

Chapter 1

Getting a Bird's-Eye View of What's Involved

In This Chapter

- ▶ Finding out why the child-care search requires so much time and patience
 - ▶ Discovering what you can do to make the process go more smoothly
 - ▶ Seeing what's on the child-care menu
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If you're in the habit of comparing notes with other parents, you've no doubt heard your fair share of child-care horror stories by now — truly hair-raising tales of nannies caught hitting the bottle or hopping into the sack with their boyfriends while the tots in their care go completely unsupervised. Frankly, it's not unlike what happens when you announce that you're having a baby: People you barely know seem to take perverse delight in scaring you skinny with tales of their best friend's neighbor's 78-hour labor and foot-long episiotomy scar. Never mind the fact that these stories tend to be made up of 0.01 percent cold, hard truth and 99.99 percent urban legend. Why let something as boring as the truth get in the way of a rip-roaring story?

So if you're feeling totally shell-shocked by all the caregiver-from-hell stories that you keep being subjected to every time you dare to venture to the office water cooler, gas station, or grocery store, I'd like to offer you a bit of advice. Take these stories with a grain of salt. Finding a suitable child-care arrangement isn't going to be a cakewalk, but it's not going to be mission impossible, either. I promise.

As for the details of your child-care mission, well, that's what this chapter is all about. I talk about why the search for childcare can be frustrating and exhausting and what you can do to make the process a little less stressful. I walk you through the various options on the child-care menu, both out-of-home and in-home. And I discuss how your child-care needs may be affected by your family's unique circumstances. Just as there's no such thing as one-size-fits-all pantyhose (trust me, I know this from personal experience!), there's no such thing as a one-size-fits-all child-care solution. This chapter is about laying the groundwork for those child-care solutions. Sorry, you're on your own when it comes to the pantyhose

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Understanding Why the Search for Childcare Can Be Frustrating

You don't have to be a rocket scientist to figure out why the search for child-care can be so frustrating. You've probably heard the child-care facts of life more than once by now, but just in case:

- ✓ Quality childcare is in chronically short supply.
- ✓ If you work offbeat hours, you can expect your child-care search to be more frustrating than average. Evening and weekend childcare is even harder to find.
- ✓ Even if you're lucky enough to find a spot, you may not necessarily be able to afford it.
- ✓ You need to line up backup care as well as regular care. No parent can afford to have all her eggs in a single child-care basket.
- ✓ If you and your partner don't see eye to eye when it comes to childcare, your child-care quest may become even more complicated.

What the quality child-care shortage means to you

You've probably seen the newspaper headlines talking about the shortage of quality childcare — in other words, childcare that meets or exceeds some basic standards for quality. (If you want a detailed breakdown of what constitutes quality childcare, by the way, flip to Chapter 5.) This shortage doesn't necessarily mean that you'll have trouble finding child-care spaces in your community (although, frankly, that can be an issue, too), but you can pretty much count on having trouble finding *quality* child-care spaces in your community, at least according to what the experts are saying.



If you're like most parents, you probably assume that child-care programs are carefully regulated and monitored for health and safety infractions. Although some programs are required to measure up to the kinds of standards that you and I have come to expect, other programs fall through the cracks — a lot of other programs, in fact. According to the Annie E. Casey Foundation (a non-profit foundation that researches child-care-related issues and other issues affecting the health and well-being of children), approximately 40 percent of child-care programs in America are legally exempt from state regulations that are designed to protect children. Forty percent! So if you're expecting some government bureaucrat to play the role of defender of good, you may want

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to give yourself a bit of a reality check. It may or may not happen in this lifetime — literally.

Because the United States has no countrywide child-care “system” in place, we’ve ended up with a patchwork quilt of regulations that don’t quite mesh together the way they should. This is why so many child-care programs are exempt from the child-care legislation that’s been put in place to protect children. And when centers aren’t held accountable for the quality of care that they provide, serious problems can and often do result.



