

NCCIC Is a Service of the Child Care Bureau

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Child Care Information for Families

Families in the labor force face numerous decisions when balancing their work and home life, including the choice of child care arrangements. Access to safe and affordable child care is a critical issue for working parents. This resource guide provides information for families and others seeking child care, including answers to some of the most frequently asked questions, such as:

- ◆ [What are my child care options?](#)
- ◆ [How can I choose quality child care?](#)
- ◆ [How can I find child care in my area?](#)
- ◆ [What is the typical price for child care?](#)
- ◆ [How can I find help paying for child care?](#)
- ◆ [How can I file a complaint?](#)
- ◆ [How can I find information about contract agreements between parents and their child care provider?](#)
- ◆ [What are the legal requirements about hiring someone to care for my child in my home?](#)
- ◆ [What is the legal age for a child to remain at home by him/herself and/or to babysit another child?](#)
- ◆ [Are resources available to help with care for my child with special needs?](#)

The National Child Care Information and Technical Assistance Center (NCCIC) defines child care as the regular, supervised, and paid care of children while the family is at work, school, or in training. It is available to families during work hours and throughout the year. Child care can include a learning program that addresses children's social, emotional, cognitive, physical, and language development. It can provide a schedule of programs and supervision that responds to each child's developmental needs, interests, and behavior. Child care programs are often designed for specific ages and group sizes, and can take place in different settings.

Childcare.gov is an online resource designed to link parents, child care providers, researchers, policymakers, and the general public to child care and early learning information and resources sponsored by the Federal Government. Visit the Web at http://childcare.gov/xhtml/links/g_1/index.html.

This guide contains examples about topics related to child care. Additional resources are available via NCCIC's Online Library, which can be accessed at <http://nccic.acf.hhs.gov/index.cfm?do=oll.search>. NCCIC does not endorse any organization, publication, or resource.

What are my child care options?

Finding a child care program that meets the needs of you and your family can be a critical issue. The following information will provide you a list and description of the four forms of child care most commonly used by the general public. Some programs have to comply with State licensing regulations, so a licensed child care program may be another option to consider.

- ◆ **Child care centers** – Child care is typically provided to children in a nonresidential building with classrooms of children in different age groups. Care is provided to children for less than 24 hours per day. State child care licensing regulations include definitions of the types of child care centers that must meet licensing requirements. These definitions often include a minimum number of children and/or a minimum number of hours the facility operates to determine whether it needs to be licensed.
- ◆ **Family child care** – Child care is typically provided to children in the child care provider's residence. Family child care homes usually provide care for a small number of children of mixed ages and have one care provider. As with centers, States have definitions of the types of family child care homes that must be licensed. These definitions are usually based on the number of children in care. For example, several States require family child care homes to be licensed if the provider cares for at least one unrelated child or the children from one family, but many States also allow homes with three or more children to operate without a license. Many States license two types of family child care homes—a **small home** that has a small number of children and usually one provider to care for them, and a **large/group home** that usually has a larger number of children and a provider and assistant.
- ◆ **Family, friend, and neighbor care** – Child care is provided by your relatives, friends, neighbors, and/or other adults that have a close relationship with you. Care can be provided in your home or your family's, friend's, or neighbor's home.
- ◆ **Nanny/au pair** – Child care is provided by one person hired by you to come into your home on a live-in or live-out basis. Nannies/au pairs can care for your children or groups of children from several families.

Programs in child care centers or family child care homes may need to comply with State licensing regulations. Child care licensing laws vary from State to State. For all, though, licensing is a process administered by the State government that sets a baseline of requirements below which it is illegal for facilities to operate. The office responsible for child care regulation in your State can tell you what regulations child care programs must meet. Contact information for all State licensing agencies is available on NCCIC's Web site at <http://nccic.acf.hhs.gov/statedata/dirs/display.cfm?title=licensing>.

How can I choose quality child care?

There are various tools and checklists that can help you choose quality child care. The American Academy of Pediatrics suggests looking for the following qualities when choosing child care:

- ◆ Adult caregivers with training or experience in child development;
- ◆ A warm, nurturing, developmentally appropriate, and intellectually stimulating environment;

- ◆ Small child-staff ratios with consistent, long-term adult caregivers; and
- ◆ Good parent-staff communication.

