

Choosing High-Quality Child Care

Number 1

A Cornell Cooperative Extension Publication

What Is High-Quality Child Care?

Eva Cochran, Mon Cochran, and Nancy Torp

Quality of care is not related to where the care is offered but to how it is offered. It is difficult to provide high-quality care in an environment that is dirty, the equipment is in poor repair, toys are scarce, and space is cramped. But poor quality care can be—and too often is—delivered in beautifully designed settings with all the toys and materials your child could wish for.

Defining High-Quality Child Care

Our definition of quality mixes what researchers, child care providers, and other parents have learned together with a solid dose of common sense, drawn from our many years of personal and professional experience in both child development and child care. Searching for the best way to explain the meaning of *quality*, we found ourselves coming back to four basic words and phrases: *caring*, *tuned in*, *respectful*, and *safe and secure*.

Caring and Tuned In

These two qualities work together. A caring and tuned-in provider is one who

- listens to and is aware of the child's communications, both verbal and nonverbal.
- watches for clues as to how the child feels and picks up on those clues as she interacts with the child.
- attends to the children all the time and does not spend time chatting with other adults.

The tuned-in, caring provider is not afraid to show physical and verbal affection but is not overly effusive. She can simultaneously hold one child in her arms, listen carefully to a second who is tugging at her sleeve with a question, and watch a third struggle to accomplish a task, ready to assist if the child gets too frustrated. This person does not need to say she likes children because her feelings are clear. Her warmth is obvious, and she spends most of her time directly interacting with the children.

Respectful

Many adults do not respect young children. They are not particularly interested in children, and this attitude shows in their tendency to ignore children. Unfortunately, some people who work in the child care profession fit into this category.

The traditional assumption has been that all women love children and that all have a natural ability to be good child care providers. Both assumptions are myths. Many women and men who love children do not have the patience or the skills to be great early childhood teachers and caregivers.

The capacity really to listen to very young children and to understand the ideas they are trying to express is central to showing respect for them. Listening and responding sensitively shows real consideration for the feelings and needs of the child. Children feel valued when they receive such undivided attention.

A respectful caregiver values children's ideas, is considerate of their feelings, and demonstrates high regard for them through her warm and affectionate manner. Teachers and caregivers who can appreciate children in these ways often show the same respect toward the parents and co-workers they interact with.

Safe and Secure

Everyone agrees that safety and security are the foundations of high-quality care. Your child has to *be safe* (physically) as well as *feel safe* (emotionally), both with the caregiver or teacher and in the child care environment.

All rooms must be clean and uncluttered and free of hazards such as uncovered electrical outlets and poisonous chemicals. Furniture, materials, and toys should be age-appropriate. For example, the toys within reach of infants and toddlers, who put everything in their mouths, need to be large enough so that the children cannot choke on them.

The outdoor environment must be inviting and secure—safe, easily accessible, with age-appropriate outdoor equipment and lots of space for running and other large motor activities.

The play area should be free of broken toys and hazardous trash. In some neighborhoods this requires great vigilance on the part of the staff because bottles, old newspapers, and other debris are tossed into the yard at night. The play area must be enclosed, either by a fence or a natural border. The outdoor space should be designed so that the supervising teacher or caregiver can observe all the children at all times to be sure they are safe.

Emotional safety is more difficult to evaluate during a short visit. Emotionally safe children dare to explore and try out new things. They are spontaneously affectionate with their caregivers and each other. If they have done something they were not sure they were allowed to do, they don't hesitate to admit it and accept the consequences. These are ways children show trust and confidence that their caregivers or teachers are really concerned about them and will help them through the day in a caring, affectionate fashion.

Any discussion of safety must include the issue of child abuse and maltreatment. A few highly publicized cases of suspected child abuse in child care settings have inflamed public opinion. Actually, children are comparatively safe in child care settings. Parents and other relatives are responsible for about 90 percent of child maltreatment incidents, other caregivers for only about 1 percent. The best way to protect your child is to make unannounced visits to the program he or she attends. A high-quality group program will encourage you to visit unannounced at any time. Even if you decide to have a caregiver come to your home, it is wise to drop in unannounced occasionally to indicate how important your child's care and welfare are to you. All care should be monitored. In addition, you need to tune in to your child's feelings and moods on the way to and from the child care setting so you can be as aware as possible of how emotionally safe your child feels there.

Staff Qualifications and Practices

For Infants

Although the qualifications and practices of child care staff are important for all age groups, they are particularly important for the care of infants. Your infant needs lots of love and attention in order to develop optimally. Consistency and emotional support are essential, along with good physical care and a safe, healthy environment. Before you even visit the infant room for the first time to observe the caregivers in action, spend some time with the director learning about the staff's educational backgrounds and how long they have been working there. The director can also tell you whether they have been attending workshops or other continuing education opportunities to keep their skills and knowledge up to date. Ideally, a caregiver should have a combination of a solid educational background in early childhood and some practical experience in working with young children. Providers who work with infants also need specialized knowledge of infant development, health, and nutrition.

The first thing to look for in an infant care provider is the way she interacts with the babies. Does she respect each infant as a unique person, seeming to understand that each baby is different from the others? One infant may need to be held quietly, while another really likes to be bounced around, and a third might not want to be touched much at all. Does she take time to observe the infants and take her cues from what she sees, or does she follow her own adult routines without regard for how the baby is feeling? Is the care provider in tune with the babies' rhythms? For instance, does she listen to a baby vocalizing, respond with a sound or a word, and then wait for the baby to coo or chuckle again? Does she interact with the quiet babies as well as the more noisy, attention-seeking ones?

You should never hear a caregiver call a baby "bad" because of its behavior. Very young children cannot understand the difference between right and wrong or how their behavior affects the adults around them. Therefore, they do not act bad on purpose. There may be times when we wish they would stop doing something, like crying or tossing food on the floor. But babies are not doing these things with us in mind, and they do not understand that they are wrong.

Caregivers of infants must spend a lot of time on routine things like feeding, diapering, and putting babies to sleep. They should also read to the infants, play games like peek-a-boo and "This Little Piggy," exercise each child's arms and legs, sing, hand toys and receive toys back, and simply hold children in their laps and converse *with* them (not just talk *to* them). The caregivers should encourage older babies to move around by organizing the space so that they can safely pull themselves to their feet and walk around holding on to furniture and larger pieces of equipment. Different toys need to be added as the babies grow older—toys that link cause and effect (like jack-in-the-box) and small baskets with a few blocks or other items that the children can dump out and then refill (over and over again). Mobile infants like push-and-pull toys, balls, and large wooden trucks and cars. A child care center that provides this range of toys is well prepared to promote the optimal development of your child.

When you observe staff in the infant room, you should also look for some basic care routines. Caregivers should hold the babies and talk softly to them as they give them their bottles. Infants should not be sitting in high chairs drinking from bottles that caregivers prop on pillows. Babies should also be talked to while their diapers are being changed, as they are rocked to sleep (a lullaby or soft humming would be appropriate), and when they are lying on the floor on a blanket, exploring a rattle.

Caregivers should be dressed in comfortable, easy-to-wash clothes so they find it easy to spend time on the floor with the babies and won't worry about drooling or overflow as they burp them over their shoulders or carry them in their arms. Check to see that the caregiver washes her hands and cleans the changing table after each diaper change. High chairs, toys, and other equipment also need to be cleaned and disinfected regularly. Remember, risk of infection is a significant concern

with center-based infant care. One way to reduce that risk is through scrupulous hand washing and frequent cleaning of everything in the room.

At first, it may be difficult to tell the difference between one caregiving style and another. As you spend time watching adults with young children, you will begin to see who is comfortable with and knowledgeable about them and who isn't. Careful observation does take time, however. Plan to set aside at least two hours the first time you visit a center just to observe the work of the caregivers who would be responsible for your child.

For Toddlers

A caregiver of toddlers has to be an exceptional person because the toddler time is such a special period in a child's life. Toddlers want to be "big" and independent, but they easily crumble and fall apart, needing your love and comfort. This is the time of biting and temper tantrums, the age when "mine" and "no" are the two most prominent words in the child's vocabulary. Toddlers have very little control over their emotions and actions. They try very hard to follow your wishes and instructions but are often frustrated when they fall short of even their own expectations.

Toddlers are growing rapidly in every way. Their bodies are learning to do many new things, like running, hopping, and throwing. Their language development is amazing. New words are being added every day. Yet at the same time they often cannot find the words they need in an emotional moment—suddenly you hear a scream and realize a child has used teeth instead of words to make her point.

As they grow and learn, toddlers test everyone and everything. Teachers of toddlers have to know all this and more to be good caregivers. They have to understand and appreciate that every child goes through this stage. They also need to be able to pick their battles because toddlers will test most of what you and they do. The solution is not to respond to every challenge but to guide the child firmly in the right direction, toward increased self-control, competence, and self-sufficiency.

To learn more about the teachers of toddlers in a center you must watch them at work. It is a good idea to observe a teacher for at least two hours, longer if possible. You should ask the director about the caregivers' educational background and experience. Ideally you want them to have both experience and some theoretical knowledge about toddlers. If they have not had specific education or training related to working with children under age three, ask the director whether there is interest in continuing education and what plans are under way to make this possible.

For Preschool Children

Preschool children learn through play. Good early childhood professionals understand that children are not "just playing"; play is the way they learn.

Caregivers are important in this process because they help children get access to the materials and toys that they need for playing and learning. Caregivers also guide the children

when they don't know what to do next, help them resolve interpersonal conflicts, and teach them how to get along with one another.

