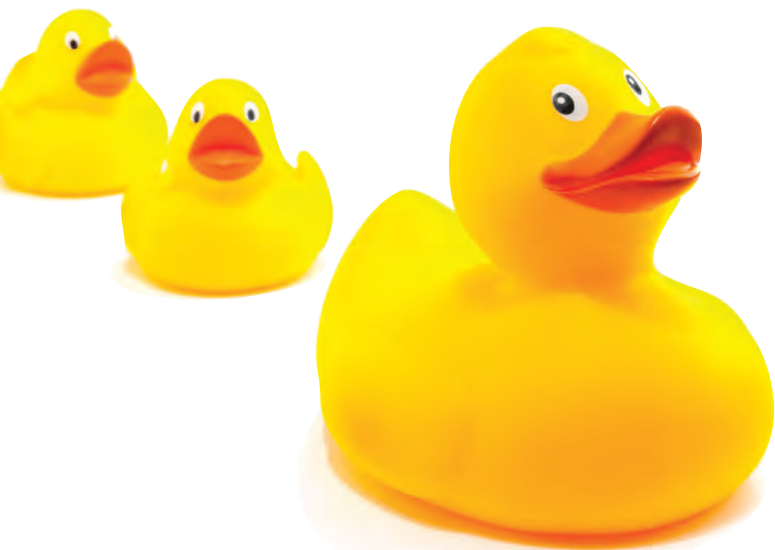
## AU PAIRS

This is defined as a young foreign person visiting on a cultural and educational exchange visa who cares for children and does domestic work for a family in return for room and board (live-in) and the opportunity to learn the family's language. In the United States, au pairs are tightly regulated by the U.S. Department of State and

- Are between the ages of 18 and 26
- Are proficient in spoken English
- Are secondary school graduates or the equivalent
- Are in good health, as documented by a complete physical
- Have passed a background investigation
- Provide child care up to 10 hours per day or 45 hours per week and stay for 1 year (with the option to extend 6, 9, or 12 months more)
- Complete at least 6 hours of classes at an accredited postsecondary institution during the exchange
- Receive room, board, meals, and a stipend in exchange for child care services
- Are treated as part of the family rather than an employee

An au pair is very different from a nanny; think of this option as opening your home to someone else's daughter (or son, although au pairs are usually young women). Before her arrival, sending photos of your children or pictures they have drawn is a welcomed form

<sup>3</sup> Parents in a Pinch Blog. (2012, March 28). *Which childcare option is best for my baby?* Retrieved April 29, 2014, from <http://www.parentsinapinch.com/>





of connection. According to regulations, an au pair is not allowed to assume sole responsibility for children until after she has been in the home 3 days. Giving her the opportunity to bond with your children one at a time is helpful. First days can be used to complete a child care questionnaire for each child, conduct a tour of your neighborhood, take a trip to the grocery store to determine her food preferences and share the new variety of foods available in the U.S., and go over information about the house and chores. Many families also use this time to let the au pair drive through routine routes. As a host family, your obligations include

- Being U.S. citizens or legal permanent residents
- Being fluent in spoken English
- Agreeing to help the au pair enroll in and attend postsecondary courses and paying up to \$500 toward required academic course work
- Providing transportation for her to meet her educational commitments

Successful au pair experiences are mutually rewarding, intercultural opportunities for both participants and host families.

## RELATIVE CARE

Parents may prefer employing a family member (or nearby friend or neighbor) to provide child care, especially with infants, because they know this caregiver best. This type of care often takes place in your home, although based on proximity it could work in the provider's home too. Trust, compatible values, and low- to no-cost care can make a tremendous difference to you and your ability to get back to work. About.com reports that 47% of grandparents who live near their grandchildren provide some sort of child care assistance to their adult children.<sup>4</sup>

## MOTHER'S HELPERS

This role assists the family while one or both parents are still at home. Mother's (or father's) helpers can be tailored to meet the specific needs of your family by helping with child care, laundry, cooking, cleaning, or other household chores. And because a responsible parent is still at home, the pay is significantly less than that of a nanny or babysitter. If you work from home, a mother's helper can entertain your children while you finish important projects that require complete concentration. You can ask your mother's helper to pitch in if you're behind on household chores. Or if you homeschool, your helper may be able to play with your toddler while you conduct a lesson with an older child. Oftentimes, preteens girls who are not quite full-fledged babysitting age will work as mother's helpers in order to gain skills and training for future babysitting positions.

Explain exactly what your family's needs are and give the mother's helper detailed instructions. For example, "I'd like you to play with the children while I finish this project. I will need approximately 2 hours. Please take them out in the backyard where they can play with the

<sup>4</sup> Friedland, R. (n.d.). *Should you hire family members as caregivers? What the research says about family caregiving, including pros, cons, rights and reimbursements.* Retrieved April 29, 2014, from <http://www.care.com/>



sprinkler or in the sandbox. If they get hungry, clean them off outside and then bring them into the kitchen for a snack.”

To find a mother’s helper, simply utilize your community connections: Ask around at church, playgroups, the YMCA, Zumba class, tennis lesson, and the like. Arrange a time to talk with your candidates and their parents to make sure everyone is in agreement before work begins. Compensation varies from \$3 per hour (if you are the first family the helper has assisted) to minimum wage or the going rate in your community, usually \$7 to \$10 per hour. A mother’s helper is also a wonderful option to gain trust in a future babysitter as you and your children get to know the helper over time.

## FAMILY DAY CARE HOMES

Care is provided in a residential setting for a small group of children. Depending upon a state’s regulations for family day care, the primary caregiver may or may not have an assistant. As in center care, children in family day care homes are overseen in a group setting. The group size tends to be anywhere from 2 to 12 children and can span several grade levels. The service takes place in a person’s home: Children play in a living room or playroom, have outdoor time each day, usually nap in a bedroom, and are fed meals and snacks in an actual kitchen. The hours and rates may be more flexible, and the provider may offer evening and weekend care for parents who work second or third shift.

According to the National Association for Family Child Care (NAFCC), approximately 1 million family day care homes in the United States care for about 4 million children. This particular form of child care, which has grown in popularity as the number of working parents increases and the cost of child care continues to rise, fills a specific niche. The U.S. has more than 280,000 regulated family day care

homes—almost 3 times the number of licensed day care centers.<sup>5</sup>

State requirements for licensing are less strict for family day care homes than day care centers, and they differ from state to state. Providers should be able to prove that they are licensed, and show NAFCC accreditation where applicable. Like any other business, caregivers should have a clear policy on rates, hours, liability, and other administrative issues. A contract may or may not be provided, so you should agree on the terms of your relationship before enrolling your child.

