CHILD CARE INFORMATION FOR FAMILIES

Having access to safe and affordable child care is a critical issue for parents and other caregivers. Families face numerous decisions when balancing their work and home lives, especially when it comes to choosing the type of care they will use. Finding the right type of care that is also affordable may require searching, researching, and connecting with government agencies.

This resource guide provides general information about child care and is designed to help families find answers to some of the most frequently asked questions:

- ◆ What are my child care options?
- ◆ How can I choose quality child care?
- ◆ How do I find child care and resources for a child with special needs?
- ◆ What is the typical cost of child care?
- ◆ How can I find help paying for child care?
- ◆ How can I file a complaint against a center or provider?
- ◆ How can I find information about contract agreements between parents and their child care providers?
- ◆ What are the legal requirements related to hiring someone to care for my child in my home?
- ◆ What is the legal age for leaving a child home alone and/or to babysit another child?

The State Capacity Building Center (SCBC) 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.

The SCBC does not endorse any non-Federal organization, publication, or resource.

What are my child care options?

Finding a child care program that meets the needs of your family is very important. The following are the four most commonly used types of child care by the general public.

♦ **Child care centers** are facilities where care is typically provided to children in a nonresidential building with classrooms of children in different age groups. Care is provided for less than 24 hours per day. State/Territory 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 in which the facility operates to determine whether it must be licensed.

♦ **Family child care** settings are facilities where care typically is provided to children in the 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 and Territories 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 and Territories 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 and Territories also allow homes with three or more children to operate without a license. Many States/Territories license two types of family child care homes—a small family child care home that has a small number of children and usually one care provider, and a large family child care home/group home that usually has a larger number of children and a provider and assistant.

♦ **Family, friend, or neighbor care** is provided by relatives, friends, neighbors, and/or other adults who have a close relationship with the parent(s). Care can be provided in the child's home or the family, friend, or neighbor's home.

♦ **Nanny/Au pair** is care provided by one person hired by the parent(s) to come into the home on a live-in or live-out basis. Nannies or au pairs can care for the parent's children and/or groups of children from several families.

Parents should also consider whether a child care program is licensed. Licensing is a process administered by the State/Territory government that sets a baseline of requirements below which it is illegal for facilities to operate. The agency responsible for child care licensing can provide information about the regulations that child care programs must meet. This agency can also provide information about whether a provider is licensed. The **National Database of Child Care Licensing Regulations** contains direct website links to state child care licensing regulations documents and licensing agency contact information. Users can access, download, and search state child care licensing regulations that apply to child care centers, family child care homes, and other licensed child care programs. The National Database of Child Care Licensing Regulations is available at https://childcareta.acf.hhs.gov/licensing.

How can I choose quality child care?

For information about the availability of child care, contact your local child care resource and referral (CCR&R) agency. CCR&R agencies may also help you choose high-quality child care that meets local regulations and standards, and best meets your needs. Child Care Aware of America offers a Child Care Finder tool that provides contact information for all State and local CCR&R agencies at http://childcareaware.org/parents-and-guardians/childcarefinder#section=searchbyzip.

How can I find information about federally and State-funded early education programs?

Federally and State-funded early education programs focus on school readiness and help enhance children's social, emotional, physical, intellectual, and speech and language development through age-appropriate activities. The following are federally or State-funded programs:

♦ **Early Head Start (EHS)** is a federally funded, community-based program for low-income pregnant women and families with infants and toddlers. It offers children and families comprehensive child development services through center-based programs, home-visiting programs, and a combination of program options. To learn how to contact a local EHS program in your area, call 1-866-763-6481 or use the online National Head Start Program Locator Tool at http://eclkc.ohs.acf.hhs.gov/hslc/HeadStartOffices. Click "Español" for information in Spanish. Additional information about EHS is available at https://eclkc.ohs.acf.hhs.gov/hslc/tta-system/ehsnrc. Information about enrolling a child in an EHS program is available at http://eclkc.ohs.acf.hhs.gov/hslc/tta-system/ehsnrc/about-ehs#enroll.