Preschoolers are old enough to begin playing more group games. For these they need balls of all sizes. Simple hoops and goal posts will be all children will need to imagine themselves as basketball, football, and soccer stars.

Preschool teachers should have both a degree or considerable training in early childhood education and experience working with children this age. This preparation and experience provide caregivers with a solid understanding of what three- to five-year-old children are capable of and why they think and behave as they do. The center director should be able to tell you about the educational backgrounds of the staff members and how much on-the-job training they have had.

Preschool-aged children should be following a predictable daily routine. A written schedule should be posted in the classroom to orient visitors. This schedule can contain some flexibility, but children this age like the feeling of being able to predict what will happen next. Serving snacks and meals at a regular time and having a regular nap time helps them feel secure in their environment.

Here are some specific things to look for when you observe the staff in action in the preschool room:

- How do the teachers and caregivers handle transitions from one activity to another, such as getting everyone dressed to go outside during the winter? Children often get antsy and frustrated when they are kept waiting for something to happen. An experienced caregiver anticipates these moments and eases the tension with a song or an activity.
- Do the caregivers sit and work with the children as they explore new activities and try out new skills? Or do they simply start the children out on projects and then stand back and watch? Adults should actually engage with the children during these activities to give them confidence and ease them through frustrations.
- Are the daily routines and activities set up in ways that allow children to make choices? If the room is organized into different activity areas, children should be able to choose among those opportunities during free play time. Having materials and toys stored on shelves that are clearly labeled and easily accessible also helps children choose among various alternatives.
- Are caregivers alert and ready to assist children with personal care routines such as eating, going to the bathroom, and dressing themselves if they show need for that assistance?
- Do you see indications that staff members respect each child's individual needs and characteristics? Caregivers should recognize and respond to the unique personalities and particular habits of individual children, even while they are careful not to play favorites or discriminate against anyone.
- Do the caregivers set appropriate and consistent limits on the children's behavior? Children and caregivers can

together establish the rules they all need to follow and list them for all to see. The rules should be stated in positive terms (e.g., "We use walking feet inside" or "inside walking!"). "Time out" should be used only if the child needs to calm down and collect herself. The caregiver should stay with the child during the time out period, rather than leaving her in a corner by herself.

- Are children treated the same way regardless of special needs, social class, sex, racial background, or ethnic origin? Watch to make sure that they are receiving an equal amount of positive, supportive attention from the caregivers. Is the classroom set up to accommodate children with special needs? Is the staff expecting the same things of girls as they do of boys?
- Do the caregivers/teachers greet the children when they arrive in the morning and then make an effort to integrate them into the play of the children already in the center? This is a difficult transition for some children, who need special attention from the caregiver in order to adjust smoothly to the new environment each day.
- Watch what happens at snack time and outdoors. Are the teachers actively involved with the children during these times, or do they see these as "time off" periods for themselves?

Good preschool caregivers are explorers. They delight in "playing along" as the children lead them into worlds of fantasy and imagination. Along the way they assist the children in finding new props for the plays they are creating. They also offer advice when conflicts occur and ask good open-ended questions that help the children expand on their ideas. Look for these interactions. If you see them, you will know you have found a talented early childhood professional.

Good caregivers are comfortable expressing warmth and caring toward children. They are not afraid to hold or hug or simply touch the children they work with. All human beings need physical contact with others. Ensuring that this need is met for children who spend a large part of their day in a child care setting is especially important. Of course, certain kinds of touching are inappropriate, but preschool children can be taught what kinds of contact are good and what kinds are not right. Caregivers should feel comfortable scooping children up in their arms and hugging them. Smiles, soft voices, and caring and encouraging words are also a regular part of the child care environment. As a parent, you may feel jealous or envious at first, knowing that an adult other than you is holding your child's hand and receiving her hugs. It is important for you to work through those feelings and move beyond them

to appreciate the wonderful contributions these special people can make to your child's development. Know that you are not alone in feeling envious or jealous, but know too that these feelings can be overcome.

Things to Look for Regardless of Your Child's Age

Staff turnover and staff schedules are additional issues to investigate before making your final selection.

Staff Turnover

Staff turnover is a big problem in many child care centers. Children need to become attached to their caregivers and to feel secure that these special adults will be there for them when they are upset or in crisis. This is especially true for infants and toddlers but is a real concern for preschoolers as well.

If the staff turnover rate is high at the center you select, try to learn why. Perhaps you and the other parents can find ways to encourage caregivers to stay with the center. Unfortunately, the most common cause of turnover is low pay. Parents are often already too strapped financially to be able to pay the teachers enough to keep them in the child care profession. But sometimes the problem involves working conditions that can be changed, especially if you are willing to push a little. It is worth your while to find out why caregivers are leaving and think through possible ways to keep them involved with your child.

Staff Schedules

Staff schedules can also be a problem. Getting to know your child's caregivers is very important, both to help you feel comfortable while away from your child and to ease the process of sharing information about the child. It is easier to build this cooperative relationship if the same person is waiting for you each morning when you drop off your child. Because caregivers typically don't work more than an eight-hour day, usually someone else will be with the children when you arrive at the end of the day. The early and late caregivers need to take the time every day to talk with each other about your child so that the care they provide is consistent and so that the afternoon caregiver can pass along anything that the morning caregiver wants you to know about your child's day. Ask the center director how the staff addresses the issues of consistency and continuity.

Choosing High-Quality Child Care

Number 2

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Visiting and Interviewing Center-Based Child Care Providers

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The term *child care center* evokes different images for everyone, depending on background and experience. You may imagine an enormous, rather sterile institution, where large, stern, matronly women are watching more than a hundred small children. Or you may think of the “Mom and Pop” center in the white house at the end of the street, where children are always playing in the fenced-in yard and your teenage daughter is hoping to find a part-time job next spring. Or maybe you remember a newspaper story about a center whose director said the three-year-olds in her care are learning to read and she feels it is important to start academics early.

These and many other images all reflect the real world. Child care centers come in a wide variety of shapes and sizes. Don't be confused by this diversity. To make an informed choice, you need to know what features of centers are most important for promoting care of high quality.

Legal Requirements for Centers

All states have regulations governing the design and operation of child care centers. These rules are very important for safeguarding children in the centers' care. Unlike most other countries, the United States has no national child care regulations. In fact, we are the only nation in the Western world without such national standards. What we do have is a patchwork of different regulations, all established by the state or local jurisdictions, which vary greatly from one state to the next and even within a given state.

The good news is that more and more states are realizing the need to regulate child care. These rules set only a minimum standard. They are designed simply to protect the health and safety of the children in center care but are only the starting points for developing a good program. They are no guarantee of quality. The regulations for centers in your state are available from the local or state child care resource and referral agency or the state regulatory agency in charge of child care.

One of the best national sources for unbiased information about day care center standards is the National Association for the Education of Young Children (NAEYC) or one of its state or local affiliate groups. NAEYC has issued the following recommendations for group size and teacher/child ratios in child care centers:

Infants: One caregiver/teacher for every two or three children and a total group size of six to nine children.

Toddlers: One caregiver/teacher for every six children and a total group size no larger than twelve children.

Three- and four-year-old children: One caregiver/teacher for every seven children and a total group size no larger than fourteen children.

Five-year-old children: One caregiver/teacher for every eight to ten children and a total group size no larger than twenty children.

Choosing a Child Care Center

Once you have decided that center-based care feels like a good option for your child and your family, you will need to give careful consideration to the centers available in your area. Two general ways to find the child care resources in your community are talking with relatives, neighbors, and friends about their experiences with centers and contacting the local or state child care resource and referral agency for information about the centers that are registered with it. Those two strategies can be used to create a list of centers and to gather opinions about the strengths and weaknesses of each program.

Once you have created the list of centers in your immediate area, you can begin to figure out which one will best meet your needs. If your child is an infant or toddler, you should start this process at least six months before you want your child to begin care. This early start is important because center care for infants and toddlers is so scarce, and there is great demand for available places. Even programs for three- and four-year-olds have waiting lists so make sure to start shop-

ping around six to nine months before you need care.

Finding the right program involves a four-step procedure:

Step 1: Contact programs by telephone.

Step 2: Visit programs that meet your basic requirements.

Step 3: Talk with center directors.

Step 4: Make a choice.

Step 1: Contact Programs by Telephone

Conducting a telephone interview will help you reduce the list of centers to two or three without having to spend time visiting every one on your list. Remember that you are making the calls just to decide whether a visit is worthwhile. The following questions can be used as a guide. Make enough copies of this form so that you have a fresh one available for each call.

These questions fall into three main categories: logistics (where is the center, when is it open, does it have openings), cost, and quality. At this early stage in your investigation your inquiries about quality can be limited to the number of children each caregiver is responsible for (fewer is better!), the number of children in the group, and how much education and training the caregivers have received. You will get into

more specifics when you visit particular centers.

Once you have gathered this information about each center in your area, compare your notes and select two or three programs to visit. *Don't let price determine your choice at this stage.* Cost may make a big difference in your final decision, but feel free to visit a more expensive program if it sounds good in other ways. This will give you a standard against which you can compare other centers. Who knows, you might be able to work out a deal on the price or a payment schedule that will allow you some flexibility.

Step 2: Visit the Programs That Meet Your Basic Requirements

The programs you visit will be those that serve children the right age, during the hours you need, with trained caregivers looking after children in reasonably sized groups. The centers' directors should be happy to have you visit. Sometimes a particular day you propose may be hard for them to accommodate, but in general your request should be welcomed. You also should be able to pick the times of the day for your visit (although you shouldn't choose nap time). If you sense resistance to your request to visit (at times other than nap time), be wary.

Don't bring your child on your first visit to the center. You'll need to observe the action closely and ask questions without also having to keep track of your child.

