

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

Employers are being creative in order to recruit and retain employees. Some are now allowing employees to bring their infants with them to work (usually only until the babies are six months old or just until they start crawling).

A *Newsweek* poll found that **83% of parents surveyed were very satisfied** with their current child care arrangements.

Choosing the right kind of child care is one of the first important issues a new parent faces.

65%

of American women with children under age 6 are in the workforce, compared to 30% in 1970.

Their child care choices follow:

- 22%** are cared for by a parent, including the mother while working from home
- 21%** are cared for by a grandparent or other relative
- 25%** are cared for in organized child care centers
- 28%** are cared for by other non-relatives, including nannies and in-home child care
- 3%** have other arrangements, or no regular arrangements

Source: U.S. Census Bureau



Joey is five months old. Because his parents have fulfilling careers and plan to continue working, they are exploring child care options.

All photos this section: Mike Joseph Photo Agency/Chicago.

Pros

Nanny: Parents choose nannies because they believe their children will be safer and feel more secure at home, they find it more flexible and convenient, and if there is more than one child, they find it as economical as centers.

- More personalized attention
- Care at home is more convenient than out-of-home care
- More flexible than child care centers and home child care situations
- Children stay in familiar surroundings

Cons

- Most expensive child care option (\$300 to \$700 a week)
- No nanny supervision
- Playtime with other children must be arranged separately
- Extensive paperwork and taxes
- Can leave you in a bind if she quits, is sick or is unavailable

Home child care: Parents like this choice because they want to keep their children in a home-like environment and think their children are happier and healthier in smaller groups.

- Nurturing, home-like atmosphere
- Smaller groups of children than at large centers
- Less expensive than most other child care (\$420 per month for infants, \$360 per month for toddlers)
- Kids socialize with children of same or different ages
- Usually more flexible pickup/drop-off times than a center

- No back-up if provider gets sick
- Most providers don't have formal training in early childhood education or early childhood development
- No caregiver supervision
- Less stringent licensing requirements

Child care center: Parents choose centers because they believe that larger groups, multiple caregivers and state inspections make programs safer for their children. Parents also feel that these centers may provide a richer learning environment.

- More affordable than nanny care (\$330 to \$830 per mo.)
- Reliable (won't call in sick)
- Ample supervision
- Kids socialize with children of same or different ages
- Staff members are trained in early childhood education
- Licensed and regulated

- Teachers care for more than one child; recommended ratios are 1:3 for babies, 1:4 for toddlers
- Centers that care for infants can be hard to find
- Kids get sick more often
- Centers won't provide care for sick children
- Closed during most holidays
- Rigid pickup and drop-off times

Relative care: Parents with this option consider themselves lucky, because they believe that relatives will provide more loving care for their child, and their values and child care philosophy will be more aligned.

- More personalized care; ratio is 1:1 (for one child)
- Caregiver has personal interest in your child
- You often share values with your caregiver
- Very inexpensive (many relatives refuse payment, but if you choose to pay, aim for at least \$5.15 an hour, which is minimum wage)

- An emotional minefield; employee-employer relationship is hard to establish with a relative
- Difficult to separate personal and child care issues
- Playtime with other children must be arranged separately
- No caregiver supervision or regulation
- Older relatives may have a hard time handling toddlers

Stay-at-home parent: There is no substitute for a loving parent. Most experts agree that the best child care option is a parent at home with a child during the first year, as long as they willingly take on the role.

- No one truly replaces mom or dad
- You get to be there for your child's developmental milestones
- You're assured of loving, attentive care
- You don't have to explain your rules or parenting philosophy to others
- You avoid the work/family tug-of-war

- Isolation and loneliness, especially for stay-at-home dads who may be looking for other fathers in the same boat
- Physical and emotional strain on the caregiver
- Some women suffer a loss of identity in giving up career
- Playtime with other children must be arranged separately
- Loss of income and perhaps lifestyle changes

What type of child care is best for my situation?

Your finances, your child's needs and your own schedule will determine who cares for your child while you are away. No matter what type of child care you choose, the **quality of care is much more important than the type of care.**

Preschools are licensed and regulated by the same bodies as child care centers, but are usually more curriculum-based. If you have an older toddler or young child (two and a half through five), preschool is definitely an option. The cost is about the same as a center.

TIP

Spend time carefully investigating your child care options, beginning about six months before you need it, if possible. Start early!

ACTION ITEMS

Ask yourself these questions

- 1** Can you or your spouse afford to stay home with your child?
It is also important to ask what you'd be happiest doing.
- 2** How much can you afford to pay?
Nannies are usually most expensive, in-home child care least.
- 3** How flexible is your schedule?
Child care centers and preschools usually have set drop-off and pick-up times.
- 4** Does your company offer a child care center, allow you to bring your baby to work with you, or let you work at home?
This benefit allows you to continue working and still be near your child.
- 5** Do you have relatives nearby that can help?
Many parents prefer relative care, especially with infants, because they know this caregiver best.

- 6** Would your child benefit the most from group play or from more individualized attention?
During the first year, individualized attention is often best. After that, look for an environment that gives a mix of both.
- 7** Does your child have health issues or needs that require special attention?
If so, you need to review them with your child's pediatrician and ensure those needs are being met.
- 8** Do you prefer structured play and activities for your child, or are you comfortable with a more free-form situation?
Some settings are more structured, while others have more flexible schedules. A balance is often best.