## ON-SITE DAY CARE CENTERS

This is an employer-sponsored work-site child care program offering reliability, safety, and convenience for families. Nearly one-third of *Fortune*’s “Best Companies” offer an on-site day care center.<sup>6</sup> If there is not an existing day care

5 BabyCenter, LLC. (n.d.). *Home daycare: Overview*. Retrieved April 29, 2014, <http://www.babycenter.com/>

6 Fortune. (2012, February 6). *100 best companies to work for*. Retrieved April 29, 2014, from <http://archive.fortune.com/>



center at your place of business, you may be able to talk to your employer about services that create custom day care centers at your job site, including conducting feasibility studies and measuring impact and return on investment.

A survey conducted by Hewitt Associates, a benefits consulting firm, says that although only about 10% of U.S. companies offer on-site or near-site child care, 91% of companies surveyed say they provide some kind of child care assistance, including dependent care spending accounts and resource and referral services.<sup>7</sup>

## DAY CARE CENTERS

This is located in an off-site state-licensed, nonresidential facility. A day care center is a place, program, or organization that takes care of children during the day, usually while their family members are at work. The care usually takes place in a school-like environment, administered by several primary caregivers (grouped by the child's age) and overseen by the program's director. Do your homework, as not all day care centers are created equal. Some accept infants as young as 6 weeks old, while others don't offer infant care. There are private, not-for-profit, and independently owned centers, as well as centers that belong to national or regional chains. Most state regulations require any licensed day care center to provide a written statement to parents explaining its approach to caring for children.

According to the National Association for the Education of Young Children (NAEYC) at <http://families.naeyc.org/>, here are a few things to look for:

- Ask about the program's curriculum and how it addresses all aspects of child development; a good curriculum does not

focus on just one area.

- Children should be given opportunities to learn and develop through exploration and play, and teachers should have opportunities to work with individual children and small groups on specific skills.
- Materials and equipment should spark children's interest and encourage them to experiment and learn.
- Activities should be designed to help children get better at reasoning, solving problems, getting along with others, using language, and developing other new skills.
- Infant and toddler toys and art materials should be based on children's actions (such as a jack-in-the-box, cups that fit inside one another, and Play-Doh).

## PART-DAY PROGRAMS

This category may bridge a gap of time or cover shift work and includes *playgroups*, *drop-in care*, and *preschools*. A playgroup is an informal gathering of preschool-age children organized for the purpose of play and companionship; this type of get-together often includes one or more parents. Drop-in care offers convenience for busy parents who need quality child care at a moment's notice—no reservation necessary,



<sup>7</sup> Wurman, R. S. (2002). *What type of child care is best for my situation?* In *Understanding children: The guidebook for children 0–3*. Chicago: Civitas. Excerpt retrieved April 29, 2014, from United Way of Pickens County Web site: <http://www.uwpickens.org/>



just call as soon as you know you'll need the care (although there is usually a thorough registration included, with information about your family and your child's immunization records required). Preschools, sometimes called *nursery schools*, are licensed and regulated by the same bodies as day care centers but provide a more structured half-day program aligned to better prepare your child for kindergarten. Consult your provider to see if there are qualifications to be met, such as potty training, before signing up for any part-day programs.

## EARLY INTERVENTION

Forty states are now investing over \$5.1 billion in prekindergarten programs for children who are between the ages of 3 and 4 years. State-funded prekindergarten programs typically have much higher quality requirements than child care programs. The federal government invests almost \$8 billion annually in local *Head Start* and *Early Head Start* programs, which meet significantly higher standards and provide comprehensive services.<sup>8</sup> Head Start is a national, government-funded program that provides essential care for low-income families on a local level. It's designed to foster healthy development in low-income children through child care programs; parent services; and medical, dental, mental health, and nutritional health care facets. Head Start services are available to children between the ages of 3 and 5. The Early Head Start program serves pregnant women and families with infants and toddlers. Learn more about these programs at <http://www.acf.hhs.gov/programs/ohs>.

At least half of all Head Start teachers must have an associate's, bachelor's, or advanced degree in early childhood education, or a degree in a related field with preschool

teaching experience. Teachers who do not have these degrees must earn a Child Development Associate (CDA) Credential or a state-awarded certificate for preschool teachers that meets the requirements of the CDA. Learn more about the CDA at <http://www.cdacouncil.org/the-cda-credential/about-the-cda>.

In order to be eligible for the program, family income must be below the national poverty level. Ten percent of program enrollment may be filled by children whose families exceed the low-income guidelines. Additionally, 10% of enrollments must be offered to children with disabilities.<sup>8</sup>

Millions of children receive federal subsidies through one of several early intervention funding sources, including the Child Care and Development Block Grant (CCDBG), Temporary Assistance for Needy Families (TANF), and the Social Services Block Grant (SSBG). Additional public funding that supports early care and education is allocated for programs such as child welfare initiatives and special education.<sup>8</sup>

## COOPERATIVE CARE

Looking for free child care? Why not trade child care with your friends or neighbors? This is often called *cooperative care* or a *co-op*. You can launch a co-op with as few as four families and one meeting. Your kids don't have to be the same age, but it's a bonus if they are. This can be easier than you think, because caring for other peoples' children is less of a stretch when you're already home taking care of your own. As your children get older, shared babysitting can actually feel more like trading play dates.

<sup>8</sup> Child Care Aware of America. (2013). *Parents and the high cost of child care*: 2013 report. Retrieved April 29, 2014, from <http://usa.childcareaware.org/>



Once you've found the right participants, it's important to establish guidelines:

- Do you want to use a symbolic time tracker, like a ticket or chip system, for example? Or do you prefer that parents simply keep track of their time?
- How will you handle scheduling? You might want to set up a group e-mail list and send out weekly schedule updates to make sure all members know where they stand and what their upcoming obligations may be. Some co-ops find it's best to ask one person to keep track of scheduling. The job can either rotate monthly or be held by someone who is compensated for his or her time with extra hours of babysitting.
- Will households with multiple children "pay" a higher rate than single-child households? Will co-op members earn extra credits for covering holidays, last-minute shift changes, weekends, or overtime?
- Will new members need to have a sponsor in the group in order to join the co-op, or can anyone join?
- After you agree on the details for your group, distribute a master list that includes each member's contact information, including phone numbers, e-mail addresses, and mailing addresses. Note the number

of children in each family as well as their names, ages, and emergency contact information.

Many local parenting organizations have a babysitting co-op, so consider joining such a group if one exists in your area. This option ensures that your child will be looked after by another parent you know and trust. You don't have to worry about screening teenagers to find the best fit, and the children involved already know each other and play together—it's a treat for them to visit a friend's house. Over time, the parents may become friends as well.

## SCHOOL-AGE CARE

Before- and after-school (*latchkey*) coverage and track-out care are important to working parents. Many public schools offer services before and after class, and track-out programs have cropped up everywhere from the YMCA to art, math, music, language, and sports camps. Payment for camp or other care on days when there is no school is tax deductible.