♦ **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. However, like Early Head Start, Head Start programs may serve a limited number of children from families who earn more than this income limit. To find a local Head Start program in your area, call 1-866-763-6481 or use the online National Head Start Program Locator Tool at http://eclkc.ohs.acf.hhs.gov/hslc/HeadStartOffices. Click "Español" for information in Spanish.

♦ **State-funded prekindergarten programs** are available in some States and are designed to give 3- and 4-year-old children the experiences they need to be ready for kindergarten. To find out if there is a program in your area and whether you are eligible to participate, contact your local CCR&R agency. Child Care Aware offers a Child Care Finder tool that provides contact information for all State and local CCR&R agencies at http://childcareaware.org/parents-and-guardians/childcarefinder%23section%3Dsearchbyzip#section=searchbyzip. Your State education agency may also provide information about prekindergarten programs in your area. Contact information for all State education agency leads is available at http://ceelo.org/state-information.

How can I find information about military child care?

The following resources provide information about military child care, including child care for Federal employees:

Military OneSource sponsored by the U.S. Department of Defense provides information about child care for military families, and provides answers to commonly asked questions about military child care. More information is available at Military OneSource. Child Care Aware has partnerships with military services to assist the families of deployed or active-duty National Guard, Reserve, Army, Marine Corps, Navy, and Air Force service members. For more information, call 1-800-424-2246 or visit Child Care Aware.

How can I find information about nannies?

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 nanny. For more information, call INA at 1-888-878-1477 or visit http://www.nanny.org.

More information about nannies and the legal requirements related to hiring nannies is available in the "What are the legal requirements related to hiring someone to care for my child in my home?" section of this resource guide.

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Various tools and checklists can help you select 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-to-staff ratios with consistent, long-term adult caregivers; and

♦ Good parent–staff communication.

Many States and localities also have a quality rating and improvement system (QRIS). A QRIS is a systemic approach to assess, improve, and communicate the level of quality in early and school-age care and education programs. Similar to rating systems for restaurants and hotels, a QRIS awards quality ratings to early and school-age care and education programs that meet a set of defined program standards. A QRIS can help parents make informed decisions by using the ratings when seeking quality care. Because QRIS standards require programs to go above and beyond licensing requirements, providers participating in a QRIS have demonstrated their commitment to high-quality care. Child Care Aware's State by State Resources for Families directory includes information about QRIS initiatives in different States. It can be found at http://www.childcareaware.org/node/1405.

The following informational brochures, checklists, and organizations may also help you choose quality care.

BROCHURES

♦ *Give Your Child Something That Will Last a Lifetime…High-Quality Child Care* (2009), by Child Care Aware, http://ccapub.childcareaware.org/docs/pubs/101e.pdf. In Spanish at http://ccapub.childcareaware.org/docs/pubs/101s.pdf.

♦ *Five Steps to Choosing Safe and Healthy Child Care* (2009), by Child Care Aware, http://ccapub.childcareaware.org/docs/pubs/106e.pdf. In Spanish at http://ccapub.childcareaware.org/docs/pubs/106s.pdf.

CHECKLIST

♦ *Is This the Right Place for My Child? 38 Research-Based Indicators of Quality Child Care* (2011), by Child Care Aware, http://ccapub.childcareaware.org/docs/pubs/121e.pdf.

ORGANIZATIONS

♦ Child Care Aware provides additional information and resources at http://childcareaware.org. Information in Spanish is available at http://childcareaware.org/es.

♦ The National Association for the Education of Young Children (NAEYC) provides a number of resources about selecting appropriate and high-quality child care at http://families.naeyc.org/what-to- look-for-in-a-program.

♦ Zero to Three provides information about choosing appropriate child care for infants and toddlers at http://www.zerotothree.org/early-care-education/child-care/choosing-quality-child-care.html.

How do I learn if a complaint has been filed against a center or provider?

You may find information about a child care provider or learn if a complaint has been filed against a regulated child care program by contacting your State or Territory child care licensing agency. The **National Database of Child Care Licensing Regulations** contains direct website links to state child care licensing regulations documents and licensing agency contact information. Users can access, download, and search state child care licensing regulations that apply to child care centers, family child care homes, and other licensed child care programs. The National Database of Child Care Licensing Regulations is available at https://childcareta.acf.hhs.gov/licensing.