It is also a good idea to visit for at least two time blocks, each lasting about two hours. One good time to observe is

Center Telephone Survey Form

Center name _____

Date of call _____

Location _____

Name of director _____

Ages of children served _____

Hours care is provided _____

Is this a year-round program? _____

Will there be an opening when we need care? _____

Is the center licensed? _____

What are the fees? _____

Number of children per adult in our child's age group _____

Total number of children in our child's age group _____

Qualifications of caregiving staff _____

When is a good time to visit? _____

when parents are bringing in their children at the beginning of the day. Plan to arrive between 7:30 and 8:00 A.M., and stay into midmorning. If your child is a preschooler (three to five years old), try to observe during both free play and teacher-directed activities.

Another valuable observation time is toward the end of the day, after nap time but before most children have been picked up by their parents. Both children and caregivers are tired after six to eight hours together, so you will be able to see how these providers handle short tempers and low tolerance for frustration.

The following child care center visitation checklist is designed to record all the basic information you need to determine the quality and affordability of the centers you visit. The checklist distinguishes the needs of infants and toddlers from those of three- and four-year-olds.

The checklist gives particular emphasis to the person or people who would have direct responsibility for your child. The "Care Providers" section lists the kinds of behaviors you should see these key people display as they work with children of various ages. The best way to tell whether your child will be valued by the person who will care for him is by watching the caregiver at work with other children. Place yourself in the room where your child would be based. Look at *how* the care is being provided. Check off the items on the list as you investigate the center.

The physical space in and outside the center is also important. Look carefully at the layout and equipment in the room(s) your child would use and then take a tour through the entire facility. Look also at the outdoor play space. Check off the items and characteristics that you see. Ask questions if something important seems to be missing or in poor repair.

Licensing is an important indicator of quality. Make sure it is up to date.

Finally, there is the question of cost. We recommend that you always be willing to pay more if the result will be care of higher quality. Obviously most parents cannot afford to pay more than a certain amount. We urge you to read the fact sheet *Paying for Child Care* before deciding not to select a program simply because it is too expensive.

Checklist for Visiting a Child Care Center

Name of center _____

Address _____

Date _____

Yes No Basic Information

- | | | |
|--------------------------|--------------------------|--|
| <input type="checkbox"/> | <input type="checkbox"/> | Is the program licensed? |
| <input type="checkbox"/> | <input type="checkbox"/> | Are its hours compatible with your work? |
| <input type="checkbox"/> | <input type="checkbox"/> | Are its rates affordable? |

Health and Safety

- | | | |
|--------------------------|--------------------------|---|
| <input type="checkbox"/> | <input type="checkbox"/> | Is the facility secure? |
| <input type="checkbox"/> | <input type="checkbox"/> | Is the facility well maintained? |
| <input type="checkbox"/> | <input type="checkbox"/> | Are working smoke detectors and fire extinguishers present? |
| <input type="checkbox"/> | <input type="checkbox"/> | Are electrical outlets covered? |
| <input type="checkbox"/> | <input type="checkbox"/> | Are windows and gated stairs safe? |
| <input type="checkbox"/> | <input type="checkbox"/> | Are medicines and cleaning agents locked away? |
| <input type="checkbox"/> | <input type="checkbox"/> | Are emergency exits clear? |
| <input type="checkbox"/> | <input type="checkbox"/> | Are kitchen and bathrooms sanitary? |
| <input type="checkbox"/> | <input type="checkbox"/> | Are there indoor and outdoor play areas? |
| <input type="checkbox"/> | <input type="checkbox"/> | Are play areas clean and uncluttered? |

Indoor Play Area

- | | | |
|--------------------------|--------------------------|---|
| <input type="checkbox"/> | <input type="checkbox"/> | Are toys safe and appropriate? |
| <input type="checkbox"/> | <input type="checkbox"/> | Is there adequate space for children to play? |
| <input type="checkbox"/> | <input type="checkbox"/> | Is there a variety of toys and materials available? |
| <input type="checkbox"/> | <input type="checkbox"/> | Can children be seen easily? |
| <input type="checkbox"/> | <input type="checkbox"/> | Is there adequate lighting, windows, and ventilation? |
| <input type="checkbox"/> | <input type="checkbox"/> | Is there space for personal belongings? |
| <input type="checkbox"/> | <input type="checkbox"/> | Is there room for both active and quiet play? |

Outdoor Play Area

- | | | |
|--------------------------|--------------------------|---|
| <input type="checkbox"/> | <input type="checkbox"/> | Is it enclosed and secure? |
| <input type="checkbox"/> | <input type="checkbox"/> | Is it free of rocks and other safety hazards? |
| <input type="checkbox"/> | <input type="checkbox"/> | Are climbers, swings, and slides safe and supervised? |
| <input type="checkbox"/> | <input type="checkbox"/> | Are there soft surfaces under outdoor equipment? |
| <input type="checkbox"/> | <input type="checkbox"/> | Can children be seen easily? |
| <input type="checkbox"/> | <input type="checkbox"/> | Are there uncluttered areas so children can run? |
| <input type="checkbox"/> | <input type="checkbox"/> | Is there space for quiet and active play? |

Nap Area

- Are there individual cots and cribs?
- Are cots and cribs clean and in good order?
- Are they in a quiet location but where they can be observed?
- Is an evacuation plan clearly posted?

Care Providers

- Do the children seem happy around the providers?
- Are the providers positive and open?
- Do the providers invite you to drop in?
- Do the providers seem organized?
- Do the providers seem genuinely to like children?
- Do the providers work as a team?

Program and Administrative Structure

- Is there a clear daily schedule?
- Are activities varied and age-appropriate?
- Are nutritious meals and snacks served?
- Is there a policy on discipline?
- Is there a philosophy about children?
- Is there an active board of directors with parent representatives?

Step 3: Talk with Center Directors

The discussion with the director is your chance to follow up on some of the checklist items and get more information on policies and procedures. The director is responsible for meeting state and local regulations, hiring and firing staff, recruiting participating families, creating and balancing the budget, and ensuring the overall quality of the program. This person should be able to answer any questions that came up while you were observing caregivers and provide information about policies and procedures that govern the center and participating families. If she is unable to do so, you should view this as a weakness in the program.

It is important to be organized when you first meet with the director so that you come across as knowledgeable and concerned for your child's welfare. The questions listed below should help you with that process.

Interview of Director

What year did the center open for business? _____

Is your license up to date? When was the last licensing visit? _____

How long have your teacher caregivers been with you? How many have left in the past six months? _____

What is the calendar for the center (holidays, vacation, etc.)? _____

What is your policy regarding sick children? _____

How many children would be in my child's group? How many adults are with that group? _____

What is the education and training background of the person who would care for my child? _____

What about first aid training in case of illness or accident? _____

Do you have specific policies regarding (pick those relevant for your child):

Pacifiers and personal security objects (blankets, etc.) _____

Bottles _____

Toilet training _____

Discipline _____

Bringing toys to the center _____

What is the fee for a child the age of my child? _____

What is the payment schedule? _____

Are parents expected to pay any other expenses? _____

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Number 3

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Visiting and Interviewing Family Child Care Providers

Eva Cochran, Mon Cochran, and Nancy Torp

Family child care is care provided in someone else's home for a small number of children, usually of various ages. This type of care offers several possible benefits to children and their parents. Children are usually cared for in small groups, making it easier to meet their individual needs. The setting can be warm, intimate, and informal, like part of the extended family. This makes it particularly attractive for infants and toddlers, who need to be held and helped on their own personal schedules. Because the groups are small, children who are very susceptible to colds and other illness may stay healthier in a family setting than in a center. Often child care homes serve children of various ages, including school-aged kids before and after school, which adds to the family-like experience. Family-based providers may have more flexible schedules than child care centers, making it easier to arrange care outside the typical 7:30 A.M. to 5:30 P.M. time frame. Finally, family child care is less expensive than center care in many parts of the country, although you may want to pay extra so as to help your caregiver provide the highest level of care possible.

Family child care also has disadvantages. Most important, states and localities have only very basic rules governing who can look after children at home and how that care is provided. (Several states have no regulations at all.) What rules exist are not enforced well and are ignored by many home care providers. Often you may be the only judge of the health and safety of a provider's home and how much she knows about looking after children. In most cases the family child care provider works alone. If she gets sick, you'll need a backup arrangement. If she goes out of business, you have to scramble to find someone else. And many of the people who look after children in their own homes have no education or training in child development or child care. This isn't necessarily bad, but in general, trained providers are better at what they do than caregivers without those educational experiences.

Group Family Child Care

Group family child care is provided in someone else's home by two or more adults, one of whom lives in the home. Some states have a special licensing category for group family child care arrangements, while others simply consider them a type of family child care.

The number of children in a group family child care setting is larger than in regular family child care—often including as many as twelve children. But because there are at least two caregivers, the ratio of children to adults should be about the same, one adult for every six children.

Group family child care homes often function as mini-child care centers, with one or more rooms set aside for child care and environments designed specifically to meet the needs of preschool children (individual storage cubbies, child-sized tables and chairs, designated activity areas). They are usually run by adults who have specialized training in early childhood education and a strong professional orientation. Frequently these providers will have a well-thought-out educational philosophy, which is clearly expressed in writing and reflected in the way they work with children. Often the owner of the home functions as the head teacher of the child care program, with a second adult hired as an assistant.