In recent years, national studies have identified some disturbing truths with the quality of childcare in this country — problems that should encourage every parent in America to scrutinize his or her child’s child-care arrangement a little more closely. Here’s a quick summary of their key findings:

- ✔ **Most center-based day care is mediocre.** A group of researchers from the University of Colorado made headline news when they announced the result of their national study of day-care centers in the mid-1990s. Their key finding? The quality of childcare in most day-care centers in the United States was poor to mediocre. The researchers concluded that one out of every eight centers provided care that was so poor that children’s health, safety, and development were put at risk. Only one out of every seven day-care centers made the grade, in their opinion.
- ✔ **Infants receive the poorest quality of care.** The same group of University of Colorado researchers had even more damning things to say about the quality of day care provided to infants. They concluded that 40 percent of infant rooms in day-care centers across the country were guilty of providing substandard care. Only one in twelve infant rooms measured up to nationally recognized standards of quality, according to their research.
- ✔ **The situation in family day cares is equally alarming.** A national study of family day cares conducted by the Families and Work Institute at around the same time found that more than one-third of family day-care programs were of such poor quality that they were harmful to the development of the children in their care. Only one in eight of the homes evaluated in the study managed to provide care that actually enhanced the growth and development of the children being cared for in that home.

The bottom line: You can’t count on anyone else to guarantee your child’s health, safety, and well-being in a particular child-care setting. Like it or not, the buck stops with you. That’s why you owe it to yourself and your child to read books like this one that show you how to be a smart and savvy day-care consumer. So give yourself a huge amount of credit for facing up to the problem rather than trying to bury your head in the sand. As with anything else in life, recognizing that there’s a problem is more than half the battle.

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The child-care crunch is everybody's problem

Even though it's been a generation since the June Cleavers of the world traded in their aprons for briefcases en masse, we're still trying to wrap our heads around the fact that the dual income family is now officially the norm. The result? The demand for child-care spaces constantly exceeds the supply. And if you do a bit of number crunching, you'll see that the demand is huge.

According to the National Center for Education Statistics, approximately 13 million children under the age of six spend some or all of their day being cared for by someone other than their parents.

Of course, you don't have to be employed outside the home to be in the market for childcare. Approximately one in three children under the age of six whose mothers are not in the paid labor force are enrolled in some sort of child-care or early education program, according to the National Center for Education Statistics.

So don't let anyone try to tell you that the child-care shortage is just a problem for working families. It's everybody's problem.

Part-time childcare, full-time headache

Finding standard, no-frills childcare (full-time daytime childcare from Monday to Friday) is hard enough. If you're looking for something a little out of the ordinary, such as half-day or every-other-day childcare, you could find yourself out of luck unless, of course, you're willing to pay for a full-time child-care space, even though you only need it part-time.

The administrator of the local day-care center or the home day-care provider isn't looking to make your life miserable, by the way, by refusing to accept part-timers. Because facilities are limited as to how many kids they can accept, they *have* to make every space they've got count. So unless you're willing to find another parent who's willing to sublet your day-care space, you may be stuck footing the bill for full-time care even if you use it only part-time or continuing to pound the pavement until you find a day care that welcomes part-timers.

Because the quest for childcare can quickly turn into a full-time job if your working hours are anything but nine-to-five, I devote an entire chapter to this topic (Chapter 13). If you want to get a handle on the types of child-care options that have worked particularly well for other families requiring part-time childcare, you may want to skip ahead to this chapter.

The affordability crisis

Of course, finding a suitable child-care arrangement is one thing. Being able to afford it is quite another. According to the Children's Defense Fund,

full-time childcare can cost anywhere from \$4,000 to \$10,000 per child per year, which makes it the second or third biggest expenditure in the budgets of families with children between the ages of 3 and 5.

According to the Annie E. Casey Foundation, millions of children who could benefit from high-quality child-care and early education programs are denied those opportunities because their parents simply aren't able to afford them. Ironically, although parents pick up the tab for roughly only 23 percent of the cost of a public college education (government and the private sector pay the rest), they're on the hook for 60 percent of child-care costs (local, state, and federal governments pay 39 percent of the costs, and business and philanthropic interests contribute the other 1 percent). Is it any wonder that families with children in childcare are feeling the pinch? (See Chapter 4 for more on the financial aspects of childcare.)