Some families may find it helpful to put together several different child care options. Children might go to preschool for part of the day and to a day care center, family day care home, relative, or neighbor to cover before- or after-school hours.

## SUMMER CARE

For both child and parent, the summer camp experience begins long before the bags are packed. Technology plays a key role as Web sites, e-mails, and social media allow parents a window to unobtrusively check in, all while the child benefits from the





experience of being on his or her own for the first time, conquering fears, learning to make friends, growing, and maturing.

During the summer, the concept of shared babysitters can benefit several working parents in the same neighborhood as one reliable and qualified person cares for children from several families at once. If you don't want your sitter watching more than just your children at a given time, this obviously won't work. Also, it could become a problem if some of the kids tend to clash or are not interested in the same activities. However this can be a cost-effective option for parents that offers kids variety and peer companionship during summer vacation. For example, the babysitter can take the children to local activities like bowling, story time at the library, or a free summer movie series. He or she switches houses each week; the "host house" pays for the lunches that week by purchasing meal supplies and drinks. To find sitters in your area, check with high schools, the YMCA, and other parents in your community.

Like the rest of the year, you may want to consider a mix of options to keep your children happy and safe through the summer months. Keep the lines of communication with your children open so they feel comfortable enough to discuss the adults they are around daily.



# Pros and Cons of Each Type of Care

Once you determine the best option for your family and situation, you can begin the process of gathering information and evaluating providers. Create a two-column list of the pros and cons of each provider option to help you better establish the best fit.

## IN-HOME CAREGIVERS

<i>Pros</i>	<i>Cons</i>
Comfort factor	Most expensive option
Flexibility and control	No backup if caregiver is sick
Personalized care in child's own environment	Lack of personal privacy
Child sick days included	

## FAMILY DAY CARE HOMES

<i>Pros</i>	<i>Cons</i>
Small group size that caters to all ages	Not monitored by the government as closely as day care centers (each state's regulations differ)
Children exposed to fewer illnesses than in center care	Formal training not required for provider
Informal environment	No backup if caregiver is sick
More flexible with drop-off and pickup times	
Often less expensive	

## DAY CARE CENTERS

<i>Pros</i>	<i>Cons</i>
Comfort and convenience (on-site options)	High demand resulting in wait lists (licensed infant and toddler centers are often full)
State-mandated regulations and monitoring	Minimum standards and full classes, sometimes creating less than optimal environments
Continuity of care from infant to school age	Drop-off and pickup times often inflexible
Caregivers trained in early development	Caregiver turnover creating consistency and stability concerns
Multiple caregivers, providing reliability	

## PART-DAY PROGRAM CARE

<i>Pros</i>	<i>Cons</i>
Flexible and often community-based	Programs running for 3 hours or less not state regulated
Can sometimes be combined with other options for a full day of care where necessary	Drop-in care sometimes offering a less than optimal environment (Sickness, temperament of children)
Preschool half-day programs that offer structure similar to school environment; children in these classes likely to attend kindergarten together	



## EARLY INTERVENTION

<i>Pros</i>	<i>Cons</i>
Quality care and ancillary services through Head Start and Early Head Start programs for those with limited income	Congressional funding of CCDBG, the primary source of public funding for child care, static since 2002; states forced to find additional ways to fund increasingly called-upon programs (by paying providers less, making the co-payment higher, or serving fewer children)
States making efforts to blend different funding streams to provide full-day, full-year early education for young children	Parents receiving funds from CCDBG not required to use licensed care
Tax credits available for supporting child care, including the Earned Income Tax Credit, the Child Tax Credit, the Child and Dependent Care Tax Credit, and Dependent Care Assistance Programs	

## CO-OP

<i>Pros</i>	<i>Cons</i>
Significant savings	Scheduling sometimes tricky
Families you trust, friends your child knows	Parents using more of the service than they put into it

## SCHOOL-AGE CARE

<i>Pros</i>	<i>Cons</i>
Before- and after-school care that assists with and provides structure for completing homework	Legal requirements that define only minimum standards, varying state to state, and staff requirements that differ from program to program
High-quality third-party programs that provide significant enrichment and eliminate boredom	Variation in costs

## SUMMER CARE

<i>Pros</i>	<i>Cons</i>
Camp: extended care that also helps children mature	Camp: sometimes cost prohibitive, scheduling sometimes difficult
Shared sitter: cost savings over day care centers, variety of activities, built-in friendships for children	Shared sitter: children of varying ages with different interests
Friends and family: care you trust	Friends and family: expectations and payment sometimes awkward





## Special Circumstances

### SICK DAYS

These are the dreaded times when a child is under the weather and a parent can't be there to provide care until the child is well enough to return to regular activities. Deciding whether your child is too sick to attend day care requires weighing many factors. If your child is old enough to communicate, ask how he or she feels and where it hurts. Does your child feel well enough to comfortably participate in program activities? Also consider your care provider's policy on illness: Would you want your child sharing toys with someone who had the same symptoms? Can the staff adequately care for your child without compromising the care of others? A good rule of thumb is that each child should be fever free and not have vomited within the preceding 24 hours. If you see yellow or green nasal discharge or symptoms of conjunctivitis, it's also a good idea

to keep your child away from other children until he or she is feeling better. Here are some red-flag symptoms that will cause most providers to ask you to keep your child home:

- Fever above 100°F by armpit, or 101°F by mouth, with obvious symptoms or behavior changes
- Persistent crying
- Extreme irritability
- Uncontrolled coughing
- Difficulty breathing
- Diarrhea
- Mouth sores (with drooling)
- Rash (with fever or behavioral changes)

Keeping your child out of day care with these symptoms is for the benefit of others as well as the best way to get your child well faster. If he or she is being treated with antibiotics for a bacterial infection or recuperating from an infectious disease such as chicken pox, it's best to consult with your pediatrician on when your child may safely reenter the day care environment. Your care provider may even require a note from your pediatrician to allow your child to reenter the program.

If you have the flexibility to work from home or utilize flextime, staying with your child may sometimes be the most comfortable option with the least amount of worry. If your situation does not offer those options, however, you should be prepared with a backup plan. Your primary care provider may be able to grant referrals and recommendations for sick care (it's best to have this information handy in advance so that you're not caught in a time crunch when least expected, and so that your child doesn't feel your anxiety on top of being ill). From colds to the flu or chicken pox, you may be able to find a day care center that actually caters to sick children and is likely associated with a local hospital. Rates are understandably higher, but it





could be a job-saver in a pinch. The staff wear gloves to limit the spread of germs, and rooms are divided by ages and illnesses.

You should also check on what sick care subsidies your employer may offer. For example, large employers often subsidize sick care centers when enough employees live in a center's service area. This allows the center to offer employees discounted rates. Other companies may reimburse employees for some or all of the cost of sick child care.