The licensed group family child care home is a rather new addition to the American child care scene. This alternative has many good things to offer families. If well organized, it has many of the advantages of regular family child care without the disadvantages. The group is a manageable size, and the adult-to-child ratio is good. The family-like environment is easy to maintain, and mixed age groupings (infancy to school age) are possible. Overhead costs are likely to be lower than those of a center, so fees will be a bit lower. But children are not cared for by a lone provider so there is less need to make backup arrangements when a caregiver is sick. The program is almost certain to be licensed and the caregivers to have received some training.

Visiting and Interviewing Family Child Care Providers

It is a good idea to begin comparing family child care programs well in advance of when your child will need care. Give yourself plenty of lead time—at least three months, more if you are looking for infant care. The good family child care programs are popular, so you need to reserve space well in advance.

Five steps are involved in selecting a family care provider:

Step 1: Contact providers by telephone and check references.

Step 2: Visit selected homes.

Step 3: Interview providers.

Step 4: Make a choice.

Step 5: Get it in writing.

Step 1: Contact Providers by Telephone and Check References

There may be a large number of family-based providers in your community. If you are working through a resource and referral agency, the referral specialist should have some idea of which providers have openings for a child the age of yours. Try to get as many names as possible from the referral agency, through newspaper ads, and via your own personal network. Once you have those names and telephone numbers, you can do some telephone screening.

It is important to remember that you are calling someone at her place of work and that she is responsible for as many as five or six children. Always ask whether it is a good time for her to talk or whether it would be better if you called back at another time. (Use the form on page 3.)

Each question for the reference has a very specific purpose. The “how long” question will tell you how much experience the reference had with the provider. The “how old” question will tell you whether the provider worked with children your child’s age. Answers to “What did you like?” and “What were you not happy with?” should give you some feel for strengths and weaknesses. But remember that these comments are shaped by the background and previous experience of the reference person, who you probably don’t know. You should also assume that the provider gave you the names of parents likely to have the most positive feelings about her abilities as a caregiver.

Child care always has its difficult moments—both for parents and for providers—so you need to feel that you can raise challenging issues with the caregiver. Do you get a feeling that this will be easy to do? Is she flexible enough to adjust her ways to meet the particular needs of your child?

The words to describe how the provider is with children

and the activities she does with them should give you a feel for whether her approach to children matches yours and whether your child will feel both secure and stimulated (happy) in her care.

Sometimes caregivers who look after other children along with their own favor their own kids or have a hard time handling feelings of jealousy in their own children. It is important to know whether these problems will be issues for this provider.

Use your own instincts as you listen to the reference talk about her or his experiences with the provider. Try to read between the lines of what you are hearing. Is this person excited about and thankful for the experience with the provider or does she sound unenthusiastic? Is the person volunteering positive examples or giving you only the information you ask for and no more? Does the person sound guarded or protective? What is your own gut reaction to what this person is saying?

Step 2: Visit Selected Homes

It is best to make the first visit to your “finalist” homes without your child or children. As you can see from the checklist, there is much to look for and ask about, so you will have enough to do without also needing to be concerned about your own child. A get-acquainted visit to see how a potential caregiver and child respond to each other will be important once you have found a home that seems like a real possibility.

Visit at least two homes, even if you are lucky enough to find someone you like on the first try. You learn a lot, for better or for worse, by being able to make comparisons. Remember, part of this process is to educate yourself. Each visit to an additional home will expand your knowledge and sharpen your own definition of what you like and dislike in family child care.

Try to visit homes during a time when children are coming or going so that you can see how the child care provider interacts with parents as well as children. See if you can arrange to visit for at least 90 minutes; say from 8:00 until 9:30 in the morning or 4:00 to 5:30 in the afternoon.

You will want to interview the provider about what you see and don’t see during your visit. That may be difficult if she is very busy working with the children. When you set up the visit, ask whether there will be a chance for discussion. If not, arrange to call in the evening following your visit to ask follow-up questions.

Begin by confirming the information that you learned through your telephone interview—whether the home is licensed or certified, if there is space for your child during the hours you need care, and whether the costs will be what you expected.

Concern for safety requires that you poke around in the house and think about what could go wrong. You may feel somewhat guilty at having to be so nosy, but remember that the point is the safety of your child. Also keep the team concept in mind—if something needs fixing or replacing, maybe you can help out.

Telephone Contact Form for Family Child Care

Name of provider _____ Telephone _____

Address _____

Is space available for a child the age of mine when I need it? yes _____ no _____

Number and ages of children cared for now _____

Number of children enrolled full-time _____

Is provider licensed or certified? yes _____ no _____

Working toward a license? _____

How many years has she been providing care? _____

Fee (hourly, daily, weekly) _____

Names of two references (and phone numbers if possible)

Reference and background checks are critical. You want to talk with parents who have actually used the provider—not character references from people who haven't used her as a caregiver.

Questions to Ask References

Provider's name: _____ Date: _____

Name of reference: _____

Address: _____ Phone: _____

How long have you had (did you have) your child with [provider]? _____

How old was your child when she or he started in this care? _____

What did you like about the care provided? _____

What were you not happy with about this care? _____

How easy is [provider] to approach about problems? _____

How flexible is the personality of [provider]? _____

What words would you use to describe how [provider] is with children? _____

Does [provider] organize activities for children? Please describe some of those activities. _____

Is [provider] also looking after her own children? How does that work out? _____

Would you choose [provider] again, knowing what you do now? _____

Remember to spend time outside walking around the house and examining any outdoor play area. Is it safe? Are there things for a child the age of yours to do? If the provider uses the facilities of a nearby park, can the children get there safely? How safe is the playground?

How many children are in the home, and how old are they? Here are the minimum standards suggested by the National Association for Family Day Care.

- A home with one provider should contain no more than six children, including the provider's own children. No more than two of these children should be under age two.
- A group home, with two or more adult providers, should have no more than twelve children, including those of the providers. No more than four of these children should be under age two.
- A family child care provider should be at least eighteen years old.
- This provider must have at least basic training in first aid, safety, and child development.

To learn what the caregiver is like and how she behaves with children requires that you take time to sit quietly and observe her in action. Try to imagine your child in this situation. Will this person respond quickly and positively to your child's needs? Do you sense that she has a genuine love for children?

Are there enough activities and playthings to keep your child active and involved? Does the home feel child-centered or adult-centered? Are things organized, or does it seem a bit haphazard and out of control? The provider should have routines and planned activities for the children, and these routines and plans should be visible. A good follow-up question for the provider is why she organizes things the way she does.

Notice how the provider receives parents and children when they arrive in the morning and leave at the end of the day. Do the adults seem to like one another as friends or friendly neighbors would? Does the provider ask how the child slept last night and is feeling this morning? At pickup time does she share information with parents about how the day has gone for their children? Do you get the feeling that the provider and parents are really working together on behalf of the child, or are they "ships passing in the night"?

What You Should See

Caregivers who

- help young children find enjoyable activities.
- talk and play directly with the children.
- respond right away if a child is in difficulty or has a question.
- manage disputes between children fairly and calmly.

A schedule that includes

- active play, such as dancing, building with big blocks, and playing outdoors.
- quiet play, such as looking at books, drawing, and playing with small toys.
- a quiet period, with nap or rest depending on the age of the children.
- snacks and meals.

What You Shouldn't See

- Children left unsupervised, even for a minute.
- Children running around for no reason.
- Children sitting quietly with nothing to do.
- Children hurting each other, without an adult intervening.
- Toys that children can't reach, or that are unsafe, or that are not appropriate for the age of the children.
- Candy, soda, or other sweets as snacks unless it is a special occasion.
- Food that infants and toddlers can choke on such as grapes, peanuts, and popcorn.
- Any physical discipline.
- Children isolated as punishment.
- Any invasion of children's physical privacy.
- Any use of words to shame or embarrass a child or any excessive shouting.

By physical discipline we mean yanking children by their arms and pushing them around as well as hitting or shaking them. Even if you see a child do something that you would spank your own child for doing, no one else should be spanking your child. Child care providers must know and use other ways of correcting behavior. If they do not have those skills, don't leave your child in their care.

Isolating a child in another room, or in a chair facing the wall, or standing in a corner is not a good idea. A child who is being disruptive or hurting another child might need to be taken out of the group and redirected into another activity. If the child is very upset and unable to control herself, the caregiver may need to stay with her and even hold her until she calms down enough to rejoin the group.

Physical privacy is an issue because of concerns about inappropriate sexual contact. Young children need and enjoy physical contact with adults. But the child should seek out the contact or show a need for contact that is appropriate. Caregivers should not continue to hug or kiss a child who shows discomfort or is trying to get away from them.

Family Child Care Checklist

Name of provider _____

Address _____

Date _____

Yes No Basic Information

- Is the program licensed?
- Are the hours compatible with yours?
- Is the weekly rate affordable?

Health and Safety

- Is the home secure?
- Is the home well maintained?
- Are there working smoke detectors and fire extinguishers?
- Are electrical outlets covered?
- Are there safe windows and gated stairs?
- Are medicines and cleaning agents locked away?
- Are emergency exits clear?
- Are the kitchen and bathroom sanitary?
- Is the play area clean and uncluttered?

Indoor Play Area

- Are toys safe and appropriate?
- Is there adequate space for children to play?
- Is there a variety of toys and materials available?
- Can children be seen easily?
- Are lighting, windows, and ventilation adequate?
- Are bathrooms accessible?
- Is there space for personal belongings?

Outdoor Play Area

- Is it enclosed and secure?
- Are climbers, swings, and slides safe and supervised?
- Can children be seen easily?
- Is it uncluttered so children can run?

Nap Area

- Are there individual cots and cribs?
- Are cots and cribs clean and in good order?
- Are they in a quiet location that can be observed?