Child Care Aware offers several tools that can help you choose quality child care:

- ◆ The *Choosing Child Care* gives ideas to consider when evaluating a child care provider, and is available on the Web in English at www.childcareaware.org/en/child_care_101/choosing_child_care.php and in Spanish at www.childcareaware.org/sp/child_care_101/choosing_child_care.php.
- ◆ *Five Steps to Choosing Quality Child Care* lists points to think about when choosing child care, and is available on the Web in English at www.childcareaware.org/en/5steps/ and in Spanish at www.childcareaware.org/sp/child_care_101/5steps.php.
- ◆ *Choosing Quality Child Care for a Child with Special Needs* gives ideas to consider when choosing quality child care for a child with special needs, and is available on the Web in English at www.childcareaware.org/docs/pubs/102e.pdf and in Spanish at www.childcareaware.org/docs/pubs/102s.pdf.
- ◆ Bright Horizons Family Solutions provides the *Quality Child Care Checklist* that helps parents examine child care program ideas and practices. It is available on the Web in English at www.brighthouse.com/site/pages/quality_checklist.aspx and in Spanish at www.trans2.motionpoint.net/brighthouse/enes/24/www_brighthouse_com/site/pages/quality_checklist.aspx.

These resources and additional information can be obtained from **Child Care Aware**. You can call 800-242-2246, or visit the Web in English at www.childcareaware.org or in Spanish at www.childcareaware.org/sp/.

You can also find information about a child care provider in your area or learn if a complaint has been filed against a regulated child care program by contacting your State child care licensing agency. Contact information for all State licensing agencies is available on NCCIC's Web site at <http://nccic.acf.hhs.gov/statedata/dirs/display.cfm?title=licensing>.

The National Network for Child Care provides several resources on how to choose quality child care settings on the Web at www.nccc.org.

How can I find child care in my area?

For information about the availability of child care, contact your local child care resource and referral (CCR&R) agency. It is a community agency that can help you choose high-quality child care that meets local regulations and standards and that best meets your needs. To find a CCR&R agency in your area, call Child Care Aware at 800-424-2246. The operator will ask for your county or ZIP code and will give you the name and number of the CCR&R agency in your community. You can also visit Child Care Aware on the Web at www.childcareaware.org for information in English and at www.childcareaware.org/sp/ for information in Spanish.

The International Nanny Association (INA) can provide information about nannies, answers to frequently asked questions about working with nannies, and information about what you need to know before hiring someone to work in your home as a child care provider. You can call INA at 888-878-1477, or visit the Web at www.nanny.org/nannyforfamily.htm#what for more information.

Information about child care for Federal employees (including military personnel) is available on the Web at http://childcare.gov/xhtml/links/g_1/t_21.html, including links to information from the Government Services Administration, the U.S. Department of Defense, and the U.S. Office of Personnel Management. To find more information about military child care, visit Child Care Aware's Web site at www.childcareaware.org/en/ and click on "Military Child Care Help." For information in Spanish, visit the Web at www.childcareaware.org/sp/ and click on "Ayuda con Cuidado de Niños Militar."



Other ways to find child care in your area include contacting your State or local social/human services department or asking for recommendations from relatives, friends, and neighbors.

There are also Federal and state-funded early education programs for eligible children. Early education programs are focused on school readiness and helping child development in the social, emotional, intellectual, speech and language, and physical areas through age-appropriate activities.

The following are State and federally funded programs:

◆ **Early Head Start (EHS)**

EHS is a federally funded, community-based program for low-income families with infants, toddlers, and pregnant women. It offers children and families comprehensive child development services through center-based programs, home-visiting programs, and a combination of program options. EHS hours of operation vary from program to program. To find out how to contact a local EHS program in your area, call 866-763-6481 or visit the EHS Program Locator Web site at www.ehsnrc.org/ProgramLocator/ehssites.cfm.