When Plan A fails: Finding backup care

Something else that can make the search for childcare tremendously frustrating is the need to think like an emergency services coordinator. Having one child-care plan (call it Plan A) isn't enough. You also have to be thinking about Plan B and Plan C. Now before you jump to the conclusion that I'm a card-carrying member of the International Order of Worrywarts, allow me to give you a concrete example of why a little bit of paranoia can take you a long way in the often unpredictable world of childcare.

Assume that your main child-care plan (Plan A) involves having your husband's mother come into your home each weekday to take care of her beloved grandchildren. (If you're thinking of asking family members to help you out in this capacity, head over to Chapter 10 where I discuss this topic in more detail.) Also assume that Granny — who's never even requested so much as a single week of vacation time because she so loves being with her grandkids — wins big at bingo one night and walks away with the grand prize: six weeks' use of a mobile home. Well, Granny's never been one to look a gift horse in the mouth, and before you can even ask her when she's leaving, she's backing out of the driveway, blowing kisses, and promising to send postcards.

So much for Plan A.

Fortunately, you once read a brilliantly written book about childcare (I'm blushing — you just confessed it was this book!), and the author stressed the importance of having a backup plan. So you came up with Plan B a long, long time ago. Plan B involves asking your neighbor, Jane, to pinch-hit in the event that Granny's suddenly unavailable. But wait! Jane is due to give birth to her eighth and ninth children any day now (yep, she's expecting twins!).

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There goes Plan B.

So that leaves you with Plan C — hitting the panic button. (Just kidding! I wouldn't leave you in the lurch.) Because this is my book and I love happy endings, I'm going to give this story just that: a picture-perfect happy ending. Let's just say that the old adage about necessity being the mother of invention pans out, and you're suddenly struck with a brilliant thought while you're pacing the floor at 3:00 in the morning: Why not convince *your* mother to come and visit for the six weeks when your husband's mother is away?

As it turns out, Plan C is a hit with all concerned. The kids are thrilled, your husband's thrilled, you're relieved, and as for your mom — well, she's euphoric. As luck would have it, she's been trying to come up with a reason to hop on a plane and come visit her grandchildren, and now, you've given her the perfect reason. She couldn't be happier or more grateful — and neither could you.

As this heartwarming, three-tissue story indicates, you can never have enough child-care backup plans in place because you never know when life is going to toss another child-care curveball your way. All you can count on is that another curveball *will* be coming, so you'd better be prepared. And if you have a job that really does require that you make it to work as often as possible — for example, you're a brain surgeon, and you can't exactly ask your secretary to fill in for you in the operating room — you may want to move beyond Plan C. Heck, you may want to extend your backup plans all the way to Plan Z.

If you want the lowdown on how other families handle the need for backup care, you can find plenty of ideas and inspiration in Chapter 12.

When you and your partner don't see eye to eye

People tend to have strong, even passionate, feelings about childcare, so it's not unusual to run into conflicts with your child's other parent over child-care-related issues — something that only adds to the stress and frustration of searching for childcare.

There's no easy way to resolve these kinds of child-care conflicts, but you may find it helpful to try to understand the other person's point of view. If, for example, you have your heart set on a family day care around the corner, but your partner is totally sold on the highly regarded day-care center on the other side of town, you'll want to ensure that you've each had a chance to check out both facilities. Otherwise, you risk getting married to your own option just because it's, well, *yours!*

If you're still at an impasse at this point, you may have to resort to the child-care world's equivalent of flipping a coin: letting the parent who will be most actively involved in your child's day-to-day day-care life (the parent responsible for drop-off and pick-up most days) have the final say.

If a deep-rooted philosophical debate is what's causing your partner to get hung up on a particular child-care option, you may find that a little bit of information-sharing can take you a long way. Chapter 2 provides a concise run-through of your various child-care options. Who knows? Maybe you'll decide that center-based childcare and family day cares aren't what your family needs at all: Maybe a nanny is the answer to your prayers!

