

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!

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: Mark Joseph Photography/Chicago

Pros Cons

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

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 care givers 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

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.