◆ **Head Start**

Head Start is a federally funded, community-based child development program for children 3 to 5 years old and their families. It is a child-focused program and has the overall goal of increasing the school readiness of young children from low-income families. Head Start serves children whose family income is at or below the Federal Poverty Income Guidelines. Like EHS, Head Start programs may serve a limited number of children from families who earn more than this income limit. Programs can provide care through the traditional half-day and part-year hours, the full-day and full-year hours, or the half-day and school-year hours. To find a local Head Start program in your area, call 866-763-6481 or use the online national Head Start Locator Tool at <http://eclkc.ohs.acf.hhs.gov/hslc/HeadStartOffices>. Click on "En Español" to use the Head Start Locator Tool in Spanish.

◆ **State-funded prekindergarten programs**

Some States have prekindergarten programs that are designed to give 3- and 4-year-old children the experiences they need to be ready for kindergarten. These programs usually last 2 1/2 to 6 hours of a school day. To find out if there is a program in your area and whether you are eligible to participate, contact your local CCR&R agency. To learn how to contact your local CCR&R agency, call Child Care Aware at 800-242-2246 or visit the Web at www.childcareaware.org/en/ for information in English and

www.childcareaware.org/sp/ for information in Spanish. Your State education agency may also provide information about prekindergarten programs in your area. To learn how to contact this agency, visit the Web at www.ccsso.org/chief_state_school_officers/state_education_agencies/index.cfm.

There may also be private and locally funded prekindergarten programs in your area. To find contact information for these, look in your telephone directory.

◆ **Pre-K Now**

World Wide Web: www.preknow.org/index.cfm

Is a public education and advocacy organization that advances high-quality prekindergarten. It provides a checklist that can help you select the right program for your child. It is available on the Web in English at www.preknow.org/families/findprek/find.cfm and in Spanish at www.preknow.org/families/findpreksp/find_sp.cfm.

What is the typical price of child care?

An estimated 10.6 percent of the annual income of a 2-parent household will be spent on child care. It can be the second largest expense for families after mortgage or rent. The typical price for child care varies by community, by the type of care used by the family (e.g., center-based care tends to be more expensive than family child care, and infant care is more expensive than care for an older child), and by child age.

To find an estimate of the price of child care in your area, contact your local child care resource and referral (CCR&R) agency. These agencies collect information on the supply and demand of child care in local communities. To find a your local CCR&R agency, call Child Care Aware at 800-242-2246 or visit the Web at www.childcareaware.org/en/ for information in English and www.childcareaware.org/sp/ for information in Spanish.

Statistics Information on Child Care in the United States has additional information about the cost of child care. Please contact NCCIC for more information.

Child Care Aware also offers the *Budgeting Child Care Options* tool that is available on the Web in English at <http://partners.leadfusion.com/tools/naccrra/budget09/tool.fcs> and in Spanish at <http://partners.leadfusion.com/tools/naccrra-es/budget09/tool.fcs>.

How can I find help paying for child care?

There are several financial resources that can help you pay for child care, depending on your eligibility. The following provides information on such sources, including government assistance, private scholarships, and tax credits.

State child care assistance programs are funded through the Child Care and Development Fund (CCDF). CCDF is a Federal program that assists low-income families, families receiving Temporary Assistance for Needy Families (TANF), and those transitioning from TANF in getting child care so they can work or attend training/education. Each State has its own eligibility guidelines. You may apply for child care assistance (sometimes called a “subsidy” or “voucher”) at a State or local agency. You may receive assistance if you show that the following is true:

- ◆ You need child care to work, attend school, or receive training;
- ◆ Your income is not greater than the income limit set by your State;
- ◆ Your child is younger than 13 years; and/or
- ◆ Your child has a special need or is under court supervision and is younger than 19 years.

States have different ways to apply for help, including different forms to fill out and steps to follow. The following are some examples of State requirements:

- ◆ Some States require in-person applications, and others offer off-site application services, such as online, telephone, or mail options.
- ◆ All States require families to pay a co-payment fee based on their family income. Some States waive the fee under special circumstances.
- ◆ Some States require single parents to cooperate with child support enforcement regulations to be eligible for services.
- ◆ Some States give assistance to grandparents and other relatives if they meet program requirements.
- ◆ All States allow families to choose from a broad range of child care providers, including relatives, friends, or neighbors.
- ◆ States require your provider to meet basic health and safety requirements, but States vary in exactly what your provider must do. Some require all child care providers to be licensed, while others exempt some providers, such as those serving children of relatives or those serving a very small number of children.
- ◆ States pay your provider based on a set rate that can vary by age of child, type of care, location, and other factors.
- ◆ States have different systems for paying your provider. Some States use paper checks, others use direct deposit, and others give parents debit cards that can be used to transfer the payment to the provider electronically.
- ◆ Your provider may be required to sign a contract agreement with the State before they can participate in the child care assistance program.



