

Child care requires special investigation by parents

By CHANGING TIMES

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There are services that match roommates, dates and mates, but if you're in the market for child care, you're probably on your own amid a sea of choices and factors. Child care information and referral services are the exception, not the rule.

If you do have a community or work referral service available, you can get leads, possibly preliminary screening, and tips for judging quality.

But no matter what, it's still your job to check out child-care arrangements in person before you decide.

Some general principles that apply wherever your search leads you include:

—Look for licensed child care, but remember that licensing or registration doesn't substitute for your own evaluation and continuing surveillance.

—Assume that good care depends more on the quality of the people involved than it does on the curriculum or the equipment.

—Trust your feelings as to what is unpleasant or wrong.

When you finish researching, you'll have to reconcile what you want for your child and yourself with what's good, available, convenient and affordable.

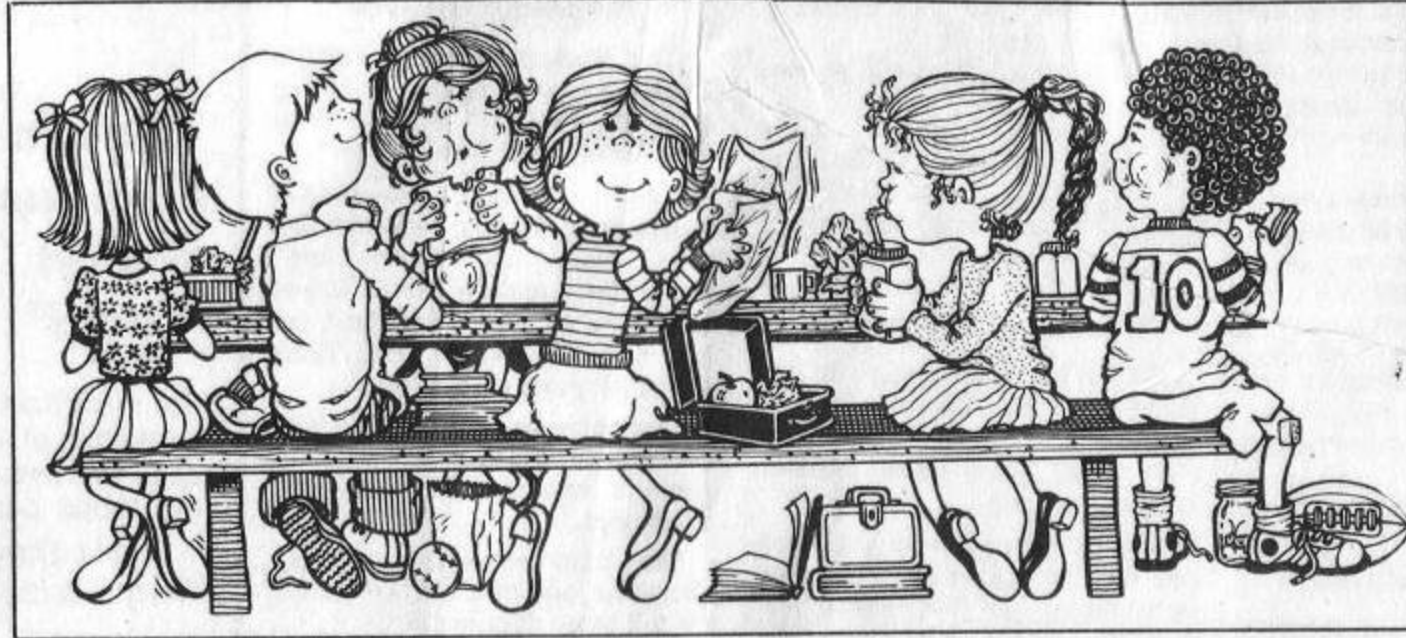
Clearly, you want your children kept safe and their physical needs met. Talking to children, playing with them and giving them emotional comfort are essential, too. Quality care is given one-to-one or in small groups by one person or the same few people over a long time.

A provider's instinct and experience might make for good care, but training in early-childhood care and development can help. One credential for child care competence, the Child Development Associate (CDA), has been earned by almost 13,000 caregivers who work with 3-to 5-year-olds in day-care centers.