Some States post licensing information, including complaints, on the Internet for parents to search. More information is available at https://childcareta.acf.hhs.gov/resource/licensing-information-posted-internet.

Child Care Aware also provides links to State online licensing information and/or the contact information for child care licensing in your area. To learn more, visit Child Care Licensing Inspection Reports.

How do I find child care and resources for a child with special needs?   Return to top

Parents of children with special needs are often advocates for their children's education and medical care. However, Federal agencies, national organizations, publications, and Web sites can provide information for parents of children with special needs about medical conditions, inclusion, parent support, and parent advocacy.

How do I find child care for children with special needs?

Your local CCR&R agency can provide information about how to find care for children with special needs that meets local regulations and requirements. Child Care Aware offers a Child Care Finder tool that provides contact information for all State and local CCR&R agencies at http://www.childcareaware.org/ccrr-search-form/.

The office that is responsible for child care licensing in your State/Territory can also let you know what regulations child care programs must meet. The **National Database of Child Care Licensing Regulations** contains direct website links to state child care licensing regulations documents and licensing agency contact information. Users can access, download, and search state child care licensing regulations that apply to child care centers, family child care homes, and other licensed child care programs. The National Database of Child Care Licensing Regulations is available at https://childcareta.acf.hhs.gov/licensing.

The following online resources provide additional information about child care for children with special needs.

ONLINE RESOURCES

♦ *Choosing High-Quality Child Care for a Child with Special Needs* (2009), by Child Care Aware, http://ccapub.childcareaware.org/docs/pubs/102e.pdf. In Spanish at http://ccapub.childcareaware.org/docs/pubs/102s.pdf.

♦ *Know the law about The Americans with Disabilities Act and Child Care in California* (2013), by the Child Care Law Center, http://childcarelaw.org/wp-content/uploads/2014/06/Know-the-Law-About-The- Americans-with-Disabilities-Act-and-Child-Care.pdf.

♦ Child Care Centers and the Americans with Disabilities Act (1997), by the U.S. Department of Justice, Civil Rights Division, Disability Rights Section, http://www.usdoj.gov/crt/ada/chcaflyr.htm.

♦ *Early Childhood Inclusion* (2009), by the Council for Exceptional Children, Division of Early Childhood, and the National Association for the Education of Young Children, http://www.naeyc.org/files/naeyc/file/positions/DEC_NAEYC_EC_updatedKS.pdf.

♦ Family Tools by the Center on the Social and Emotional Foundations for Early Learning, http://csefel.vanderbilt.edu/resources/family.html.

How do I find additional resources for parents of children with special needs?

The Individuals with Disabilities Education Act (IDEA), Part C, provides for early intervention services for infants and toddlers with disabilities and their families. To find contact information for the Part C program in your State and specific referral contact links, visit http://ectacenter.org/contact/ptccoord.asp.

Section 619 of Part B of IDEA defines the preschool program that provides a free appropriate public education (FAPE) to children with disabilities ages 3–5. In each State, there is a staff member—the 619 Coordinator—who is responsible for administering the State's Section 619 Preschool Grant monies for developing, maintaining, and providing information about the program in the State. You may want to speak to your State's 619 Coordinator if you are concerned about your child's development or want more information about local programs and special education services. A directory of State 619 Coordinators is available at http://ectacenter.org/contact/619coord.asp.

The following resources provide additional information about the Americans with Disabilities Act (ADA), IDEA, birth defects, and developmental disabilities.

FEDERAL AGENCIES

Americans with Disabilities Act (ADA)

U.S. Department of Justice

Phone: 1-800-514-0301

TTY: 1-800-514-0383

Web site: http://www.ada.gov/

ADA's Web site includes Federal resources and ADA publications about how to comply with the ADA standards. ADA specialists are available to answer questions on a toll-free hotline; Spanish language services are also available.