To learn more about your child care assistance program, contact your State child care agency. Contact information for all State CCDF agencies is available on NCCIC's Web site at <http://nccic.acf.hhs.gov/statedata/dirs/display.cfm?title=ccdf>.

You may be eligible for the Earned Income Tax Credit (EITC). EITC is a tax credit for low-income working families. Depending on your income, you may also be eligible for the Child Tax Credit and Child and Dependent Care Credit. These credits let you deduct the cost of your child care from your Federal, State, or local income taxes if you have a qualifying child. You can call the Internal Revenue Service at 800-829-1040 or visit the Web at www.irs.gov/individuals/parents/index.html for more information. The National Women's

Law Center also provides useful child care tax information on the Web at www.nwlc.org/details.cfm?id=2860§ion=tax. You can also call 202-588-5185.

Your employer may offer you the option of putting some of your salary aside, which would not be taxed, for child care. Ask your human resources department whether it offers Dependent Care Flexible Spending Accounts. You may also want to visit the U.S. Office of Personnel Management on the Web at www.opm.gov/Employment_and_Benefits/WorkLife/FamilyCareIssues/DependentCareFSA/index.asp, or call 202-606-1800 to learn more about the Dependent Care Flexible Spending Accounts.

Child care resource and referral (CCR&R) agencies sometimes have information about child care programs that have scholarships, special funding options, or sliding fee scales that are based on household income. To locate a CCR&R agency in your area, call Child Care Aware at 800-424-2246 or visit the Web at www.childcareaware.org for information in English and at www.childcareaware.org/sp/ for information in Spanish.

Child Care Aware offers *Finding Help Paying for Child Care*, a brochure that includes "Five Steps to Healthy Child Care Budgeting" and a checklist to evaluate personal child care options. This brochure is available in English at www.childcareaware.org/docs/pubs/110e.pdf and in Spanish at www.childcareaware.org/docs/pubs/110s.pdf. You can also request copies from Child Care Aware by calling 800-424-2246.

If you are a student, you may be eligible for the Child Care Access Means Parents in School Program (CCAMPIS). CCAMPIS helps low-income parents who are in postsecondary education programs by supporting campus-based child care services. Visit the Web at www.ed.gov/programs/campisp/index.html for more information.

How can I file a complaint against a child care provider?

Contact your State licensing agency to find out if a child care program is licensed, or to file a complaint if you think a program is not following regulations.

To find or obtain a full-text copy of your State's child care licensing regulations, visit the National Resource Center for Health and Safety in Child Care and Early Education Web site at <http://nrc.uchsc.edu/STATES/states.htm>.

If you suspect that abuse or neglect is taking place in a child care setting, you can do the following:

- ◆ Call the Child Abuse and Neglect Hotline at 800-422-4453, 24 hours a day, 7 days a week. The hotline gives information about where to file and how to make a report.
- ◆ Contact your State child protective services (CPS) agency. Contact information for all State CPS agencies is available on Child Welfare Information Gateway's Web site at www.childwelfare.gov/pubs/reslist/rl_dsp.cfm?rs_id=5&rate_chno=11-11172.
- ◆ Contact your State child care licensing agency if you think your child care provider is not following State regulations. Contact information for all State licensing agencies is available on NCCIC's Web site at <http://nccic.acf.hhs.gov/statedata/dirs/display.cfm?title=licensing>.

- ◆ Call Child Welfare Information Gateway at 800-394-3366. Or visit the Web at www.childwelfare.gov for information in English, and at www.childwelfare.gov/espanol/ for information in Spanish. This site has resources about prevention, identification, and treatment of child abuse and neglect and other child welfare issues.

How can I find information about contract agreements between families and their child care providers?