And the Search Begins: Making the Process Less Stressful

Your odds of eliminating all the stress from your child-care search are pretty much slim-to-none, but you can take some steps to make the process a little less stressful: starting your search early, tapping into your network of contacts, finding out about the application process at day-care centers and some family day cares, and deciding how to work around waiting lists and other hurdles.

Starting your search early

Landing a space at the best day-care center in town can be even more of a challenge than getting a table at that hot new restaurant everyone is talking about. At least tables at the restaurant turn over every couple of hours; child-care spaces tend to turn over only every couple of years! And just as you'd better plan to call early in the week if you want to book a table for Friday or Saturday night, you'd better get your name on the day-care center waiting list as soon as you're clear about your family's needs.

Of course, just how early you should start your search largely depends on the type of childcare you're considering:

- ✓ If you're considering a day-care center (an option I discuss in Chapter 6), you'll want to start your search as much as a year in advance and get your name on as many waiting lists as possible, particularly if you're looking for childcare for an infant or toddler. Infant spaces are hard to come by and are typically reserved for families who already have children enrolled at the day-care center, so they can be in particularly short supply.

You can do everything right — call a year ahead and get your names on the waiting lists of every day-care center in town — and still come up empty. I know because it's happened to me. When I found out that I was

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pregnant with my youngest child, one of the first things I did was call the local day-care center to put my name on the waiting list. Believe it or not, it still wasn't soon enough! Despite the fact that the day-care center director found out about my pregnancy before my husband did (I called her within minutes of getting the pregnancy test results!), she wasn't able to find me an infant space when it came time for me to go back to work.

- ✓ If you're thinking of placing your child in a family day care (an option I discuss in Chapter 7), you can afford to be a little bit more laid back. For one thing, family day cares have a lot more spaces than day-care centers, and for another, it's impossible for an owner of a family day care to predict a year in advance whether she's likely to have any spaces in her program. You also can't expect a family day-care provider to hold a space in her day care for months and months, just so that it'll be available when you need it — unless, of course, you're willing to start paying for the space ahead of time to reserve it. That's why most parents hold off on the search for a home day-care space until approximately six to eight weeks before they need it. That's usually more than enough lead time to conduct a thorough search.
- ✓ If you're thinking of enrolling your child in a part-time preschool program (an option I discuss in Chapter 8), plan to sign your child up in the winter or the spring if you want to secure a space in the program for the fall. Of course, if the preschool in your community is in hot demand, you may have to sign up a year or two in advance. Believe it or not, getting into some preschools is as hard as getting into Harvard!
- ✓ If you're thinking of hiring an in-home child-care provider (an option I discuss in Chapter 9), you'll need to bank on a similar timeline (six to eight weeks). You can't conduct a search for an in-home child-care provider too far in advance because you can't realistically expect her to tread water for six months while she's waiting for you to finally be in need of her services. However, these things can be negotiated from time to time, so don't let the nanny of your dreams slip through your fingers just because you found her a little too soon. If the position you're offering her is sufficiently attractive, she may be willing to do some temporary, fill-in work for another family — perhaps pinch-hitting for their regular child-care provider while she's off on maternity leave — until you have need for her services.

Tapping into your network of contacts

"It's not what you know; it's who you know." Those words of wisdom have no doubt served you well over the course of your career. Come on, 'fess up. You didn't get your first summer job at the local hamburger joint because of your great personal charm and your extraordinary burger-flipping abilities. You got it because the guy who owned the burger joint was an old football pal of your father's!