Care Providers

- Do the children seem happy around the provider?
- Is the provider positive and open?
- Is the provider willing to talk to you?
- Does the provider invite you to drop in?
- Does the provider seem organized?
- Does the provider seem genuinely to like children?

If Working with Infants and Toddlers

- Does the provider respond quickly to signs of unhappiness or distress?
- Does the provider hold infants and toddlers often and in a caring way?
- Are babies who are too young to hold their bottles fed in the arms of the provider?
- Does the provider talk directly to the infants and toddlers, responding to their sounds and vocalizations?
- Does the provider set limits gently and consistently?
- Does the provider allow children to explore and give help when they need it?
- Are babies allowed to nap when they are tired?
- Does the provider wash her hands after every diaper change and before feedings?

Program

- Is there a clear daily schedule?
- Are activities varied and age-appropriate?
- Does the provider serve nutritious meals and snacks?
- Is there a program policy on discipline?

Step 3: Interview Providers

This interview should come after you have had a good chance to examine the home and observe the provider in action. Don't ask a lot of questions while the caregiver is trying to work with the children; she will be too busy to give you the details you would like. Catch her after the children have left at the end of the day or make an appointment to call her in the evening.

Write out your questions in advance. Work from your checklist and any notes you have written in the margins. Feel free to ask why she did certain things. Give her lots of chances to talk about children and how she feels about them. Here is a sample list of questions to ask the provider. Add others that occur to you.

Questions to Ask a Child Care Provider

What is a typical day like at your child care home? _____

What activities are best for a child the age of mine? _____

How often do you take the children outside? _____

What happens during outside time? _____

How do you handle mealtimes? _____

What if a child won't eat what you offer? _____

How do you handle nap times? _____

Do all children have to sleep? How long? _____

What happens when a child refuses to do what you ask? _____

(If you have an infant or toddler) How do you feel about pacifiers? _____

How do you feel about security blankets and favorite stuffed animals? _____

How do you meet the various needs of children of different ages? _____

Do you expect the older children to help with the younger ones? _____

What are your policies regarding TV watching? _____

(If the provider has her own children at home) How do your own children feel about other children who want your time and attention? _____

If they get jealous or upset, how do you handle those situations? _____

Do they have to share their own toys, or do you have day care toys? _____

Is the provider interested in your child's likes, dislikes, habits, needs, personality? _____

Do they matter to her? _____

Does she want to learn from you how you manage them or simply have her own set way of handling things? _____

The provider should be able to give you a sense of a daily routine. But she should also point out that what happens depends in part on the needs and desires of the children, especially the infants and toddlers.

When asked what activities are best for your child, the caregiver ought to talk about stages of development. She should provide infants with lots of chances for face-to-face "talking" and opportunities to touch and handle different objects. Holding, rocking, and bouncing are also important—it is impossible to "spoil" a baby with too much holding and carrying. Older infants need opportunities to scoot and crawl with supervision, pull up to a standing position, and practice their first steps. Toddlers need chances to practice walking and have many blocks and other small (but not small enough to swallow) objects to put into and dump out of cups, baskets, and other containers. The back and forth of vocalizing and talking is very important for language development. The child will want to take over control of feeding and drinking during

this stage. Will the provider allow this to happen despite the mess that results? Children three and older need more organized activities like art, storybook reading, and music and free time with dolls, dress-up clothing, puzzles, and building materials. School-aged children may need a quiet place to do homework and lots of opportunity for outside exercise. A good provider will understand these developmental needs and organize activities to meet them.

Answers to the question about how the provider deals with a child who refuses to do what she asks should give you a feel for how this person thinks about guidance and discipline. The provider should be able to handle these situations without using physical discipline (slapping, shaking, spanking), verbal aggression ("You're a bad boy!"), or punishment through isolation. Your child may need a chance to cool down but should always be free to rejoin the group when he or she feels ready.

As the caregiver answers these questions she should also be

Parent-Provider Child Care Contract

I. The following contract is between

1. Mother/legal guardian _____

Home phone _____ Work phone _____

Home address _____

Mailing address if different _____

Employer/school name and address _____

And

2. Father/legal guardian _____

Home phone _____ Work phone _____

Home address _____

Mailing address if different _____

Employer/school name and address _____

3. Child care provider _____

Phone _____

Address _____

For the care of

4. Child's name and birth date _____

Child's name and birth date _____

Child's name and birth date _____

Child's name and birth date _____

5. Start date of this contract _____

End date of this contract (may be renewed at this time if all parties agree) _____

II. Standard Rates and Payment Policies

1. A deposit of \$ _____ is **required**. It will be applied to the last week's payment or to the termination notice period if proper notice is given. (See termination procedure below.)

2. The pay will be \$3 per hour or \$ _____ per day or \$ _____ per week. Child care will be provided
Mon. ___ Tues. ___ Wed. ___ Thur. ___ Fri. ___ Sat. ___ Sun. ___ Hours: _____ (circle appropriate days)

3. Payment is due weekly ___ biweekly ___ other ___ (day of week)

4. The provider will provide Breakfast ___ Morning snack ___ Lunch ___ Afternoon snack ___ Dinner ___ (check all that apply)

The provider is informal / registered with state / licensed with state (circle one)

Provider will notify parent/guardian in writing if status changes. If registered or licensed, provider will comply with all day care regulations and will make a copy of the regulations available to the parent/guardian upon request.

5. The parent/guardian will provide Formula ___ Infant food ___ Diapers (type ___) and Wipes ___ Change of clothes ___ Other ___ or will pay an additional weekly fee of \$ _____ to cover.

Other special arrangements: _____

Parent/guardian must supply a current medical form, completed by the child's doctor and updated annually.

III. Rates for Holidays, Absences, Vacations, Overtime

1. Care will not be provided, but payment is due, on the following holidays when they occur on a day the child(ren) is/are regularly scheduled for care: _____

The provider will be notified by _____ (time) if the child(ren) will be absent.
Policy for payment for absences is _____

2. Fees and policies for provider's vacation: _____

3. Fees and policies for parent/guardian's vacation: _____

4. If the provider is unable to provide care because of illness or emergency, the policy is: _____

5. If the parent/guardian drops off the child earlier or picks up later than the times specified, the following overtime rate will be charged: \$ _____ per _____ or portion thereof.

IV. Damages

The policy on damage caused by the child(ren) while in the provider's care unless caused by the negligence of the provider is: _____

This does not apply to normal wear and tear on toys or furniture, only to damage.

Termination procedure

This contract may be terminated by either parent/guardian or provider by giving _____ weeks' written notice. The provider may terminate the contract without notice if the parent/guardian is more than _____ week(s) late with scheduled payments. Parent/guardian may terminate the contract without notice if the provider does not comply with day care regulations. Changes to the contract, desired by either provider or parent/guardian, must be made in writing and acknowledged in writing by the other parties at least two weeks before the desired change takes effect.

V. Signatures

By signing this contract, all parties agree to all of the above terms and policies, including financial responsibility for care provided. The provider is responsible for giving/sending all signers a copy of the signed contract.

Provider's signature _____ Date _____

Mother/legal guardian's signature _____ Date _____

Father/legal guardian's signature _____ Date _____

Cosigner's signature _____ Date _____

(required if parent/legal guardian is under 18 years old. Cosigner must be 18 or older and by signing assumes financial responsibility in case the parent fails to pay for care provided)

Both of you should also have copies of a form containing the names and telephone numbers of the people authorized to pick up your child at the provider's home, who to contact in case of emergency, the name and number of the child's pediatrician, and any pertinent health information about the child. You also need to sign a form giving your consent in case your child needs emergency medical treatment. Your provider may already have a form for you to fill out.

asking what you think about the same situations and how you handle them. The goal is to have as much consistency between you and the provider as possible. The provider can't help to create that consistency if she doesn't know or care about how you organize your child's life at home.

TV should not be used as a baby-sitter or to entertain the provider when she should be engaged in activities with the children. The caregiver should be able to tell you which programs the children watch (if any) and why these shows help the children's development. We feel strongly that children should watch as little as TV as possible and no more than thirty minutes at a time. A longer video might be used as an occasional treat for an older child on a rainy day.

If the provider takes care of her own children as well as yours, she needs to be extra sensitive to the conflicts that might result. Her children deserve to have their own private space and private toys that the child care children cannot touch. These toys should be put away during the time that the child care children are present unless the provider's child wants to share them. Providers who show an awareness of this issue in the interview by discussing how they handle situations involving jealousy and competition are usually able to manage those conflicts when they occur.

Once you have found a home that you like, you should make arrangements to visit again, this time with your child. If possible, pick a different time of day so you can observe more of the daily routine. Watch closely as the provider approaches your child for the first time. Does she force herself on the child or take time to sense the child's comfort level? Does she get down to the child's level and engage in respectful dialogue, or does she talk to you as if the child isn't in the room? Does she accept and validate the nonverbal signals and verbal messages your child is sending, or does she ignore these signals? How does your child react to the provider, to the other children, and to any other adults in the home?

One further precaution you should take is to make sure the backgrounds of providers you are seriously considering have been checked for any criminal records or confirmed reports of child maltreatment. If the provider is licensed, certified, or registered, this may (or may not) have been done as part of that process. The child care referral counselor at your local or state child care resource and referral agency can tell you whether it has been done. If no background check has been conducted, contact your local law enforcement agency (criminal background) and social services agency (child maltreatment) for advice on how to obtain this information.

Step 4: Make a Choice

If you have found several family child care providers who meet the general requirements outlined here, you should feel pleased with yourself. When choosing among them, begin by making a list to compare them on all the criteria included on the checklist and in the interview. If one provider is clearly better than another in a category, give that person a +. Add up the pluses and see who comes out ahead.