## SPECIAL NEEDS

Searching for quality child care can be challenging under the best of circumstances, and, unfortunately, is more so if you have a child with special needs. *Special needs* is a broad category that includes mild learning disabilities and profound cognitive impairment; food allergies or terminal illness; developmental delays; and occasional panic attacks or serious psychiatric problems. The designation is useful for getting needed services, setting appropriate goals, and gaining understanding for a child and the family.

Does your child have health issues or needs that require special attention? If so, you need to review them with your pediatrician and then discuss with a care provider to be sure those needs are being met.

Child care providers may not discriminate against persons with disabilities. They must provide children and parents with disabilities with an equal opportunity to participate in their programs and services. Providers must also make

individualized assessments about whether they can meet the particular needs of each child with a disability who seeks services from their program, without fundamentally altering their program. Providers are often surprised at how simple it is to include children with special needs in their programs; they are not required to accept children who would pose a direct threat or whose presence or necessary care would fundamentally alter the nature of their program.<sup>9</sup>

Consult with your pediatrician or other medical specialist to best define your child's area of need and guide you to resources for situations like the following:

## BEHAVIORAL DIFFICULTIES

These include bad tempers, overly aggressive behavior, problem with routines and transitions, and excessive negativity. Your child may be very

<sup>9</sup> Statewide Parent Advocacy Network, Inc. (n.d.). *Child care and children with special needs: Almost everything you wanted to know but were afraid to ask!* Retrieved June 28, 2014, from <http://www.spannj.org>





sensitive to any number of things that other kids take in stride. And a difficult child can be hard to handle in a group care situation, requiring more one-on-one attention.

If you face these challenges, you need to factor your child's behavior into your child care search from the beginning. Be honest. Confronting the issue head-on will save you problems later. You want a provider who is willing, able, and experienced to accommodate and work with your child. It's appropriate to ask how he or she might handle a specific situation. Make it clear that you expect to be part of any policy or procedure directed at helping your child conform and be more comfortable in the care environment; some options may require changes at home for reinforcement.

## LEARNING DISABILITIES

These affect a child's ability to process, interpret, and understand what he or she sees and hears. A learning disability can range from mild to very severe, though most can be accommodated effectively. Early detection is key, so if your child is under the age of 3, contact your school system's special education department for information on what to look for. Signs often become visible once your child is placed in a child care environment or school setting; learning to detect a disability early can make a difference.

## PHYSICAL CHALLENGES

This is the broadest of all special needs categories, and therefore the most difficult of which to provide information and advice. The

Individuals with Disabilities Education Act (IDEA) and the Americans with Disabilities Act (ADA) may be of assistance, as they require communities to develop diverse state-supported programs for children with special needs. To help offset the

cost of actions or services that are required by the ADA, such as architectural barrier removal, providing sign language interpreters, or purchasing adaptive equipment, some tax credits and deductions may be available. Contact the ADA Information Line at 800-514-0301 for more details. You may also consult the Special Needs Child Care project at 609-984-5321 for more information or for the Child Care Resource and Referral agency nearest you.

Some children require an aide who assists them with daily activities. Places of worship have even started special needs ministries that pair a child with a buddy during services. Duties vary, but coupled with friends and family, you may be able to establish a unique work schedule based upon a mix of the resources that are out there. Although every child with special needs is different and every family is unique, there are some common concerns that link parents of challenged kids, including getting appropriate care and accommodations; promoting acceptance in the extended family, school, and community; planning for an uncertain future; and adjusting routines and expectations. Parents of children with special needs learn to be flexible, compassionate, stubborn, and resilient.

## Amount of Care

As you review different providers and scenarios, be sure to have a firm grasp of how much care you will actually need for your child. This will likely be the easiest part of your search. You'd think that if you work full time, you'll need full-

time care, whereas if you work part time, you'll only need part-time coverage, but remember to factor in your commute time, shift changes, off-hours needs, and so on.

If you are a two-parent household, consider your partner's schedule as well as your own. Do you both work full-time? Are your timetables the same or different? Are your schedules regular, or do they vary? Who works closer to your best care option?

If you are a single parent, do you have the option of job sharing, flexible scheduling, or shift work to make things come together? Is drop-in care an option for your family? Locating and being able to afford child care can be especially difficult for single parents, families of children with special needs, families of children who are dual-language learners, immigrant parents, parents who work nontraditional hours (evenings, nights, and weekends), and low-income families.<sup>7</sup> Research and weigh your options carefully to find the best fit.

## Child Safety

No matter how much actual coverage you need, site safety will always be a hot-button issue when your child is in someone else's care. If you hire a nanny or au pair, you can at least control the environment your child will be in. If he or she attends a day care center or family day care home, however, be sure that both indoor and outdoor spaces meet your safety requirements.

- Is there a clear policy about who can and cannot enter the facility? Is there a security

checkpoint that prevents unauthorized access?

- What about transportation changes? Most centers require written notification if anyone other than you or your approved list of contacts will be dropping off or picking up your child.
- Are children ever left without supervision? Are they ever left alone with one caregiver?
- Indoor spaces should be clean, uncluttered, and hazard free (no unprotected electrical outlets, access to cleaning supplies, small objects that could be choking hazards, and so on); furniture, materials, and toys should be age-appropriate and in good condition.
- Outdoor play areas should be fenced in to prevent children from leaving and strangers from entering, provide at least partial shade, and be well supervised.

Playground equipment should be well maintained and in good condition without presenting any visible hazards, and have a soft surface underneath (such as wood chips, shredded rubber, or grass versus concrete). A high-quality program will encourage parental visits at any time.

Caregivers should have CPR and first aid training. Ask if the center prescreens caregivers and performs background checks. Be sure to inquire about emergency procedures and safety rules on field trips. Chaperoning is always an option when you are available.

## Ages of Children

The age of your child is also an important component of your search. Licensed infant and toddler care is more difficult to find than care for older children, simply because it's more expensive to offer, requiring more caregivers and space per child, special equipment such as cribs, and





additional health and safety requirements such as sanitary areas for diaper changing. Choosing the right child care situation for your family is a personal decision, but be sure it is age appropriate.

**Infants (0-12 months)**—Babies thrive in situations with a lot of one-on-one attention from a single caregiver. In-home care offers the most interaction at this stage, but center-based care can work well if there's a good caregiver-to-child ratio and little turnover. A good ratio will allow the caregiver to respond quickly to diaper changes and cries for food or comfort. Continuity of care is crucial at this stage in particular. Not only do infants need time to form attachments, but children tend to develop separation anxiety between the ages of 8 and 14 months. Their environment should be clean and safe, providing stimulation as they begin to explore their world.