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Well, now's the time to start flipping through your address book to see if you know anyone who might be able to help you hit pay dirt on the child-care front. (And, no, you don't have to know Mary Poppins personally to make a flip through your address book worthwhile.) Friends and family members can be an excellent source of leads on childcare. Here's why:

- ✓ **They may be tapped into the local child-care grapevine.** Count yourself lucky if you have friends and family members raising young children in the same neck of the woods as you because they can act as your eyes and ears on the street. If they happen to hear that a home day-care provider in the neighborhood has had an infant space open up, they can pass along that news to you. They can also help to steer you clear of child-care arrangements that may be less than ideal. It's amazing how quickly bad news travels when a group of moms gets together at the playground!
- ✓ **They can launch an informal child-care advertising campaign on your behalf.** Remember that 1970s hair commercial that talked about how quickly news can be spread "if you tell two friends and so on, and so on, and so on"? Well, your friends and family members can start this same kind of mouth-to-mouth advertising campaign on your behalf by letting the people in their circle of friends know that you're in the market for childcare. And if these same friends happen to be online, they can get that same e-mail message out to dozens and dozens of people with the click of a mouse. Hey, ain't technology grand?!!

Of course, you don't have to limit your child-care search to your immediate circle of contacts. You increase your odds of tracking down some leads if you cast your childcare net far and wide. Here are some resources you'll want to tap into as you embark on your child-care search:



- ✓ **Your local Child Care Resource and Referral Center:** One of the first calls you make should be to your local *Child Care Resource and Referral Center (CCR&R)*. The staff of your CCR&R can provide you with referrals to local child-care providers, give you the lowdown on state licensing requirements, make you aware of child-care subsidies that you may be eligible for, and help to guide you through the process of choosing child-care. They're basically information central when it comes to finding childcare in your community. You can track down the number of your local CCR&R by checking out your phone book, by calling Child Care Aware at 1-800-424-2246, or by visiting the Child Care Aware Web site at www.childcareaware.org.



- ✓ **The "nanny network":** If you're in the market for an in-home child-care provider, ask friends with nannies or full-time child-care providers if they know of anyone else looking for work. They may be able to put you in touch with someone who's new to the area and trying to find suitable employment. If that particular strategy doesn't pan out for you and

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you're in the market for a bona fide nanny (a graduate of an accredited nanny school; see Chapter 9), you may want to get in touch with the National Association of Nannies at 800-344-6266 to see whether their members are aware of any nannies in your area who are looking for work.

- ✓ **The local family day-care network:** Although you won't find a family day-care network in every community, they can be an absolute gold mine to a parent who's looking for childcare. Basically, a family day-care network is a group of family day-care providers who've banded together to offer one another support, exchange information, and explore opportunities for ongoing professional development. Because the day-care providers in the network are in regular contact with one another, members of the network generally have a pretty clear idea about who does and doesn't have spaces opening up.
- ✓ **The pediatrician's office:** Ask your pediatrician and the members of her staff if they know of any child-care vacancies in your community. And the next time your child is in for his checkup, scan the bulletin board in the waiting room. You may stumble across an advertisement from a home day-care provider who's just about to open up shop in your neighborhood. Obviously, because you'll be dealing with a complete stranger, you'll want to scrutinize the family day-care arrangement and the family day-care provider particularly carefully. Don't assume that your pediatrician endorses this caregiver just because you found the advertisement on her bulletin board.
- ✓ **Other family hot spots:** And while I'm talking bulletin boards, get in the habit of scanning the bulletin board at every family-friendly venue you visit: the library, local elementary schools, the community center, the laundromat, the consignment store — even your favorite family restaurant. You never know what you'll find plastered on the bulletin board, so be sure to keep your eyes wide open.
- ✓ **Newspapers, magazines, newsletters, and community directories:** Pick up every community publication you can get your hands on. Day-care centers and family day-care providers routinely advertise their services in these types of publications. Or, if you prefer, take the bull by the horns and place an advertisement yourself. You can find practical tips on wording your advertisement in Chapter 11.
- ✓ **Local people in the know:** Real estate agents, business development consultants, and others whose business it is to know your community inside out can also be a source of child-care leads. Ditto for people who work with families on a regular basis, like doctors, teachers, nurses, psychologists, and those who work for organizations that provide parent education. Ask them to keep their ear to the ground for you.
- ✓ **The Internet:** The Internet is overflowing with information on every conceivable topic, and childcare is no exception. If you're wondering exactly what the Internet has to offer in terms of child-care resources, check out Chapter 18, where I give you the scoop on the crème de la crème of Web sites.