Centers for Disease Control and Prevention (CDC)

Web site: http://www.cdc.gov

Spanish-language Web site: http://www.cdc.gov/spanish

The CDC is dedicated to protecting the health and quality of human life through the prevention and control of diseases, injuries, and disabilities. The passing of the Children's Health Act of 2000 required the CDC to establish the National Center on Birth Defects and Developmental Disabilities (NCBDDD) within the CDC. NCBDDD works to improve the health of children and adults by preventing birth defects and developmental disabilities, promoting optimal child development, and promoting health and wellness among children and adults living with disabilities. More information is available at http://www.cdc.gov/ncbddd.The following resources are also available:

Birth Defects, http://www.cdc.gov/ncbddd/birthdefects/index.html;

Developmental Disabilities, http://www.cdc.gov/ncbddd/dd/default.htm; and

Learn the Signs. Act Early, http://www.cdc.gov/ncbddd/autism/actearly.Information in Spanish is available at http://www.cdc.gov/ncbddd/autism/actearly/spanish/default.htm.

NATIONAL ORGANIZATIONS

The Arc

Phone: 202-534-3700

Toll free: 1-800-433-5255

Email: info@thearc.org

Web site: http://www.thearc.org

The Arc provides information and materials about intellectual and developmental disabilities, as well as information about where to find assistance and other resources that may be of interest to parents of children with special needs. Resources about children with special needs are available at http://www.thearc.org/page.aspx?pid=2444.

Center for Appropriate Dispute Resolution in Special Education (CADRE)

Phone: 541-686-5060

Email: cadre@directionservice.org

Web site: http://www.directionservice.org/cadre

Spanish-language Web site: http://www.directionservice.org/cadre/index_espanol.cfm

CADRE provides technical assistance to State departments of education about the implementation of mediation requirements under the Individuals with Disabilities Education Act. CADRE also helps parents, educators, and administrators benefit from the full continuum of dispute resolution options.

Child Care Law Center (CCLC)

Phone: 415-558-8005

Email: info@childcarelaw.org

Web site: http://www.childcarelaw.org

CCLC provides information and publications about the ADA and child care programs, and legal rights under the ADA standards for families. A list of CCLC publications about disabilities is available on CCLC's Web site at http://childcarelaw.org/resources/equal-access.

Child Care Plus

Phone: 1-800-235-4122

Email: ccplus@ruralinstitute.umt.edu

Web site: http://www.ccplus.org/index.htm

Child Care Plus 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.

Easter Seals

Phone: 1-800-221-6827

TTY: 312-726-4258

Web site: http://www.easterseals.com

Easter Seals assists children and adults with special needs through a nationwide network of more than 450 service sites. Primary Easter Seals services include medical rehabilitation (e.g., early intervention, physical therapy, occupational therapy, and speech and hearing therapy), job training and employment, child care, adult daycare services, and camping and recreation. Information about Easter Seals child care services is available at http://www.easterseals.com/our-programs/childrens-services/high-quality-child-care.html.   Information for parents is available at http://www.easterseals.com/our-programs/childrens- services/disability-needs.html.

PACER Center

Phone: 952-838-9000

Email: pacer@pacer.org

Web site: http://www.pacer.org

The PACER Center (Parent Advocacy Coalition for Educational Rights) is an organization created by parents of children with disabilities to address common challenges. A wide range of resources to assist those caring for children with disabilities is available at http://www.pacer.org/publications.Materials in Spanish, Hmong, and Somali are also available at http://www.pacer.org/translations.In addition, the PACER Center maintains the Web site of the now defunct FAPE Project, which aimed to inform and educate families and advocates about the Individuals with Disabilities Education Act of 1997 (IDEA). The FAPE Web site is available at http://www.fape.org.

ONLINE RESOURCES

♦ *LD [Learning Disability] Checklist of Signs and Symptoms* (2009), by the National Center for Learning Disabilities, is a checklist to help parents identify the signs and symptoms of a learning disability and to help them determine whether their children show those signs. This resource is available at www.cmccd.edu/getdoc.cfm?id=3612.

