



Tips for Choosing & Using Quality Child Care

What Do You Need?

Think about your child care needs: Are they part-time or full-time? Temporary or permanent? Larger setting or smaller? Near home or near work? What days and hours will you need care? Will you need care year-round? Is your schedule fixed, or will it vary? Will your child need transportation to and/or from school? Does your child have any other special needs?

Answer these questions before you begin calling potential child care programs. If you have not already received one, District 4 HRDC–Child Care Link can provide you with a referral list of registered/licensed child care facilities. It will help save you time by narrowing your search to providers who may offer the services for which you are looking.

Your Next Steps to Take.....

Telephone Search

You can save time by screening prospective providers over the telephone. A 10-minute interview will determine the basics: Is there a vacancy that fits your child's age and your schedule? What is the size of the program? What is the provider's background and experience? Is transportation to and/or from school available? How much does it cost? When is payment due? Is an advance payment or deposit required? Will they accept state child care subsidy payment? Can the provider give you the names and phone numbers of parent references?

Before you make a decision, it's best to make a visit to see if the facility and caregivers are a good fit for you and your child.

Visit and Observe

This is a very important step—make sure that you plan to spend enough time visiting potential child care sites. Take Child Care Link's checklist and brochures along as a reference during your visit. Take notes! Remember, not all aspects of quality child care can be objectively measured. You have to get a feel for the personality of the provider, and how they will get along with your child and you.

Choose For Your Child's Future

New research on brain development shows that babies are born with an "unfinished" brain. The parts of the brain that handle thinking, remembering, emotions, and social behaviors are very undeveloped at birth.

The brain's growth is affected by early experiences with both parents and other caregivers. The quality of non-parental care is measured by the same indicators as care by mothers and fathers: warm, responsive, consistent caregiving attentive to the needs of individual children.

Recent research shows that the quality of child care has a lasting impact on children's well-being and ability to learn. Children in poor quality child care lag behind their peers in language and reading skills and display more aggression toward other children and adults.

The quality of child care matters! Babies who are held, talked with, sung to, and read to simply do better later in school.

In other words, you and your child care provider influence your child's brain structure, and shape learning, thinking, and behavior for life!

You Are The Monitor of Your Child's Care

Well-informed consumers are the best monitors of child care. Parents must learn to recognize the warning signs of poor quality care, so that they can avoid low quality settings and demand a high quality child care system.

In addition to consumers, a variety of mechanisms regulate the quality of child care programs, including state standards, local health and safety codes, the Child Care Food Program & professional accreditation programs. For this reason it pays to look for a registered or licensed facility. Ask about staff qualifications and training.

Parents cannot rely on the state to guarantee health and safety in child care. Centers are inspected annually, family and groups homes are inspected randomly.

Before you begin working with a child care provider, telephone the local Quality Assurances Division—Child Care Licensing office to learn of any history of substantiated complaints against that provider.

If you see a problem in a child care setting, it is your responsibility to report it to the Quality Assurances Division.

The phone number of the DPHHS Quality Assurances Division Child Care Licensor serving Hill, Liberty, and Blaine Counties is 406-262-9790.

Types of Child Care

Montana law recognizes licensed and registered child care settings. The ratio of adult to children is a very important factor in determining the quality of child care, and in licensed and registered settings it is regulated. The adult-to-child ratio is based on the type of setting, and the age of children in care.

Montana Child Care Staffing Ratios

Family Day Care Home - Registered for up to 6 children

One adult cares for up to 6 children; no more than 3 of the children may be under age 2.

Group Day Care Home - Registered for up to 12 children

Two adults care for up to 12 children; no more than 6 of the children may be under age 2.

A family or group home may be registered to allow for some limited **over-lap time**, when they can take extra children for specific hours of the day - such as before and after school. Ask to see the registration certificate for the hours of the day the program accepts additional children if they have been approved to offer overlap time.

Day Care Center - Licensed for 13 or more children

Staffing ratios according to age of children:

4:1	Infants	0 – 2 years
8:1	Children	2 – 3 years
10:1	Children	4 – 6 years
14:1	Children	6 + years

Some types of child care in Montana are unlicensed. For example, Legally Unregistered Providers (LUP's) are individuals over the age of 18 who care for one family's children or two unrelated children. Parents who use state Best Beginnings Child Care Scholarship programs may choose a friend or relative as their LUP. (For more information, call Child Care Link's Family Resource Specialist.) Another type of unlicensed care is the Drop-In Center. This can be useful as a short-term solution, but Drop-In Centers are not regulated. Preschool programs are also unregulated. It is a parent's responsibility to ensure that **quality indicators** such as the group size, adult-to-child ratio, family involvement options, caregiver training and education, low turn over of staff, and health and safety features, are appropriate for their children.