✓ **The career placement center of your local college or university:** Your local college or university may be able to provide you with leads on graduates who are either looking for employment as in-home caregivers or thinking about opening up their own family day-care businesses or day-care centers. And if you're in the market for part-time or occasional childcare, they may even be able to hook you up with an early-childhood development student who's looking to get some hands-on experience working with young children and who's eager to earn a few extra dollars at the same time. I've used this recruiting method time and time again over the years, and I've consistently hit pay dirt. I hope that you'll be equally lucky if you decide to give it a shot.



✓ **Your human resources department at work:** Find out what assistance may be available to you through your human resources department at work. Some companies hire work and family consultants to assist employees with their child-care search; others purchase spaces in day-care centers and make them available to employees at a reduced rate. You won't know what kind of perks are available to you unless you ask, so plan to set up an appointment to talk to your human resources manager before you do a lot of legwork on your own.

With any luck, all this pavement pounding will generate tons of great leads. After you come up with a short list of possibilities, you'll want to do some initial pre-screening by phone and then arrange some onsite visits to day-care centers (see Chapter 6) or family day cares (see Chapter 7), and/or to set up some interviews with potential in-home caregivers (see Chapter 9) — your first step in determining which child-care arrangement is likely to be your best bet.

The application process: What to expect

If you decide to go the day-care center route, odds are you'll be asked to fill out an application form at some stage of the game — either at the time your child's name goes on the waiting list or later on when they call to notify you of an available spot. (Don't assume, by the way, that you'll be off the hook in terms of paperwork if you happen to go the family day-care route. Some family day-care providers ask parents to fill out a less detailed version of the basic day-care center application form.)

After you've finished filling out the application form, you have one more tiny piece of paper to fill out — the check for your application fee. Although most fees are relatively small (typically \$25 to \$50), they can really add up if you're hedging your bets by putting in application forms at every day-care center in town. See Chapter 6 for further details about the application procedure.

Waiting lists and other hurdles



After you hand over your application form and your application fee, the waiting game begins. Your name gets placed on a waiting list, and you receive a call whenever your name finds its way to the top of the list. That could be a matter of days, weeks, months, or even years. Phoning the day-care center every once in a while to double-check that your name is still on the list isn't a bad idea. You'd hate to find out a year or two after the fact that your day-care application was misfiled!

If a spot in the day care comes up before you're ready for it (perhaps you indicated that you wanted to start your child in the center in April, but they call you in February to let you know that a space has come available), you'll have to decide whether you're willing to take the space a little bit early or allow the center to offer the space to someone else.

The first thing you'll want to find out, of course, is what happens if you turn down the space. Some centers keep your name at the top of the list and offer you the next spot that becomes available. Others bump you back down to the bottom of the list, and you find yourself right back at square one.



Rather than missing out on what might be your one-and-only chance at a spot, you may want to think about taking the spot early, even if you don't actually intend to use it until after your originally scheduled return to work. Going this route may cost you a couple of hundred dollars in extra child-care costs, but, sometimes, knowing that your child-care problem has been solved is worth the extra money.

Figuring out what to do if the opposite problem occurs isn't quite as easy: You're due to return to work in a couple weeks' time, and you still haven't heard a peep from the day-care center. Obviously, you have two basic choices in this situation:

- ✓ Come up with a temporary child-care solution and hope that the day-care center will find a space for your child sooner rather than later
- ✓ Abandon your plans to enroll your child in this particular day-care center and start looking for a different long-term child-care arrangement

Neither alternative is likely to feel particularly satisfying if you had your heart set on placing your child in this particular day-care center, but given that that's simply not an option, you have little choice but to move on to Plan B.

Taking Out-of-Home Facilities into Consideration

As you may imagine, out-of-home childcare is childcare that takes place somewhere other than the child's own home — in a day-care center or in a family day-care home, for example. Most parents who choose an out-of-home day-care arrangement do so for one of the following three reasons:

- ✓ Out-of-home childcare tends to be less expensive than in-home childcare.
- ✓ Out-of-home child-care arrangements may provide for greater socialization opportunities.
- ✓ You don't have to worry about sharing your home with a stranger on a full- or part-time basis.