♦ *Preparing for Disaster for People with Disabilities and Other Special Needs* (2004), by the American Red Cross, provides information to help teachers, parents, and administrators plan for future emergencies and disasters involving children with disabilities. This resource is available on the FEMA Web site at http://www.fema.gov/media-library-data/20130726-1445-20490-6732/fema_476.pdf

♦ *Does Your Child Have Special Needs? Looking at Development* (n.d.), by the National Association of Child Care Resource and Referral Agencies and Child Care Aware, provides information to help parents identify signs of possible developmental delays. This resource is available on the ECLKC Web site at Does Your Child Have Special Needs?

♦ *Parenting a Child with Special Needs* (n.d.), by the National Dissemination Center for Children with Disabilities, is a document that provides tips, support, and resources to help parents deal with the issues they confront on a day-to-day basis. This resource is available on the ECLKC Web site at http://eclkc.ohs.acf.hhs.gov/hslc/tta-system/teaching/Disabilities/families-too/Parenting/disabl_fts_00044_081105.html.

What is the typical cost of child care?   Return to Top

After housing expenses, child care/education expenses (for those with the expense) are the next largest average expenditure for a middle income family and can account for 17 percent of the child-rearing expenses. The typical price for child care varies by community, age of the child, and type of care used by the family (for example, center-based care tends to be more expensive than family child care, and infant care is more expensive than care for an older child).

Child Care Aware offers the **Budgeting Child Care Options Calculator** at http://childcareaware.org/parents-and-guardians/helpful-tools/calculator, which allows families to examine their financial situations to get a general idea of their monthly budget and how child care expenses will affect them. It is also available in Spanish at http://childcareaware.org/es/los-padres-y-tutores/herramientas-%C3%BAtiles/Calculadora%20de%20presupuestos.

CCR&R agencies collect information on the supply of and demand for child care in local communities. These agencies may provide an estimate on the price of child care in a particular area. For more information, you may want to contact your CCR&R agency. Child Care Aware offers a Child Care Finder tool that provides contact information for all State and local CCR&R agencies at http://childcareaware.org/parents-and-guardians/childcarefinder#section=searchbyzip.

How can I find help paying for child care?   Return to Top

There are several financial resources, including government assistance, private scholarships, and tax credits, which might help families pay for child care, depending on their eligibility.

GOVERNMENT ASSISTANCE

State and Territory child care assistance programs are funded through the Child Care and Development Fund (CCDF), and each State and Territory has the flexibility to establish its own program guidelines, requirements, and policies. The CCDF program is federally funded and designed to assist low-income families, families receiving Temporary Assistance for Needy Families (TANF), and families transitioning off of TANF who need child care so they can work or attend training or education. Parents, grandparents, guardians, and relatives with custody of children may apply for child care assistance (sometimes called a subsidy or voucher) at a State, Territory, or local agency. Applicants may receive assistance if they demonstrate that:

♦ Child care is needed to allow family members the opportunity to work, attend school, or receive training;

♦ The household income is not greater than the income limit set by the State or Territory;

♦ The child is younger than 13 years of age; and/or

♦ The child has a special need or is under court supervision and is younger than 19 years of age.

States and Territories have different eligibility requirements and ways for families to apply for services, including different forms to fill out and steps to follow. The following are some program requirement examples:

♦ Some programs require in-person applications, and others offer off-site application services, such as online, telephone, or mail options.

♦ All programs require families to pay a co-payment fee based on their family income; however, some programs waive the fee under special circumstances.

♦ Some programs require single parents to cooperate with child support enforcement regulations to be eligible for services.

♦ Some programs give assistance to grandparents and other relatives if they meet program requirements.

♦ All programs allow families to choose from a broad range of child care providers, including relatives, friends, or neighbors.

♦ Most programs require child care providers to meet basic health and safety requirements, but exactly what the provider must do varies. Some States or Territories require that all child care providers to be licensed, while others exempt some providers, such as those caring for children of relatives or those caring for a very small number of children.

♦ All programs pay providers based on a set rate that can vary by the age of the child, type of care, location, and other factors.

♦ All programs have different systems for paying providers. 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.

♦ Some providers may be required to sign a contract agreement with the State or Territory before they can participate in the child care assistance program.