Then let your feelings and intuition take over. Which caregiver feels best to you? Which home is it easiest to imagine your child in while you are away at work or in school? Remember that you will need to feel comfortable sharing concerns with this person and working through disagreements and misunderstandings when they occur. Do you sense that this will be easier with one of these providers than with the other? Keep in mind that this decision is not carved in stone—you can try out the arrangement for a month and then take an honest look at how it is working out. But the right decision now will prevent later discomfort and unhappiness. Both your objective assessment and your feelings should influence your final decision.

Step 5: Get It in Writing

Once you have accepted a place in a family child care home, make sure that you complete a written agreement that spells out both your expectations and those of the provider. The days and hours when care will be provided, the payment plan, illness policies, food arrangements, and notification in case you or she wish to end the agreement should all be described in this contract. Most experienced providers will have an agreement form available for use. If the provider you have chosen doesn't have such a form, make several copies of the form included (one for each of you) and fill it out together with your new caregiver.

Nobody's Perfect

If you have found a family child care provider who is trustworthy, knows a lot about children, and accepts your feelings about how best to care for your child, don't worry too much about the little things. Susan Dynerman, author of *Are Our Kids All Right: Answers to the Tough Questions about Child Care Today*, put it this way: "Say you find a warm, hearty soul who loves children, comes highly recommended, and has three or four kids in her care who are just the right age mix for your own. She gives over her kitchen to mixing dough and finger painting. She has a well-stocked toy shelf and a sprawling backyard full of climbing equipment and swings, and she spends countless hours reading, playing games, and engaging and stimulating her kids. But she gives them lollipops every day after lunch (and you don't like sweets), or they watch a one-hour Barney video every day (and you don't like TV at all), or her grammar is not that great (and you are an English teacher), or there are no riding toys (and Janie loves riding toys). You can't have everything."

Choosing High-Quality Child Care

Number 4

A Cornell Cooperative Extension Publication

Visiting and Interviewing School-Age Child Care Providers

Eva Cochran, Mon Cochran, and Nancy Torp

Child care for school-aged children is referred to in many different ways: as after school care, before and after school care, care for latchkey kids, after school clubs or sports programs, and summer camps. We have chosen to call these programs “school-age child care,” known in the child care profession as SACC. Although our emphasis will be on SACC programs for children in kindergarten through third grade (ages five through eight), we will also consider the needs of older children. After giving general information about legal requirements, staff qualifications, and parent involvement, we provide some ideas and guidelines tailored more specifically to school-aged child care settings.

Legal Requirements

Most SACC programs located in or run by child care centers and family care homes are regulated by the state in which they are located. The minimal requirements established by the state are designed only to ensure the safety of the children. They specify adult-to-child ratios and group sizes, which are generally 1:10 for four- to ten-year-old children, with a maximum group size of twenty, and 1:15 for ten- to fourteen-year-old children, with a maximum group size of thirty.

Regulations also ensure safety against fire and promote health standards, the appropriate education and training of staff and director, and adequate space. For instance, most states require thirty-five square feet of space per child and one toilet and washbasin per twenty children.

Independent school-age child care programs and residential and summer camps, if they are regulated at all, are often regulated by different organizations or agencies from those that regulate child care centers and family child care programs. Check with your local child care resource and referral agency to learn whether the program you are considering is required to be licensed. If it is, ask the program director to show you the license and ascertain that it is up to date. Remember that a license tells you only that the organization met the mini-

mum requirements on the books at the time it was issued. You must check out the program yourself to make sure not only that it exceeds minimum requirements but also that it addresses the particular personality, interests, and needs of your child.

Staff Qualifications and Practices

Qualifications for staff or SACC programs and camps vary widely. In states where programs are licensed, staff must usually be at least eighteen years old or high school graduates. Some states check applicants through the state register of child abuse and maltreatment and require a minimum of twelve hours of in-service training. The licensing rules frequently state that smaller programs—those with fewer than forty-five children—must have at least one person with an associate degree in a child-related area or two years of college with a minimum of twelve credits in child-related courses or two years of experience working directly with children. Programs with more than forty-five children must have a lead person with previous administrative experience. To head a group of twenty to thirty children, a SACC teacher needs only a high school degree and one year of experience or has to be older than eighteen and have a year of experience in a child care-related area. An assistant teacher generally has to be only sixteen years old, have some experience, and be in good health.

These minimal requirements are not enough to ensure high-quality care for your child. It is important that adults working with school-age children have both experience and education or training related to this age group. Training in educational methods, recreation, psychology, and social work is helpful. Staff should be familiar with the developmental stages of five- to twelve-year-olds, have good skills at conflict resolution, and be able to apply problem-solving techniques appropriate to this age group. They should be relaxed with school-age children and enjoy interacting with and listening to them. They must be comfortable talking about hurt feel-

ings and broken friendships and be able to guide children through the difficult task of developing lasting relationships with peers and adults. Staff should involve the children in the planning and operation of a program—especially for nine- to twelve-year-olds—but also allow them time just to hang out without having to be engaged in meaningful activities every minute of the day. The program should include a planned approach to staffing, and each new staff member should be given written policies describing work expectations. Ask to see these guidelines for they can tell you a good deal about how the program is organized.

The organization of the environment contributes greatly to how the children function in a program. Learning centers work well for most ages. Field trips and guests should also be on the agenda. Outdoor space should reflect the activity levels of older children. Ideally, it should include large open areas for soccer, baseball, and other games, plus areas for more intimate play, such as building a tree house, and undeveloped land for exploration and discovery. The nature of an environment communicates the appropriate behavior to children—open spaces tempt them to run, intimate spaces inspire quiet play, a stage might stimulate production of a play, and unusual and interesting materials encourage exploration. Staff should have a variety of developmentally appropriate activities planned for the students when they arrive from school each day, balancing active and restful projects.

Many group SACC programs borrow space in a cafeteria or gym. A major challenge for staff is how to make this space attractive and interesting before the children arrive. The better the relationship between the site and the SACC program, the easier it is for staff to rearrange the space to their own liking.

Like all child care arrangements, SACC programs and summer camps exhibit varying attitudes toward parent involvement. Some programs welcome parents, while others may be less enthusiastic about their interest or even discourage it. Your ability to have regular daily contact with the staff of the program or camp might depend on the nature of the transportation to and from the setting you choose for your child. If she or he goes to the program directly from school and returns home in a carpool that you drive only every third day, face-to-face opportunities for discussion with the staff will be rare.

Despite these potential obstacles, it is important to think of this care arrangement as an ongoing partnership. Every adult with whom your child comes into regular contact as part of the program should have been introduced to you through information sent home. Because you are the expert on the characteristics, interests, and needs of your child, program staff should provide you with ways to share this vital information with them. At the start of the program, you should receive a handbook outlining the ways you can help your child succeed and opportunities for you to become involved. Information about the program's activities may reach you through a newsletter or be posted on a bulletin board you can read when you pick up your child at the end of the day.

There should also be opportunities for conferences and parent education workshops. Most programs can benefit from periodic work parties made up of parents, children, and staff. Perhaps you can provide leadership in organizing community-building events if staff are not already doing so. If you have a specific interest or talent that might appeal to the children in the program, try to come in to share this resource with them and their caregivers.

Home Alone

Despite the tremendous expansion of school-age child care options during the past ten years, about 15 percent of all five- to twelve-year-old U.S. children are left alone at home, to fend for themselves, every afternoon after school lets out. Some people call this self-care; others refer to it as the latch-key phenomenon.

Experts agree that children under the age of twelve should not be left alone as a matter of routine. Although children develop at different rates and some eleven- and twelve-year-olds probably are able to look after themselves for short periods, most children this age and younger cannot manage crises. Children younger than twelve are unable to evaluate all possible alternative courses of action to take in an emergency and select the one most appropriate for solving the problem. What might seem like a minor occurrence to adults can become a major catastrophe for a young child home alone. The howling wind, a clap of thunder, or the pounding rain that accompanies a weather change can be very frightening to a child alone. The telephone caller who hangs up without speaking or the stranger ringing the doorbell can severely challenge the self-confidence of a child who has no one to turn to for assurance. Children often worry excessively over seemingly minor accidents such as spilling milk on the couch, breaking a glass, or burning food while trying to fix a snack.

Don't leave your under-twelve child at home alone. If you are thinking of having your teenager provide after-school care for your younger children, wait until the youngest is eleven or twelve. This is a lot to ask, especially in a family with limited resources whose children claim they can look after themselves. But think of the worst-case scenario. Are your children mature enough to anticipate and avoid dangerous situations or respond to them sensibly should they occur?

If your child must be left at home alone, think of the arrangement as a job that requires the child to be formally prepared and trained. Think of everything that happens daily in your home and try to anticipate the unexpected. What should he do if the electricity goes off? What if someone rings the doorbell? What if someone gets hurt? Suppose the cat runs out the door and won't come back? Discuss all these possibilities with your child and establish clear guidelines for handling them. Write out the guidelines and post them on your refrigerator. During the last couple of weeks before school starts, describe such situations to your child and ask how she or he would handle them.

Another important support for the child who is home alone after school is to have a well-established routine for how to use the time until you return from work. Try to have him perform simple chores. If your employer allows it, set a regular time for telephone contact with your child. Maybe there is an adult relative or friend he can call as well. Also try to arrange for a "safe house" where he can check in before or after school if necessary. Perhaps a neighbor is at home during the day or you have a friend who doesn't live too far away. Some communities have established "phone friend" telephone help lines for children who are home alone, either as a community service or as a service available for paid subscribers. Children who call this number can speak with an adult trained as a counselor about any worries they have or simply to hear a friendly, reassuring voice when they have been by themselves for several hours and feel lonely or scared.