Common Child Care Business Practices

Child care is a business, and every child care provider is a business-owner who relies on profits to stay afloat. It is important that parents respect their child care setting's business policies.

You should expect to sign a contract. Many providers renew contracts annually. Providers usually require a deposit or advance payment, as well as a specified amount of advance notice before a child is withdrawn from child care. Some child care businesses charge by the day, some by the month. Some bill weekly, some bill monthly. There may be a Late Payment Fee.

It is common for parents to pay for at least part of the time that their child is absent due to illness or family activities. This ensures that the their child's slot can be held vacant until the child returns. Many providers charge a Late Pick-up Fee when parents don't arrive at the scheduled time. Parent tardiness jeopardizes child safety when it interferes with the planned adult-to-child ratio; it can also interfere with the provider's family time.

If you have problems or concerns with any aspect of your child care, talk about it with your provider. Remember, if you do not support your provider's business policies, she will have to go out of business....or find a better customer. Neither is a good prospect for your family.

Child Care Subsidy Programs

Parents may need help paying for child care. The State of Montana offers child care subsidy payment programs, called Best Beginnings Child Care Scholarships, for low income parents who are working or participating in TANF or Tribal programs. Eligibility guidelines may change, depending on the availability of funding.

Providers participating in subsidy programs must be registered, licensed, or LUP. Parents pay a monthly co-payment, based on family income. For more information, call Child Care Link's Family Resource Specialist.

Child Care Subsidy Monthly Income Eligibility Guidelines for Non - TANF Families

MT Sliding Fee Scale effective September 2004

Family of 2: \$1,561

Family of 3: \$1,959

Family of 4: \$2,356

Family of 5: \$2,754

Family of 6: \$3,151

Family of 7: \$3,549

Child Care Rates & Fees

Child care is an expensive service, and can be one of a family's largest monthly costs. In Montana, full time child care costs average between \$4,000 and \$4,600 per child per year.

When shopping for child care, parents find a range of costs. North central Montana's daily child care rates range from \$15.00/day to \$22.50/day. **

Some types of child care are more expensive than others. For example, infant-toddler care usually costs more per hour than preschool care. Part-time care usually costs more than full-time care. Center care may cost more than family or group home care.

Location influences the cost of care, too. Child care usually costs less in rural or outlying areas.

The state rate of payment for child care subsidy programs is set at the 75th percentile of the range. This means that 25% of Montana providers charge more than the state will pay.

When you request a referral to child care providers from Child Care Link, the referral includes a profile of services for each provider that shows the rates each program charges.

Your child care provider is not getting rich! Most providers struggle to cover their costs. Their average hourly wage is estimated to be \$6.74 /hour*** – regardless of education and experience.

**District 4 HRDC Child Care Link NACCRRAware report 7/04

***Statewide averages for child care workers, U.S. Dept. of Labor, 2000

Make a Back-Up Plan for Emergencies

Every parent encounters child care emergencies. Be prepared by having back-up child care arranged for those days when you have to work late, or your child care provider is sick.

No registered or licensed provider may care for a sick child. Request a copy of Child Care Link's *Sick Child Exclusion Policies* to learn the symptoms that indicate your child is too ill for child care.

Child Care Tax Credits

Working parents can deduct part of their child care costs from their state and federal taxes. Look for the State of Montana Dependent Care Deduction when you complete your state income tax return this year.

There are two federal income tax deductions for which working parents might be eligible. The Child and Dependent Care Credit is a tax benefit that helps families pay for child care they need in order to work or look for work. The Earned Income Tax Credit is a special tax benefit for people who work full- or part-time, and earn low or moderate incomes. Call the IRS at 1-800-TAX-FORM to get the necessary forms, or visit their web site at www.irs.ustreas.gov.

Additional Resources For Your Child Care Search

District 4 HRDC – Child Care Link has a Resource Lending Library that is open to parents. It includes many books, periodicals and videos to help you identify and choose quality child care, work effectively with your child care provider, and understand the ages and stages of your child's growth. In addition, the library includes Activity Kits and children's play equipment selected to enrich child and caregiver experiences at various levels of child development. Check it out! Or, call our staff for a personal consultation or further education regarding selecting a quality care arrangement for your child.

District 4 HRDC–Child Care Link

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