To learn more about the child care assistance program in your area, contact your State or Territory child care agency. Contact information for all CCDF agencies is available at http://www.acf.hhs.gov/programs/occ/resource/ccdf-grantee-state-and-territory-contacts.

EMPLOYER-BASED FUNDING OPTIONS

Your employer may offer 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.

For more information about Dependent Care Flexible Spending Accounts, call the U.S. Office of Personnel Management at 202-606-1800 or see www.irs.gov/pub/irs-pdf/p503.pdf.

TAX CREDITS

Depending on your income, you may be eligible for the Child Tax Credit and Child and Dependent Care Credit. These credits let you deduct the cost of child care from your Federal, State, or local income taxes if you have a qualifying child. You may also be eligible for the Earned Income Tax Credit (EITC), designed for low-income working families. For more information, call the Internal Revenue Service at 1-800-829-1040 or visit http://www.irs.gov/individuals/parents/index.html.

The National Women's Law Center provides useful child care tax information on its Web site. For more information, call 202-588-5180 or visit http://nwlc.org/resources/state-child-and-dependent-care-tax-provisions-tax-year-2014.

OTHER FINANCIAL RESOURCES

CCR&R agencies sometimes have information about child care programs that have scholarships, special funding options, or sliding fee scales based on household income. Child Care Aware offers a Child Care Finder tool that provides contact information for all State and local CCR&R agencies at http://childcareaware.org/parents-and-guardians/childcarefinder#section=searchbyzip.

How can I find information about other assistance programs for low-income families?

In addition to child care assistance, low-income families may also be eligible to receive assistance from other federally funded programs, such as TANF, housing assistance, Medicaid, and the Supplemental Nutrition Assistance Program (SNAP), to help cover other household expenses and support parents' employment.

♦ **Low Income Home Energy Assistance Program (LIHEAP)** is a federally funded program designed to help families who are unable to pay their energy bills obtain assistance to pay those bills so they do not resort to unsafe methods to keep their homes warm or cool. LIHEAP may help families with bill payment and/or energy crisis assistance, or with weatherization and energy-related home repairs. For more information, contact the National Energy Assistance Referral (NEAR) project by calling 1-866-674-6327 or emailing energy@ncat.org.To learn how to contact your State's LIHEAP office, visit http://www.acf.hhs.gov/programs/ocs/liheap-state-and-territory-contact-listing.

♦ **Medicaid** is a State-administered health insurance program designed to help cover medical expenses for certain low-income families and individuals. Eligibility requirements are established at the State level and may include both income and categorical requirements. More information about Medicaid is available at http://www.medicaid.gov/Medicaid-CHIP-Program-Information/By-Topics/Eligibility/Eligibility.html. To learn how to apply for Medicaid, contact your State Medicaid office. Contact information for all State Medicaid offices is available through the CMS.gov Contact Database at https://www.cms.gov/apps/contacts/.

♦ **Rental Assistance** programs are administered by the U.S. Department of Housing and Urban Development (HUD). Rental assistance programs include public housing, privately owned subsidized housing (low-rent apartments), and housing choice voucher programs (Section 8 housing). More information about these programs is available at http://portal.hud.gov/hudportal/HUD?src=/topics/rental_assistance.

♦ **State Children's Health Insurance Program (SCHIP)** is a Federal and State program that provides health coverage to uninsured children whose families earn too much for Medicaid, but too little to afford private coverage. Additional information and links to all SCHIP programs are available at http://www.insurekidsnow.gov.

♦ **Supplemental Nutrition Assistance Program (SNAP)**, formerly known as the Food Stamp Program, is a federally funded, State-administered assistance program that helps low-income families pay for the cost of food. To learn about the eligibility requirements and how to apply, contact your local SNAP office. For information about how to apply or how to find a local SNAP office, visit http://www.fns.usda.gov/snap/applicant_recipients/apply.htm. Additional information about SNAP is available in the Supplemental Nutrition Assistance Program: Ask the Expert section of the U.S. Department of Agriculture's Web site at http://www.fns.usda.gov/snap/contact_info/widget.htm.