Child care in your own home isn't always ideal. The quality of care is difficult to predict; frequent turnover of providers is the norm, and your child may not be participating in beneficial group activities with peers. Plus, if you're paying minimum wage (required by law for a caregiver in your home 20 or more hours a week), including your share of Social Security taxes, it would cost you a little over \$8,000 a year to have someone come to your home 45 hours a week, 50 weeks a year.

If you wish to hire an in-home caregiver who is not a U.S. citizen, check with the Immigration and Naturalization Service regarding the law.

Family day-care homes are private homes where six or fewer children are tended. Child-care experts



prefer a limit of two children under age 2, and state laws often require this. Typical weekly fees are \$35 to \$65.

Day-care homes may provide both the best and the worst of child care.

Their major disadvantage, Alison Clarke-Stewart says in her book "Daycare" (Harvard University Press; \$3.95 paperback) is that the people running them are the "least accountable" to parents.

In California, charges of sexual abuse of children have been leveled almost exclusively at family day-care homes, yet such allegations have been relatively rare among its 38,000 licensed day-care homes.

Across the country the over-whelming majority of family day-care homes do not have a license that could be revoked to warn parents of problems.

On the other hand, government researchers in the late '70s studied hundreds of licensed and unlicensed homes. They concluded "...by and large, family day care has been found to provide a stable, warm and stimulating day care environment."

Other options include group-care centers, run for profit or as a community service. These include non-profit day-care centers, nursery schools, preschools, and commercial centers run by national chains, such as Kinder-Care, La Petite Academy and Children's World. Check the Ys and local churches, which sponsor thousands of centers. You should judge both for-profit and nonprofit facilities on their individual merits relative to other choices.

Day-care centers run by national chains are usually attractively housed and well equipped. In assessing a center, pay special attention to the frequency of staff turnover, the size of children's groups, and the ratio of staff to children — all factors for which commercial centers have been criticized.

For 3-, 4- and 5-year-olds, a government study recommends no more than seven kids to one adult and groups no larger than 14 children. Good infant care in centers takes one adult for every three babies, which can run the cost up to \$75 to \$125 a week or more.

For-profit and nonprofit center fees generally seem quite similar, although at the high end, weekly tuition can run \$75 or more. Average weekly full-time tuition is \$58 at Children's World and \$45 at La Petite. Kinder-Care's national median weekly charges run from \$62 for infants to \$49 for 3-to 5-year-olds.

Children attending group centers tend to be more outgoing than others when they meet new kids their own age, but they are also, in Alison Clarke-Stewart's words, "more likely to be loud, boisterous, competitive and aggressive with their peers...When they start school, they are better adjusted, more persistent at their tasks, and more likely to be leaders," although they may also be "less polite and agreeable, less respectful of others' rights, and less responsive to adult requests."

These children also suffer an increased incidence of flu, rashes, coughs and colds.

Lowering the cost of your child's care

If you're a parent paying for day care for your child, you should know that there are ways of reducing the financial burden to you and your family.

For middle-income families, the most likely source of help is the credit on your federal income tax return for child-and-dependent-care expenses you incur while working or looking for work. See IRS Publication No. 503, "Child and Disabled Dependent Care," and Form 2441, "Credit for Child and Dependent Care Expenses," for more information. Many states have a similar child-care tax credit.

Parents who take the federal child care tax credit can anticipate it on their W-4 withholding forms so that the money will be channeled into paychecks throughout the year. Depending on your income, the credit absorbs between 20 percent and 30 percent of your child-care expenses, which are capped at \$2,400 for one child and \$4,800 for two or more.

If your adjusted gross income is \$28,000 or more, you can claim no more than \$480 for one child or \$960 for two or more.

A few employers have picked up on a 2-year-old federal tax provision that allows them to create a Dependent Care Assistance Program to make child care a business expense to them and a tax-free benefit to employees.

The DCAP plan, which must be put in writing and circulated to employees, could call for the employer to provide care, to contract with a third party to provide it or to reimburse employees for child-care expenses up to a certain limit.

However, if you choose dependent-care assistance as one option in a cafeteria benefit plan, the IRS proposes to treat the benefit as taxable income to you unless the plan is set up on a "use it or lose it" basis. That means you'll be taxed if you're entitled to reimbursement for any unused portion of the child-care benefit or if you have the right to change your mind and take the benefit in cash after you've elected child-care coverage and the coverage period has started.