**Toddlers (1-3 years)**—Infants and young toddlers do not have dramatically different care needs. Toddlers also respond well to a low caregiver-to-child ratio and require caregivers to exhibit a lot of energy and patience. Not only are toddlers extremely active, but this is the stage in which most children begin to test limits. Their curious minds ask many questions while craving socialization and repetition. Toddlers should be in a safe environment that allows them to explore while protecting them from hazards and falls. The right in-home care can be excellent for children at this age. Day care centers and family day care homes with a small caregiver-to-child ratio and low turnover can work well too.

**Preschoolers (3-5 years)**—This age excels in a preschool or day care center environment, and many parents prefer the option for this group. Interacting with peers gives children an opportunity to practice language and learn social skills. A quality day care center can be ideal for this age. In-home care can also be a plus for preschoolers, provided that they have access to age-appropriate materials and games, outdoor time to burn off energy, and frequent contact with other children their own age. An in-home caregiver can supplement care with community activities at a local library or park, or other group activities like swimming lessons, clubs, or team sports.

**School age (5-12 years)**—

While most parents assume the need for child care is over when children enter school, many find that there is still a need for some form of supervision. The Annie E.

Casey Foundation found that the gap between parents' work and students' school schedules can add up to 20 to 25 hours per week.<sup>10</sup> Before- and after-school

<sup>10</sup> Annie E. Casey Foundation. (n.d.). *2014 kids count data book*. Retrieved April 29, 2014, from <http://www.aecf.org>



programs can be ideal in these cases, as they provide care in the early morning hours after parents have gone to work or late in the afternoon before parents arrive home. School breaks are also time that should be accounted for.

## Reviewing Provider Parameters

So you've considered your ideal preferences, conducted phone screenings, and toured facilities. You're certainly more knowledgeable and have likely narrowed your options to a few choice selections. Perhaps your opinions have been swayed from what you were originally looking for—and that's OK! The goal is always to find the very best fit for your family. You've done your homework; you know what to look for and what you ultimately must have from a child care provider. So if your number 1 choice just isn't going to work in the grand scheme of things, then move on to the next. By the same token, if some of your deal breakers have now become areas of compromise, then factor that into your final decision.

If there are key areas that you're a stickler about, talk to your provider about whether you can meet in the middle. Is the caregiver willing to compromise? Are you? What's in the best interest of your child? If Provider A meets your criteria for price and hours, but breast-feeding is important to you and you won't be able to do it, you must weigh the value of that component. Provider B might be expensive but have a more convenient location, meaning that breast-feeding may again be an option. So lay out the pros and cons for each of your final candidates before making any big decisions.

## Measuring Cost

As the high cost of child care affects many families' ability to choose the arrangements and quality of care they desire for their children, you may wonder why child care is more expensive in some states. Fees can vary by state and even between areas within a state for a variety of reasons, such as labor costs and the cost of living, including housing, food, transportation, utilities, and health care.

Some parents start saving or seek better employment when they plan for a family or learn they're expecting. Some families rely on relatives, friends, or neighbors for help with child care. In other cases, one parent stays at home with the child, or parents work different shifts so someone is always at home. In many cases, children participate in more than one child care arrangement during the week in order to make sure their needs are met.





The amount of these benefits varies by state and the family's income.<sup>7</sup> Learn more about these credits

and programs by visiting the IRS Web site.

## Financial Assistance

One of the biggest financial challenges you'll ever face is the cost of child care. If you have a dual-income family, the first step is to run the numbers to make sure it makes financial sense for both parents to work. Most couples assume that two incomes greatly increase their overall take-home pay, but this is not always the case. Many are surprised how little a second income contributes to the household finances when factors such as taxes, child care, commuting, business attire, and other business-related expenses are taken into account.

You also need to anticipate and calculate future income loss. A stay-at-home parent who plans to reenter the work force once his or her child gets older sacrifices many years of raises and promotions, and may find it much more difficult to find a job. Since everyone's circumstances are different, consider the important aspects in your life with their corresponding numbers to decide if a second income is what works for your family.

Budgeting for care is just like any other monthly expense. It will likely be the same amount every month, and always due on the same date. You should add this expense to your family budget when allocating dollars for other big-ticket items like rent or a mortgage, a car payment, fuel, groceries, and other needs.

There are a number of steps that you can take to reduce the costs of child care. Parents and businesses can take advantage of tax credits for supporting child care, including the Earned Income Tax Credit, the Child Tax Credit, the Child and Dependent Care Tax Credit, and the Dependent Care Assistance Program (DCAP).

## COST-REDUCTION STRATEGIES

**Combination care**—You may find it possible to meet your child care needs with a combination of paid care and the help of friends or family. Depending upon your job requirements and the age of your child, perhaps paid and unpaid care could also be combined with telecommuting.

**Telecommuting**—With technological advances, telecommuting is much easier and more acceptable these days, especially if most of your work is done on the computer. Telecommuting a few days a week may cut the time and cost of child care in half.

**Shared care**—Some day care centers and family day care homes will allow two children to share one full-time care placement. This can be tricky, however; make sure that you and the parent you partner with are completely clear about expectations.

**Nanny share**—As with the option above, if you have friends who are also in need of child care, working together can be a win-win. By having all of the children left with a nanny, individual parents will pay less than they would on their own, and the nanny will earn more than if working for just one family. Again, be sure that all expectations are clearly laid out, for both the nanny and the parents.

**Multiple-child discounts**—Some child care facilities will offer discounts when two or more children are enrolled from the same family.

**Reduced-fee schedule**—If yours is a lower income family, some care providers will adjust their fees in proportion to your income.

**Subsidized-care facilities**—Care is available to members at a reduced cost (the YMCA is a good example).

**Flex hours**—If your employer allows flexible work hours, it may be possible to adjust your work schedule so the child can spend less time in day care. Ask your boss about the possibility.

**Changing shifts**—If both parents work, see if it's possible to arrange your work schedules so they overlap as little as possible. If your job allows you to work a shift different from your partner's, this may enable you to reduce the number of hours your child has to spend in someone else's care.

**Care by a relative**—Do you have a relative, friend, or neighbor who may be willing to help? A growing trend is for families to invite a grandparent to come to live with them and help take care of a grandchild.

**Flexible Spending Accounts**—If an employer allows money to be placed into a child care flex account, it's worthwhile to take advantage of this option and set aside the appropriate amount to cover day care expenses. The IRS created an option to allow you to set aside money for child care with pretax dollars. It creates an instant savings—equal to the rate you are being taxed on the second income—for child care expenses. The benefit is part psychological and part tangible. First, because the payroll deductions are automatic, the plan forces you to save for child care in a way that many find easy to handle. And when you receive the first reimbursement check, you're pleasantly surprised. Second, because the money is taken out of your salary before payroll taxes are calculated, it reduces your taxable income. No taxes are paid on the money in your plan account, so it actually increases the buying power of your child care dollar. A con of this plan can be that if you don't use the money set aside by the end of the plan year, you lose it.