♦ The **Supplemental Security Income (SSI)** program provides assistance through monthly payments to low-income individuals who meet the income eligibility requirements and are age 65 or older, blind, disabled, or are the parents of children 18 years old of age and younger (who meet the SSI program's definition of disabled). The total amount of SSI payments varies from State to State. To learn more about the SSI program in your State, contact your local Social Security office. Contact information for Social Security offices is available at https://secure.ssa.gov/apps6z/FOLO/fo001.jsp.

♦ **Temporary Assistance for Needy Families (TANF)** is a State-administered program designed to help needy families achieve self-sufficiency. TANF eligibility requirements and application processes vary from State to State. To learn about the eligibility requirements and how to apply, contact your State TANF agency. Contact information for all TANF agencies is available at http://www.acf.hhs.gov/programs/ofa/help.

♦ **Women, Infants, and Children (WIC)** is a federally funded, State-administered program designed to provide nutrition, education, and health care referrals, and offer supplemental foods to pregnant women, postpartum breastfeeding and non-breastfeeding women, and infants and children (birth to age one) who are found to be at nutritional risk. To learn how to apply for WIC, contact your State WIC agency. Toll-free numbers for all WIC agencies are available at http://www.fns.usda.gov/wic/Contacts/tollfreenumbers.htm.

How can I file a complaint against a center or provider?

Contact your State or Territory licensing agency to determine whether a child care program is licensed, or to file a complaint if you think a program is not following regulations. If you suspect that abuse or neglect is taking place in a child care setting, you can do the following:

♦ Call the Childhelp Child Abuse and Neglect Hotline at 1-800-422-4453, 24 hours a day/7 days a week. The hotline gives information about how to make a report and where to file it.

♦ Contact the child protective services agency. Contact information for all State child protective services agencies is available on Child Welfare Information Gateway's Web site at

https://www.childwelfare.gov/organizations/?CWIGFunctionsaction=rols:main.dspROL&rolType=Custom&RS_ID=%205.

♦ The Child Welfare Information Gateway's Web site has resources about prevention, identification, and treatment of child abuse and neglect, as well as other child welfare issues. For more information, call 1-800-394-3366 or visit https://www.childwelfare.gov/. Information in Spanish is available at https://www.childwelfare.gov/spanish/#tab=general.

Contact your State or Territory child care licensing agency if you think your child care provider is not following State/Territory regulations. The **National Database of Child Care Licensing Regulations** contains direct website links to state child care licensing regulations documents and licensing agency contact information. Users can access, download, and search state child care licensing regulations that apply to child care centers, family child care homes, and other licensed child care programs. The National Database of Child Care Licensing Regulations is available at https://childcareta.acf.hhs.gov/licensing.

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

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

A contract agreement can specify the days and hours of operation, costs, drop-off and pickup times, sick child policies, sleeping arrangements, supplies that you need to provide, emergency plans, and information about other services or additional fees that a caregiver can charge. Misunderstandings may be avoided if all parties involved know who is responsible for what. Contracts and rules may be written or verbal when you first enroll your child in care. However, not all providers will have written contracts and/or a written set of rules, and 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. 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 payment 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 vacation, or for holidays or days of inclement weather?

♦ Does the provider charge an extra fee for meals, diapers, or other supplies or services?

PARENT–PROVIDER RELATIONSHIPS

The relationship you have with your child care provider will affect how you feel about the services you and your child receive. Even if you have carefully selected your child care provider, you still will want to get to know him or her better. The University of Minnesota offers suggestions to help you and your child care provider have a better relationship, and ways that 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 better meet your child's needs.

♦ Listen when your provider shares information about your child's day.

♦ Take the time to express your appreciation for what your provider does. Notice their successes.

♦ Respect the confidentiality of your relationship. Both you and your provider should respect any personal information that is exchanged.

♦ Share daily pleasures. Find out what your child ate, experienced, and enjoyed during the day.

Zero to Three has a number of resources about parent–provider relationships, including a podcast called "Sharing the Care: How partnering with your child's caregiver supports healthy development." The podcast and other resources can be found at http://www.zerotothree.org/about-us/funded-projects/parenting-resources/podcast/sharing-the-care-how.html.