You may want to consider the contractual policies that providers have in place before choosing a child care provider. Before signing a contract with a provider, make sure that its policies meet your personal needs.

A contract agreement can include the days and hours of operation, costs, dropoff and pickup times, sick-child policies, sleeping arrangements, supplies that you need to provide, emergency plans, and information about other services or additional fees a caregiver can charge. You can avoid misunderstandings if you know who is responsible for what. Contracts and rules may be written or verbal when you first enroll your child in care. Not all providers will have written contracts and/or a written set of rules; however, you will want to establish some ground rules before enrolling your child. You may want to compile your own checklist or write your own contract if your provider does not have anything formally written down.

Questions you may want to address with your provider before enrolling your child in a child care program include:

- ◆ How much does the provider charge for basic child care for infants or toddlers or for a second or third child in the family?
- ◆ How and when will the provider collect payments for services?
- ◆ Does the provider charge a fee for late pickups?
- ◆ Does the provider have a license?
- ◆ Can the provider drop you from the program?
- ◆ Does the provider charge for days when your child is ill, on holidays, on vacation, or for days of inclement weather?
- ◆ Does the provider charge an extra fee for meals, diapers, or other supplies or services?



As a consumer of child care services, the relationship you have with your child care provider will impact how you feel about the services you and your child are receiving. Even if you have carefully selected your child care provider, as a good consumer you still will want to get to know him or her better. The University of Minnesota offers the following suggestions to help you and your child care provider have a better relationship, and ways you can help your provider do a better job. You can:

- ◆ Talk to your provider. Share what is happening at home with your child that you feel your provider should know to help him/her better meet your child's needs.
- ◆ Listen to your provider as he/she shares information about your child's day.

- ◆ Show appreciation for what he/she does. Notice his/her successes. Take time to express your appreciation.
- ◆ Respect the confidentiality of your relationship. It's important that both you and your provider respect any personal information that is exchanged.
- ◆ Share daily pleasures. Find out what your child ate, experienced, and enjoyed during the day.

The following publications include additional information about contract agreements between families and child care providers:

- ◆ *Communicating With Your Provider* (1999), by the University of Minnesota Extension Service. It is available on the Web at www.extension.umn.edu/distribution/familydevelopment/components/7268k.html.
- ◆ *Understanding Child Care Contracts and Rules* (2004), by Rose Allen and Trish Olson, University of Minnesota Extension Service. It is available on the Web at www.extension.umn.edu/distribution/familydevelopment/components/7268j.html.
- ◆ *What Are My Parental Rights and Responsibilities When My Child Is In Child Care?*, by the National Network for Child Care (NNCC). It is available on the Web at www.nncc.org/Choose.Quality.Care/RightsEng.pdf.
- ◆ *Contracts with Parents* (1996), by NNCC. It is available on the Web at www.nncc.org/Families/fdc14_contracts_parents.html.

Legal questions about contractual agreements between you and your provider can be addressed with the help of an attorney. The following resources provide information and/or legal help with issues related to contract agreements between families and child care providers.

- ◆ **The Legal Services Corporation (LSC)**

World Wide Web: www.lsc.gov

LSC is a private, nonprofit corporation established by the United States Congress, provides civil legal assistance to those who otherwise would be unable to afford it. LSC agencies are available in all 50 States. A list of legal service agencies funded through LSC is available on the Web at www.rin.lsc.gov/scripts/LSC/PD/PDList7.asp.

- ◆ **Child Care Law Center (CCLC)**

World Wide Web: www.childcarelaw.org

CCLC offers a series of resources on a wide range of legal issues related to child care businesses, including contract and policy information for child care centers and family child care homes. CCLC also offers an information and referral line that is available Monday through Thursday, 12-3pm (PST), at 415-394-7144, to help answer legal questions relating to child care.

- ◆ **NNCC**

World Wide Web: www.nncc.org

NNCC offers publications and resources about child care, including resources on business management and parent and provider contracts.

What are the legal requirements about hiring someone to care for my child in my home?