**Corporate discounts**—Many companies now set up special partnerships with local day care centers to make services available to employees at a discount. Contact your human resources department for details.

**School programs**—Many public schools offer prekindergarten programs, including half days for 4-year-olds. Most are free or cost a minimal amount of money.





**Community programs**—More communities are stepping in and offering day care help and child activities. Be sure to check with your local community center to see if it offers any programs that could benefit your bottom line.

**Changing jobs**—It may seem extreme, but if one parent works in a field where it is relatively easy to change jobs, taking a new position for less money but more flexibility with child care can often increase your overall take-home pay.

### TAX-BASED SUBSIDIES

The Child and Dependent Care Credit (CDCC) allows parents to deduct a certain percentage of their child care expenses when they file their federal income tax return. To learn more about additional rules that may apply to your situation, visit the IRS Web site.

The Earned Income Tax Credit (EITC, sometimes referred to as the EIC) is intended to help low- and moderate-income workers handle child care costs more easily. Income determines eligibility for this credit, and the income requirements change each year. Further, your child must have a Social Security number and meet certain standards.

### PUBLIC SUBSIDIES

Public subsidies are funded with a combination of federal, state, and local tax dollars to assist low-income families with the expenses of child care.

- Head Start is probably the best known public subsidy program.
- Child Care and Development Block Grant (CDDBG) also provides assistance to low-income families. Learn more at <https://www.naeyc.org/policy/federal/ccdbg>.

### LOANS, SCHOLARSHIPS, AND GRANTS

Like any large expenditure, child care can be financed. The wisdom of this approach

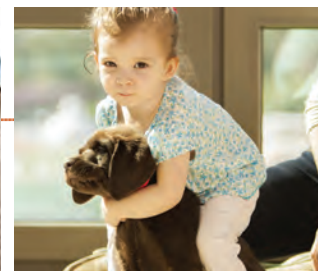
depends upon a number of factors. Consider your expected future earning potential, and consult your accountant or tax advisor for further details.

Like universities, some child care facilities have scholarships available to families who demonstrate financial need. There may also be community scholarships available, most likely through your local child care resource and referral agency. Grants, sometimes called *gift money*, are dollars given to a family free and clear of any obligation to repay.

### NATIONAL RESOURCES

There are a wealth of financial resources out there, conveniently broken down by state and even by county. Seek them out as well. Local Child Care Resource and Referral (CCR&R) agencies have information about local, state, and government grants, tax credits, and scholarships that can help parents meet the cost of child care. Learn more at <http://childcareaware.org/parents-and-guardians/parent-information/about-child-care-resource-referral>.

- The Child Care Resource Center (CCRC) assists parents, child care professionals, employers, and local communities in all matters related to early care and education. Learn more at <http://www.ccrcla.org/financial-assistance>.
- The Child Care Services Association (CCSA) works to ensure affordable, accessible, high-quality child care for all young children and their families. Learn more at <http://www.childcareservices.org/fs/paying/>.



- CLASP promotes policy solutions that work for low-income people, addressing child care and early education, child care subsidies, cultural competency, Head Start or Early Head Start, infants and toddlers, prekindergarten, and systems and financing. Learn more at <http://www.clasp.org/>.
- The U.S. Department of Health and Human Services Office of Child Care (OCC) supports low-income working families through child care financial assistance and promotes children's learning by improving the quality of early care and education and after-school programs. Learn more at <http://www.acf.hhs.gov/programs/occ>.

## Work-Life Balance

Organization is key to minimizing stress, being on time, and keeping everyone safe and happy. And once you establish a routine, you'll wonder how you functioned without it. Think of these steps as preparation for school, sports, and other activities your child will be involved in down the road.

## Preparing Yourself

The search for child care can be a long and exhausting process. It may require not only extensive phone and in-person interviews, but travel to visit potential caregiver sites. The expression "making your list and checking it twice" really does apply here. Parents must go through a process of preparing themselves for all that hiring a caregiver will entail before they even broach the subject with their children. There is plenty of serious consideration, weighing of options, and decision making involved. And many parents say that in the end, it was important for them to "trust their gut." Once your decision is made, the sense that you've made the right choice is a

well-earned reward. But the realization that someone else will be taking care of your child is not necessarily an easy one. Let go of any apprehension or guilt, and focus on making the transition as smooth as possible.

Clear and frequent communication with your provider of choice is essential. It's what builds a truly supportive environment for your child. The nature and format of the communication will differ based on your child's age, but the following guidelines apply across the board:

- Communication is a two-way street. You want and need to know what occurs in your child's life while he or she is away from you. To be trusted and effective, the caregiver needs this same information.





make your child happy, and the help will often be appreciated by the provider.

## Preparing Your Child

- Your caregiver should be providing daily or weekly written reports on your child's activities and progress, in addition to a verbal review, usually at pickup. Review materials carefully and follow up with any questions or concerns.
- Use courtesy in regard to your caregiver's time. Just as you would if you were going to be late to a doctor's appointment or business meeting, notify your provider when you will be late for drop-off or pickup. In the case of in-home care, be sure to let your provider know when you will be arriving home.
- Discuss your differences and find a compromise. Whether the issue is potty training, nap necessity, or discipline, it's important to reach a productive agreement that provides consistency for your child.
- Invest in this relationship! Your child will spend a great deal of time with the caregiver you choose, so get to know this important person. Ask about the provider's own family, listen when he or she talks, offer wishes for a good weekend, and send a small gift for a special occasion or note after an illness to build rapport.
- Be aware of your provider's visitation policy, and if possible, drop by unexpectedly from time to time. If your schedule allows, you could pop in to have lunch with your child, chaperone a field trip, or even volunteer in his or her classroom when you can. These visits will make you more comfortable and

The transition into a new environment, or to a new caregiver, can be a difficult one for a child. Some children adapt quickly, while others may take some time. While the particulars vary from child to child, some common reactions are separation anxiety (typically between the ages of 6 and 13 months), withdrawal and shyness, and throwing tantrums. Fear of the unknown can be the scariest part, so talking with your child, taking him or her to the new setting when applicable, and meeting with the caregiver should help. It can also be exciting for your child to meet new friends and play with new toys. Communicate with your caregiver a need for empathy and compassion as your child adjusts.