The Early Childhood Learning and Knowledge Center has numerous resources about family engagement. These videos, audio conferences, and written products can help providers work with families to achieve positive outcomes. These resources can be found at https://eclkc.ohs.acf.hhs.gov/hslc/tta-system/ehsnrc/comp/family-engagement.

LEGAL QUESTIONS AND CONTRACTUAL AGREEMENTS

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

♦ Understanding Child Care Contracts and Rules (July 2013), revised by Kathleen A. Olson, University of Minnesota Extension Service, http://www.extension.umn.edu/family/live-healthy-live-well/healthy-children/choosing-child-care/contracts-and-rules.

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

Legal Services Corporation (LSC)

Phone: 202-295-1500

Email: info@lsc.gov

Web site: http://www.lsc.gov

LSC is a private, nonprofit corporation established by the United States Congress that 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 services agencies funded through LSC is available at http://www.lsc.gov/lsc-programs.

Child Care Law Center (CCLC)

Phone: 415-558-8005

Email: info@childcarelaw.org

Web site: http://www.childcarelaw.org

CCLC offers 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.

Public Counsel

Phone: 213-385-2977

Email: mmatthews@publiccounsel.org

Web site: http://www.publiccounsel.org/practice_areas?id=0003

Public Counsel's Early Care and Education Law Project (ECE Law Project) was established in 1986 to increase child care capacity in low-income communities and to improve the quality of care.

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

The following resources can provide information about items 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 whether a child care provider is considered an independent contractor or your employee is also provided.

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. Parents 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 International Nanny Association provides 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 nanny. For more information, call 1-888-878-1477 or visit http://www.nanny.org.

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 (updated August 2013) provides information about employer tax obligations regarding household employees, including housekeepers, maids, babysitters, gardeners, and others who work in or around a private residence, http://www.irs.gov/taxtopics/tc756.html.

♦ Topic 762 – Independent Contractor vs. Employee (updated August 2013) provides information about how to determine whether a worker is an independent contractor or an employee under common law, http://www.irs.gov/taxtopics/tc762.html.

♦ The Household Employer Tax Guide (January 2013) provides detailed information about tax regulations, credits, and applicable forms, http://www.irs.gov/pub/irs-pdf/p926.pdf.

Contact information for all IRS offices is available at http://www.irs.gov/localcontacts/index.html. You can also call 1-800-829-1040 or visit http://www.irs.gov. Information in Spanish is available at http://www.irs.gov/espanol/index.html.

What is the legal age for leaving a child home alone and/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 welfare agencies is available at

https://www.childwelfare.gov/organizations/?CWIGFunctionsaction=rols:main.dspROL&rolType=Custom&RS_ID=16.

The following resources provide information about how to determine whether your child is ready to be left home alone, how to prepare your child to be home alone, and how to prepare your child for babysitting.

HOME ALONE RESOURCES

♦ Is Your Child Ready to Stay Home Alone? (Updated August 2013), http://www.healthychildren.org/English/safety-prevention/at-home/Pages/Is-Your-Child-Ready-To-Stay-Home-Alone.aspx.

♦ Leaving Your Child Home Alone (January 2013), reviewed by Steven Dowshen, MD, for KidsHealth, http://kidshealth.org/parent/firstaid_safe/home/home_alone.html#.

♦ Leaving Your Child Home Alone (September 2013), by Child Information Gateway, https://www.childwelfare.gov/pubpdfs/homealone.pdf.

BABYSITTING RESOURCES

♦ Are You Ready to Be a Babysitter? (Updated June 2013), http://www.healthychildren.org/English/ages-stages/teen/Pages/Babysitting-Jobs.aspx.

♦ Babysitting & Child Care Training (n.d.), by the American Red Cross, http://www.redcross.org/take-a-class/program-highlights/babysitting-caregiving.

♦ Babysitting: The Basics (March 2013), reviewed by Kate M. Cronan, MD, for Kids Health, http://kidshealth.org/teen/babysitting_center/getting_started/babysit.html#.