Never leave a young child at home alone. If you can arrange nothing else, try to find a college student or a retired person who is willing to provide regular help for a modest fee. Perhaps a relative can come to your home for a couple of hours a day for a small amount of money. Some family child care providers offer their homes as safe houses for children who are old enough that they don't need constant supervision. To explore these and other options further, check with your local child care resource and referral agency. Other places to seek information and ideas are a school newsletter, neighborhood newsletters, and bulletin boards at local libraries and food markets. The parent-teacher organization at your child's school might also have useful suggestions.

Ultimately, the success of an after-school program depends on the particular characteristics of your child and your family. Here are some questions to help you think about your child's strengths and needs:

How would you describe your child's temperament?

- What are his or her strengths?
- What activities does your child enjoy most?
- What are the low points in the day and the year for your child? Why do these occur?
- Was anything in the last year a negative or painful experience for your child? What can you learn from that experience?
- In what area do you think your child needs the most help? Can an after-school program be helpful in that area?
- Has your child become involved in something because of a friend? Has that been a good experience?

Choosing a School-Age Child Care Program or Camp

Finding the right school-age child care program or summer camp involves four steps:

Step 1: Contact programs by telephone.

Step 2: Visit programs that meet your basic requirements.

Step 3: Talk with program directors.

Step 4: Make a choice.

Step 1: Contact Programs by Telephone

You will need to gather information at least a year before your child needs this care so that you can see the programs in action before your child enrolls. Check with your local child care resource and referral agency for names of school-age child care programs in your area. Also, ask relatives, friends, and neighbors for ideas and possibilities. When you have a good sense of the alternatives, pick two or three that seem to meet your most basic requirements. Give each of them a call, using the questions provided on the SACC telephone survey form.

Step 2: Visit Programs That Meet Your Basic Requirements

Here are some key things to think about as you visit school-age child care programs and camps:

- How will the program match up with your child's personality, interests, and likes and dislikes?
- What is the program's philosophy? Is the emphasis on cooperative play, on primarily competitive games, or a balance of the two?
- Does the staff show respect for the children? How is such respect evidenced?
- What is the approach to discipline? Are the children allowed to help set the rules for individual and group behavior?
- What is the physical layout? Is it open and flexible? Is it designed to keep the children stimulated and occupied? Are there spaces for cuddling up with a good book and relaxing? Is there a place to do homework undisturbed? Is there space for running around and getting rid of extra energy?
- What is the food like? Are nutritious meals and snacks planned that are appropriate for children of this age group?
- Do the activities take into consideration the differing developmental levels of the children?
- Are the materials and equipment freely available to the children? Are they safe and of interest to children the age of your child?

SACC Telephone Survey Form

SACC program name _____ Date of call _____

Location _____

Name of director _____

Ages of children served _____ Hours of care provided _____

Days program does not operate _____

Is transportation provided from my child's school to the program? _____

Will there be an opening when we need care? _____ What are the fees? _____

Is the program licensed or registered? _____

Ages of children in my child's group? _____

Number of children per staff in my child's group? _____

Total number of children in my child's group? _____

Qualifications of program staff? _____

Briefly describe the program's philosophy. _____

May I have the names and phone numbers of two or three parents of children who have attended the program or are now using it? _____

When is a good time to visit? _____

If you are considering a day or residential camp for summer child care, use the same survey form to gather information.

- If your child has special needs, can the program accommodate them?

Make sure that you check out standard health and safety issues—cleanliness of bathrooms and kitchen, health policies, whether staff are trained in CPR and first aid, whether there are practice fire drills, and so forth. We provide a list of questions to ask when you visit the center.

When visiting a residential camp and interviewing the camp director, you will need to ask some additional questions. What is the camp's overall philosophy? What are the educational backgrounds of the director and the staff? How old are the counselors, and what special training in the care of school-age children have they received? What is the ratio of adults to children? Do they address special safety issues, such as having medical staff on call, life guards on duty at the waterfront, and nighttime supervision of the children? What vehicles are used for transportation, and what condition are they in? What happens during a typical day at camp?

Obtain the names of three families who used the program or camp during the previous year or summer. If at all possible,

include one or more families whose names you obtained on your own. Call them for references and use what they say to help shape the questions you ask when you visit and interview the program director. If possible, speak both to the parents and to the children who attended the program or camp. What did the parents and children like most about the program? What did they like least? Would they recommend the program to friends?

Step 3: Talk with Program Directors

If you are unable to visit the program or camp while it is in operation, you will have to rely heavily on what you can learn from the director. Remember that this person has a vested interest in convincing you to enroll your child (unless there is a long waiting list) and so will portray the program in the best possible light. Use the questions listed under Step 2. The director probably hired the staff who will work with your child so ask questions about their qualifications and experiences, whether their backgrounds have been checked to make sure they have not previously been involved in abusive situations,

and how they are supervised and evaluated. Ask about the program's approach to parent involvement and staff-parent communications. Balance what the director tells you with what you learn from families who have used the program or camp in the recent past.

Step 4: Make a Choice

When choosing an after-school child care program, practical matters such as location, transportation, and cost will influence your decision the most. But don't lose track of the interests and needs of your child! In the long run, convenience will not make up for a child who is miserable and whose unhappiness makes you miserable.

When choosing a summer camp, it is better to send your child to a day camp before trying a residential arrangement. When choosing a residential camp, remember that your child's happiness will depend at least as much on living arrangements and social activities as on educational, sports, and art activities. Be sure counselors understand the social dynamics of cabin life and are prepared to intervene if children are being singled out in any negative way. If your child can attend camp with a friend, that relationship can often provide emotional security in times of social stress and uncertainty.

When picking a program for your school-age child, the most important ingredient is the adults who will have responsibility for your child. Think back to the directors and staff you met or talked to. Which ones did you feel most comfortable with? Have they had some training so you can be sure they know what they are doing?

Another useful way to make a choice is to close your eyes and try to imagine your child in each setting you visited. Which one feels best? By now you have applied all available objective criteria in comparing programs and camps. Now trust your instincts.

Checklist for School-Age Child Care or Camp

Name of program _____

Address _____

Date _____

Yes No Basic Information

- Is the program licensed?
- Are its hours compatible with your work?
- Are the rates affordable?
- Is transportation available, safe, and convenient?

Health and Safety

- Is the facility secure?
- Is the facility well maintained?

- Are working smoke detectors and fire extinguishers present?
- Are electrical outlets covered?
- Are windows and stairs safe?
- Are medicines and cleaning agents locked away
- Are clear emergency exits present?
- Are the kitchen and bathroom sanitary?
- Is the play area clean and uncluttered?
- Is the staff trained in first aid and CPR?
- Are fire drills held regularly?

Outdoor Play Area

- Is it enclosed and secure?
- Is it free of hard ground surfaces and rocks?
- Are climbers, swings, and slides safe and supervised?
- Can children be seen easily?
- Is it uncluttered so children can run?
- Are there large open areas for ball games and other activities?
- Is there an undeveloped area for exploration and discovery?

Indoor Play Area

- Are toys and materials safe and appropriate?
- Is there adequate space for children to play?
- Is a variety of toys and materials available?
- Are activities progressive according to age?
- Can children be seen easily?
- Are lighting, windows, and ventilation adequate?
- Are bathrooms accessible?
- Is there space for personal belongings?
- Is an area designated for doing homework?

School-Age Program Staff

- Do the children seem happy around the staff?
- Are the staff members in good physical condition and able to keep up with the children?
- Are the staff members warm and affectionate?
- Are the staff members positive and open?
- Is the staff willing to talk to you?
- Does the staff invite you to drop in whenever you like?
- Does the staff seem organized?
- Do the staff members seem genuinely to like children?
- Do staff members avoid conflicts between children by listening and watching carefully, then stepping in early to prevent violence?
- Do staff members use praise and attention to encourage cooperation and helpfulness?

- Does the staff work well as a team?
- Have you checked the age and training of staff members?

Program and Administrative Structure

- Is there a clear daily schedule?
- Are activities varied and age-appropriate?
- Does the program offer a variety of field trips?
- Are nutritious meals and snacks offered?
- Is there a discipline policy?
- Are children allowed to help set rules for individual and group behavior?
- Is there a program philosophy about children?
- Does the program encourage active parent involvement?
- Does the program have a specific focus? If so, what is it?

Additional Questions for Camps

- Are life guards on duty at the waterfront?
- Is there adequate nighttime supervision of the children?
- Is transportation safe and reliable?

Eva Cochran is an instructor at Tompkins Cortland Community College in Dryden, New York, where she teaches courses in early childhood education and coordinates the college's Early Childhood Degree Program. Mon Cochran is a professor of human development at Cornell University. Nancy Torp is the regional human development specialist with Cornell Cooperative Extension.

Cornell Cooperative Extension

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Choosing High-Quality Child Care

Number 5

A Cornell Cooperative Extension Publication

Paying for Child Care

Eva Cochran, Mon Cochran, and Nancy Torp

Unless you are very wealthy or very fortunate, paying for child care will take a big slice out of your family budget. Parents pay 70 to 75 percent of child care costs in the United States. Public schools, in contrast, are financed by taxes paid by families and individuals without school-aged children as well as those with children currently enrolled in school.

It is possible to get back part of what you pay for child care or to have some of those costs covered by public funds. Take advantage of these ways to save some money so that you can buy the best possible care for your child.