Child care providers should be aware of the fact that the first 3 years of life are a critical period for children's emotional development and well-being. New research has shown that recognizing and helping children deal with stress during these early years will better prepare them for life's hurdles later on. Child care providers can help babies and toddlers overcome stress by establishing a safe and routine-based environment, which ensures children know what to expect in their day; helping children establish a sense of security and trust in their adult caregivers; introducing laughter, joy, play, and exploration into their lives; and supporting and comforting children who are upset or distressed, as strong relationships reduce stress levels and encourage the development of children's language, social, emotional, and cognitive skills.<sup>11</sup>

11 Care for Kids. (n.d.). *Stress reduction strategies for children in care*. Retrieved April 29, 2014, from <http://www.careforkids.com.au/>



For many children, a care environment outside the home presents them with their first opportunity to interact with other children.

This transition may bring up a variety of issues, such as making friends, diversity, jealousy, or feeling left out. Talking to your child directly is one of the best ways to encourage them and prepare them for the social environment.

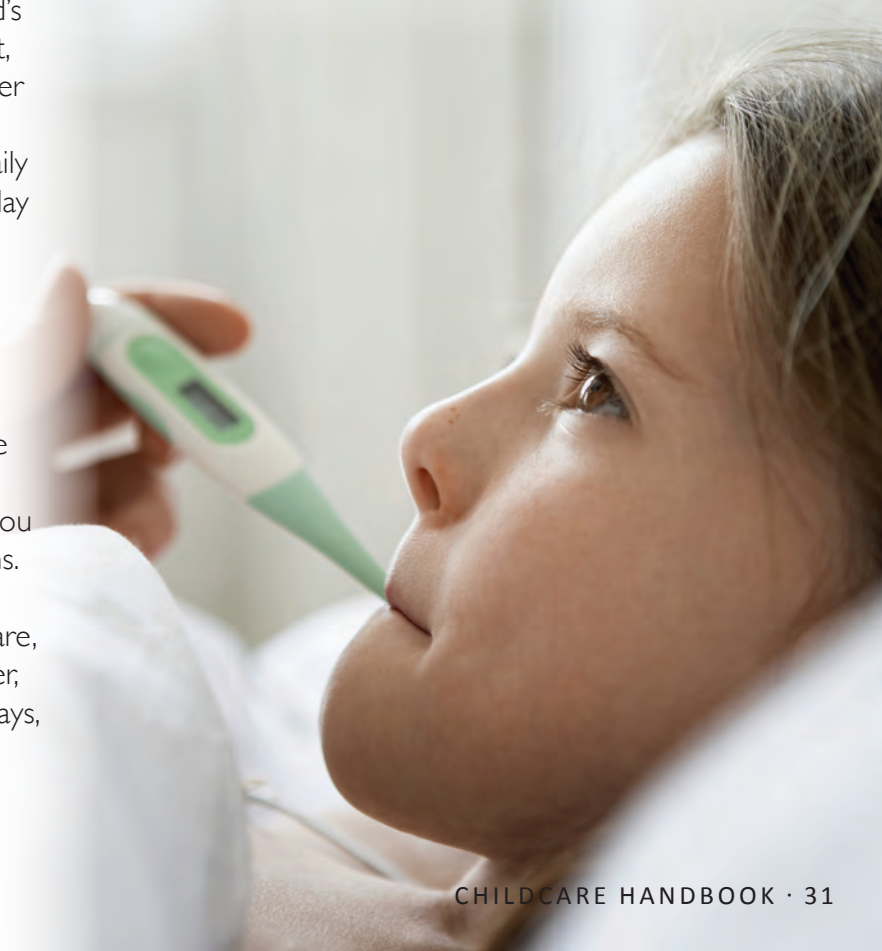
Regardless of any family apprehension about starting child care (whether from you, your partner, or your child), communication with the child should be a key component of preparation. Some parents forget this in their need to establish clear lines of communication with the caregiver. Even children who easily adapt to new settings and circumstances will benefit from conversations about what is to come. Having open discussions with your child can also help alleviate any pangs of guilt. He or she will be looking to you as an emotional guidepost. If you are enthusiastic, your child is more likely to take things in stride. Whether entering child care for the first time or switching caregivers, you can make your child's transition easier by visiting before enrollment, meeting the primary caregiver as well as other children, taking a staggered-entry approach, keeping every other aspect of your child's daily routine unchanged, and not letting the first day of care be the first time the two of you are apart.

## Having a Backup Plan

No matter how well you plan your child care arrangements, and how comfortable you are with your selected caregiver, at some point you will need backup care. Don't panic; it happens. The key is to be prepared. A sick child is the most common reason for needing backup care, but there are plenty of others: a sick caregiver, staff training days, school vacations and holidays,

or sudden work-related events. It's a good idea to keep an emergency contact list of family members or neighbors who may be willing to occasionally watch your child, as well as any sick-child care providers in your area. Check into your company's policy regarding time off, sick days, and leaves of absence. Look, too, at any backup child care assistance your employer may offer.

Talk to your child in specifics about what will happen in backup care—who the caregiver will be and how long the alternative situation will be in place. Compile an information sheet much as you would for a new babysitter, with details such as your contact information, emergency medical information, and the personal habits or routines of your child. Ask your child to be your eyes and ears, and to report back to you on what he or she liked or didn't like so you can decide if the caregiver is a reliable back-up.



**Center care**—If you have considered center-based care, the best time to look for backup care is when you're already searching for a primary provider. Does your plan B accept drop-ins? Centers that accept children on this basis will require a preregistration form and may also request prepayment for a minimum number of hours. Does your plan B care for mildly sick children? Ask if those who are ill are separated from the healthy population, if there is a pediatric nurse on staff, and whether the staff will administer medication with your authorization.

**In-home care**—If your child is sick, in-home care may be the best option, for both the child's comfort and yours. Familiar and comfortable surroundings, coupled with a good bedside manner, go a long way in getting your child well quickly.

**Nanny agencies**—A reliable, although costly, way of finding backup care on short notice is a nanny agency. It is wise to research services that meet your needs, even if you need them infrequently.

## Going the Distance

Most provider policies state that all new children will be cared for on a 2-week (14 calendar day) trial period beginning on your child's first actual day of care; part-time families usually have a 1-month trial period (equal to 80 hours). Consult your provider agreement for your specific terms. If for some reason the situation is just not working out, the parent or provider may terminate the child care agreement during the trial time. Deposits and fees are not refundable, but you are able to seek alternative care.

The very best way to make your child care plan a success is to have open lines of communication with the provider. Work with them to get any kinks out of your family's adjustment period and make your child comfortable as quickly as possible. He or she can thrive from quality care while you excel on the job. You can reevaluate your placement situation as needed based on factors like child growth and performance, fees, and career changes.

If you become one of the parents who are very satisfied with their child care arrangements, be sure to share your knowledge and expertise with friends or coworkers who may be in your shoes later in life. They will appreciate your wisdom from all you have learned.