Where out-of-home child-care loses out to in-home childcare is in the convenience department: You have to drive somewhere every morning and you may have to arrange for backup childcare if your child is too sick to go to his regular out-of-home day-care arrangement. (See Chapters 2, 6, and 7 for more on the pros and cons of out-of-home childcare.)

Looking into In-Home Options

Although the majority of American parents choose to have their children cared for in out-of-home child-care arrangements, that's not to say that an out-of-home child-care arrangement is necessarily the best bet for your family. When families decide to hire a nanny or other child-care provider to care for their child in their own home they often do so because

- ✓ They want to take a bit of the rush out of the morning rush hour.
- ✓ They want to ensure that the same person will be taking care of their child day after day (not always possible in a busy day-care center).
- ✓ They want to minimize the number of colds and flus their child is exposed to (the more kids, the more viruses!).
- ✓ They're looking for maximum flexibility when it comes to scheduling.

Of course, in-home childcare isn't without its drawbacks: It's more expensive, provides children with fewer opportunities for socialization, requires that you assume total responsibility for monitoring the quality of your child's child-care arrangement, and forces you to come up with your own backup arrangements in the event that your nanny calls in sick. (See Chapters 2, 9, and 11 for more on the pros and cons of in-home childcare.)

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Red tape unlimited: Hiring a domestic worker

Of course, there's another major drawback to going the in-home child-care route that many parents don't even stop to consider: all the hidden work in being an employer. You see, the moment that you decide to hire someone to care for your child in your home, you find yourself saddled with the responsibilities that go along with being that person's boss. That means dealing with reels and reels of government red tape.

Here's a quick overview of what's involved from a government standpoint after you decide to hire a domestic worker (the government's term for any person employed in your home). You need to

- ✓ Verify that the child-care provider is legally entitled to work in the United States
- ✓ Obtain an employer identification number
- ✓ Fill out the necessary paperwork so that you can start withholding Social Security, Medicare taxes, Federal Unemployment Tax (FUTA), and (if both you and she agree that this tax will be withheld at source) federal income tax from her wages
- ✓ Find out if you're required to pay state unemployment taxes on her wages
- ✓ Ensure that you're meeting all your record-keeping and tax reporting responsibilities



If you're notorious for filing your own personal tax return late, you may want to think seriously about hiring a bookkeeper to handle some of the paperwork for you. It may cost you a bit of money, but chances are it'll be cheaper in the long-run than the penalties you could rack up for getting on the wrong side of the IRS. This is heavy duty stuff, I know, which is why I devote an entire chapter (Chapter 11) to the ins and outs of employing an in-home child-care provider.

And nanny makes three: Privacy concerns

If you're thinking about hiring a live-in child-care provider, you have another issue to grapple with: the whole issue of privacy — yours and hers. Here are a few examples of how adding a child-care provider to your household can really cramp your style.

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- ✓ Your partner and you are having a heated discussion in the kitchen one evening. You're about to give him an earful when you suddenly remember that the child-care provider is sitting in the other room. So much for getting this particular argument resolved anytime soon.
- ✓ The argument has long since blown over, and now, you're getting ready to celebrate your anniversary. You and your partner are going to have to abandon your long-standing tradition of taking the day off work to spend the day in bed! It just doesn't seem right to be getting romantic when your nanny is playing blocks with your toddler in the next room.
- ✓ Your partner's in the habit of sleeping in the buff. Now that a strange woman is sleeping under the same roof, he's thinking that he's going to have to invest in his first-ever pair of pajamas.

Although none of these problems is insurmountable, they may require a little bit of creativity and/or compromise. As you no doubt found out when you first became a parent, you can't expect to add another person to your household without experiencing at least a few growing pains.

If you're feeling uncertain about how to handle these types of sticky situations, relax. You can find all kinds of practical tips on dealing with privacy issues and a whole lot more in Chapter 9.

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Part I: Getting Started: Choosing Childcare 101