The Age of Your Child

The younger your child, the more regular, minute-to-minute attention he or she needs from a caring adult. This is why licensing regulations require lower ratios of adults to children for infant care than for the care of four-year-olds. In New York State child care centers, each caregiver can look after up to seven four-year-olds but no more than four infants. Most of your child care fee goes to pay the salary of your caregiver. This means that only four families are paying the salary of the infant caregiver, while seven share the cost of the person looking after the four-year-olds. Infant care, then, costs almost twice that for preschoolers.

The Type of Care You Choose

If you need child care for one or two children, a nanny will cost the most, followed by an au pair arrangement, center care, and family child care. If there are three or more children in care, the center will be nearly as costly as the nanny or au pair, although it has some other advantages.

Family child care is a particularly good buy if your child is an infant or a toddler. A family child care provider will usually charge 25 to 33 percent less to look after your infant than you would pay at a child care center (if you can find one that

accepts infants). Family child care is cheaper because the provider is paying herself less than she would make working in a center, and the costs of maintaining and running her home are lower than those in a center.

In general, for-profit centers are more expensive than centers that are run on a nonprofit basis. This is not because for-profit centers pay their caregivers better. The most recent national comparison found that only 62 percent of the for-profit center budget went for wages, whereas that figure was 79 percent for nonprofit programs. The big cost for the profit-making programs is the building and grounds, which use up about 20 percent of the budget. Because many nonprofit centers have space donated to them at little or no cost by schools, churches, and other nonprofit organizations, this expense consumes a relatively small part of their overall budgets.

Where You Live

In general, everything costs more in the city than in rural areas. This means that centers must pay higher salaries and rents, family child care providers must charge more to cover higher costs, and your nanny will be more expensive (especially if she doesn't live with you and must pay rent). Cities, however, are also likely to provide more subsidized child care for families with lower incomes. If you are eligible for a subsidy and are able to obtain one (there are usually waiting lists), it may reduce your child care costs considerably.

The Cost of Quality

Does a higher fee always mean better quality child care? Not necessarily. The programs that charge the very lowest fees may also provide care of the lowest quality. But a moderately priced program may actually do a better job than the top-of-the-line model of caring for your child, depending on how the money is spent. That is why you must take time to compare programs

carefully. The quality of the caregivers working directly with your child should be your primary concern.

If you are choosing among centers, look beyond the fee and learn how many children each caregiver is responsible for and how much education and training the caregivers have. If the choice is between better paid and more qualified caregivers in a modest physical environment and less well paid and qualified caregivers in a beautiful setting, go for the more qualified caregivers. Spend your money on good people. Ten years from now your child will not remember much about the building the program was housed in but may recall with great fondness a special adult and friends made during those early years.

Better quality family child care costs a good bit more than low quality family child care, usually because these providers meet the legal regulations required by the state in which they operate. But high quality family child care homes are still a good buy compared with centers, especially if your child is an infant or a toddler. Of course, you are buying a different product, with less access to same-aged children, often less emphasis on cognitive development, and usually less backup in case the provider is ill. If your family child care provider is interested in more education in child development or child care training, offer to cover the cost of enrollment and increase your payment 5 to 10 percent when she has completed these studies (say from \$90 per week to \$95 per week). (Even if you can't afford to pay for her course, promise of a fee increase might prompt her to take the course anyway.) The added value in improved care and a stronger partnership will more than make up for the increased expense (assuming you can find the money somewhere else in your budget).

Child Care as a Percentage of Your Family Income

You should be able to buy good child care for 9 to 10 percent of your before-tax family income. Unfortunately, this is possible only if your income is above about \$50,000 a year. For instance, let's assume that you are paying \$400 per month for a preschool space in a child care center, which is usually enough for care of good quality. This amounts to \$4,800 per year. In the table below you can see that amount as a percentage of four different annual family incomes.

<i>Annual Income</i>	<i>Percentage to Child Care Costing \$4,800 per Year</i>
\$15,000	32
\$35,000	14
\$55,000	9
\$75,000	6

You can see that your family income has to be close to \$50,000 before a \$4,800 yearly child care payment takes less than 10 percent of your income. And this is with only one child in care! You can get some of that money back through a federal tax subsidy available to all families.

If your income is in the \$15,000 range, you can't possibly afford to pay \$4,800 a year for child care. Fortunately, you

can apply for a subsidy to cover all or some of these expenses. Don't hesitate to use a subsidy if your income makes you eligible.

If your family income is in the \$25,000 to \$35,000 range, or if you need care for more than one child and have income below \$50,000, good quality center care may cost more than you feel you can afford to pay. Don't assume that this is true. Check it out—you can find out about fees by making a couple of phone calls. Maybe there are centers in your area with sliding fee scales so that wealthier families pay more than the cost of care and families with lower incomes can enroll their children for less than the full cost. Also give real consideration to a family child care provider, especially if your child is less than three years old. By using 15 percent of a \$25,000 income, you would have \$3,750 to spend on child care, or a bit over \$70 a week. This is close to the average cost of family child care nationally and about \$8 a week less than the average cost of family child care for infants and toddlers. Quality is the key to whether you are spending your money wisely, so check out each provider carefully.

Ways to Reduce Your Expense

Most modern industrialized societies have public policies that help families with the cost of child care. These policies recognize that parents are much better workers if they can afford to place their children in child care arrangements of good quality. Studies in the United States have shown that parents with good child care arrangements are absent from work less often and are more productive while on the job than those whose child care is inadequate.

In this country we have two kinds of financial subsidies designed to reduce the overall cost of child care. Although in most cases they are not very generous compared with the support many European countries provide to their parents, they are better than nothing. Take advantage of these chances to save money! You deserve them, and they are part of your right as hardworking American parents.

Tax-Based Subsidies

The federal Child and Dependent Care Tax Credit allows you to subtract up to 30 percent of the first \$2,400 you pay for child care from your federal income tax. If you have child care costs for two or more children, your savings can be up to 30 percent of the first \$4,800 you pay for care. The percentage of those costs that you can actually deduct depends on your income—the lower your income, the more you can deduct. The table below shows how much you can deduct at five different income ranges. This example is based on a married couple filing jointly with both parents employed and one child in child care.

<i>Adjusted Gross Income</i>	<i>Child Care Credit</i>
\$10,000	\$720
\$20,000	\$600
\$30,000	\$480
\$40,000	\$480

As you can see, the tax savings is never more than \$720 with one child in care. The upper limit is \$1,440 for two or more children. If you owe less than those amounts in federal tax, your savings will be lower because the government won't pay you the difference in cash. Unfortunately, that is likely to be true in the \$10,000 example shown above because standard deductions for that family would add up to over \$9,000, leaving less than \$1,000 to be taxed and a tax of less than \$150. But suppose you will be paying \$4,800 in child care for one child. If you can deduct the full \$720, you can recover 15 percent of that total expense, or about \$60 a month. Every little bit helps!

For more detailed information about the Child and Dependent Care Tax Credit, call the local office of the Internal Revenue Service. Have them send you Form 2441 and any accompanying instructions. During tax season these forms are often available at your local post office. If you have your tax statements prepared professionally, that person will be able to tell you what the deduction will be at your income level.

At least twenty-two states and the District of Columbia also offer child care tax credit programs. Check with your local child care information and referral agency or any professional tax preparer to see whether your state provides this benefit. If it does, you can deduct this percentage from your state tax in addition to what you deducted on your federal tax return.

The federal government will also allow your employer to make it possible for you to pay up to \$5,000 of your child care costs in pretax dollars. The Dependent Care Assistance Plan lets you set up to \$5,000 of your income aside to pay for child care. You will not have to pay tax on that income, which will result in a saving. This plan is not in addition to that provided by the child care tax credit; it is an alternative to the credit.

Public Child Care Subsidies

The government pays subsidies to make child care more affordable for lower income families. The money comes from a mix of federal, state, and local tax revenues and can be used

by parents who are already in the workforce. One such program, the federal Child Development Block Grant, can cover some or most of your child care costs if your family income is less than about \$30,000 a year (for a family of four). Federal Title XX Day Care Services funds are also available for this purpose. Many states also make state funds available to support part of the cost of child care for low income families.

If you have been receiving public assistance and are just now entering the workforce, there are several subsidy programs designed specifically to help you. The Transitional Child Care Program, a mix of federal and state funds, will cover your child care costs for up to a year after you enter the labor market from public assistance. Many states have additional child care subsidy programs that will pay for some or all of your child care costs while you are making the transition from public assistance to employment. Recent federal and state efforts at welfare reform are likely to increase the availability of these funds.

To learn more about whether you can take advantage of these public child care subsidy programs, contact your local child care resource and referral agency. These programs are not handouts! They help make up for the fact that lower income families cannot benefit from the federal and state child and dependent care tax credits used by middle and upper income families. So if you are eligible for one of these subsidies, apply for it. Often the programs have waiting lists so look into the possibilities just as soon as you can.

Emergency Scholarship Funds

Sometimes you can obtain a scholarship to help out during a crisis or an emergency. Some centers have scholarship funds, and in other cases the money is available at the community level through your local resource and referral agency. These scholarships are reserved for parents who have financial hardship for reasons beyond their control such as serious illness, fire, separation or divorce, or a housing emergency. Typically the payment is for three months or less. It usually covers the majority of the fee, with the parent making up the difference.

Ways to Spread Out Your Child Care Expenses

Like your home, your car, or your college education, some or all of your child care costs can be paid for with a loan. If you want to spread those expenses over ten years, for instance, instead of absorbing them all as they occur, a loan can be helpful. Your overall cost will be higher, but a higher income later on may make the payments easier to manage. Of course, if you have a relative willing to loan you the money at little or no interest, that may be an excellent option. But pay what you can up front so that your debt burden isn't too great later on.

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