# Choosing Child Care Checklist

Visiting child care facilities can be confusing. Below is a checklist of qualities to look for:

Name of Program/Provider \_\_\_\_\_

Phone Number \_\_\_\_\_

<i>Basic Information</i>	Yes	No
Program is licensed		
Hours are suitable		
Fees are affordable		
<i>The Program</i>	Yes	No
There is a balance of daily activities.		
Activities and materials are age-appropriate.		
Children are given individual attention.		
Children play outdoors every day.		
The environment is bright and cheerful.		
The setting is clean and orderly.		
There is adequate space for children.		
Children can get things for themselves.		
<i>The Staff</i>	Yes	No
Respond quickly when children need assistance		
Participate in activities with children		
Have training and experience with children		
Use appropriate disciplinary methods		
Communicate easily with children and parents		
Give children choices		
Encourage exploration and problem-solving		
Seem to enjoy their work		
<i>Health and Safety</i>	Yes	No
Staff has training in first aid and CPR.		
Nutritious meals and snacks are provided.		
Staff and children wash hands after diapering and toilet use and before meals.		
Equipment is safe and in good repair.		
Program has insurance coverage.		
Emergency procedures are practiced.		
There is an enforced policy regarding who may pick up children from care.		



### Parent Involvement

Policies are clearly explained.		
There is an open door policy.		
Parents are encouraged to participate.		
Parents are involved in decision-making.		
There is informal and formal communication between staff and parents.		
There is a contract or written agreement.		

### Overall Impression

	Yes	No
References are positive.		
I feel comfortable with the provider(s).		
I think my child(ren) will be happy here.		

Workplace Options. (Reviewed 2014). *Choosing child care checklist*. Raleigh, NC: Author.



## Parent Resources

**Playgroups**—Spending quality time with your children is a good idea when you have to be away from them for much of the week. Explore options of how to share some fun.

- National and local organizations include Gymboree Play & Music, Kindermusik, Music Together, and The Little Gym; or city, county, and regional programs offered by Parks and Recreation Departments or the YMCA.
- Public libraries offer a great setting to meet other children, participate in story time, or enjoy and learn through a good book.
- Children's museums offer cultural sights, sounds, and experiences for all age groups.
- Local opportunities include regional groups based on age and interests available in many states.

### Support, religious organizations, and parenting groups

- Mothers of Preschoolers (MOPS) connects moms all over the world to a community of women in their own neighborhoods who meet together to laugh, cry, and embrace the journey of motherhood. Learn more about MOPS at <http://www.mops.org/>.
- Social media sites like Facebook and Meetup, have quite a few options for like-minded parenting groups and playgroups.

### Mommy- or daddy-and-me “dates”

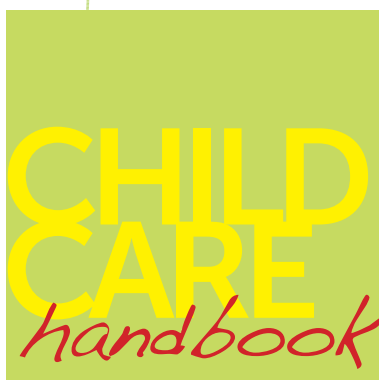
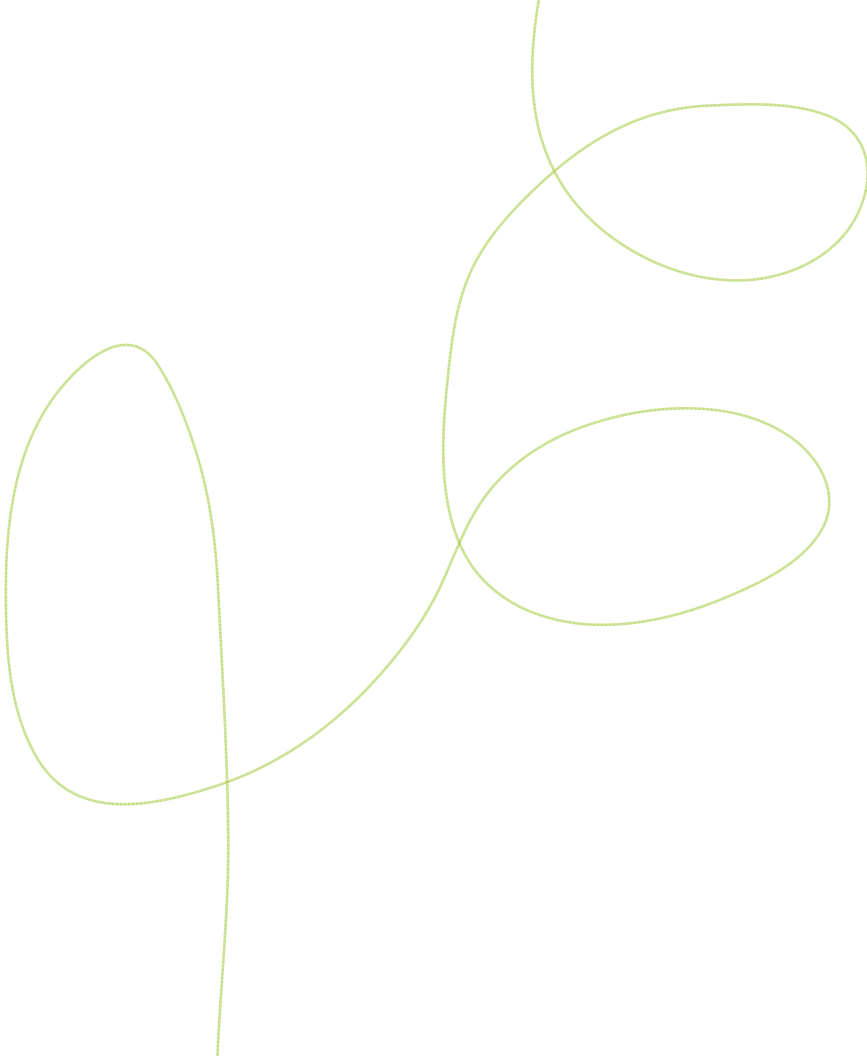
provide a little one-on-one with your child, which may be just what both of you need after a long work week. Get out your calendar, pick a date, and pencil in some special quality time.

### Internet Articles, Blogs, and Videos

- Sick Child Symptom Guide (<http://www.babycenter.com/symptom-guide>)—Categories are broken down by age group, symptoms, possible conditions, what to do to comfort the child, and when to call the doctor.
- National Policy Blog (<http://policyblog.usa.childcareaware.org/>)—Web site promotes quality child care.
- Good reads—Want to read about other parents who are trying to juggle the same things you are? No one is perfect. Take a look at online blogs.
- Child Care Aware (<http://childcareaware.org/>) offers a state-by-state resource map, the Accessing Support for All Parents (ASAP) decision-making tool, and a child care options calculator.







A Parent's  
Guide to  
Child Care  
Options