Just like any other type of employee, nannies may be required to pay Social Security and Federal and/or State income taxes on their earnings. You may also be required by Federal law to pay the employer's portion of Social Security tax on a nanny's salary, and some States may require unemployment tax payments. The following resources can provide information about things to consider, such as work agreements and employer and employee expectations, when hiring someone to care for your child in your home. Information about employer tax obligations and how to determine if a child care provider can be an independent contractor or your employee is also provided.

The International Nanny Association can provide you with information about nannies, answers to frequently asked questions about working with nannies, and information about what you need to know before hiring someone to work in your home as a child care provider. You can call 888-878-1477, or visit the Web at www.nanny.org/nannyforfamily.htm#what for more information.

The Internal Revenue Service (IRS) provides information about tax obligations for individuals and businesses, including information about household employees and independent contractors. The following resources include information about your tax obligations if you hire an in-home child care provider.

- ◆ *Topic 756 – Employment Taxes for Household Employees* provides information about employer tax obligations regarding household employees, including housekeepers, maids, babysitters, gardeners, and others who work in or around a private residence. It is available at www.irs.gov/taxtopics/tc756.html.
- ◆ *Topic 762 – Independent Contractor vs. Employee* provides information about how to determine whether a worker is an independent contractor or an employee under common law. It is available at www.irs.gov/taxtopics/tc762.html.
- ◆ The *Household Employer Tax Guide* provides detailed information about tax regulations, credits, and applicable forms. It is available on the Web at www.irs.gov/publications/p926/ix01.html.

Contact information for all IRS offices is available on the Web at www.irs.gov/localcontacts/index.html. You can call 800-829-1040, or visit the Web at www.irs.gov/index.html for information in English and at www.irs.gov/espanol/index.html for information in Spanish.

What is the legal age for a child to remain at home by him/herself or to babysit another child?

Most States do not have regulations or laws about when a child is considered old enough to stay home alone or to babysit other children. Some States have guidelines or recommendations. These guidelines are most often from child protective services and are administered at the county level. Contact information for all State child protective service agencies is available on Child Welfare Information Gateway's Web site at www.childwelfare.gov/pubs/reslist/rl_dsp.cfm?rs_id=5&rate_chno=11-11172.

The National Network for Child Care offers the *Home Alone* publication that provides information about things families can consider when deciding to leave their children home

alone. The publication also provides the *Self-Care Readiness Checklist*. It is available on the Web at www.nncc.org/SACC/sac31_home.alone.html.

Are there resources available to help with care for my child with special needs?

The National Dissemination Center for Children with Disabilities (NICHCY) can help answer your questions about infant, toddler, child, and youth special needs. Call NICHCY at 800-695-0285 for assistance in either English or Spanish, or visit the Web at www.nichcy.org for information in English and www.nichcy.org/spanish.htm for information in Spanish. Specific information about organizations and agencies in each State that can provide you with resources about disability issues and help is available on the Web at www.nichcy.org/states.htm.

Your local child care resource and referral (CCR&R) agency can provide information about how to find child care for children with special needs and that also meets local regulations and requirements. To find out how to locate your local CCR&R call Child Care Aware at 800-424-2246 or visit the Web at www.childcareaware.org for information in English and at www.childcareaware.org/sp/ for information in Spanish. Its brochure, *Choosing Quality Child Care for a Child with Special Needs*, gives ideas to consider when choosing quality child care for a child with special needs. It is available on the Web in English at www.childcareaware.org/docs/pubs/102e.pdf and in Spanish at www.childcareaware.org/docs/pubs/102s.pdf.

The following organizations may provide useful information about additional resources for parents of children with special needs.

◆ **Child Care Plus+**

World Wide Web: www.ccplus.org/index.htm

Child Care Plus+ is an organization that promotes inclusion through the expansion of child care options for families with children with special needs, and training and technical assistance for child care providers and other early childhood professionals.

◆ **The Parent Training and Information Centers and Community Parent Resource Centers**

Technical Assistance for Parent Centers

World Wide Web: www.taalliance.org/centers/index.htm

Parent centers can provide services to families with children with special needs and are younger than 22. Centers can help families obtain appropriate education and/or services for their children; train and/or educate parents and professionals on various topics related to special needs; help families resolve problems with schools and/or other agencies; and connect families with children with special needs to community resources that address their needs.