



Child Care in Your Home

Families juggling alternative work and school schedules during the pandemic may want to look at the option of hiring someone to care for children at home. This option reduces the risk of children's increased exposure in out-of-school child care. And depending on the number of children in your family, it may also be slightly less expensive.

You can start your search by:

- contacting [Child Care Resource and Referral](https://iowaccrr.org/families/) (iowaccrr.org/families/) agencies, community agencies, and churches;
- searching online job boards at community colleges and universities;
- asking friends and neighbors; and
- reaching out to local community social media groups.

INTERVIEW CAREFULLY

It is important to have full confidence in a caregiver's ability to care for your child. As you interview potential caregivers, following are some questions you might ask:

- What experience do you have in caring for children?
- Why are you interested in doing this work?
- Why did you leave your last position?
- What behavioral issues have you found to be most challenging? How have you handled them?
- What do you find most enjoyable about children?
- What fun activities do you like to do with children?
- How comfortable would you feel helping with homework or school assignments?
- What experience do you have in feeding or cooking for children?
- Are you willing to transport children and what is your driving record?
- How would you handle an emergency—for example, if a child suddenly injured themselves?
- What COVID-19 personal safety protocols do you practice?
- What questions do you have about our family's COVID-19 safety practices?

BE CLEAR ABOUT YOUR EXPECTATIONS

Spend some time talking about your parenting beliefs and practices. Share your family's COVID-19 safety protocols and clarify your expectations for the caregiver. If caregiving responsibilities include driving children, clarify your rules about use of car or booster seats and seat belts. Discuss limitations you may have about things such as smoking, drinking, television watching, screen time, and phone use. Also, talk about what is okay and permissible—for example, acceptable snacks or walks around the block.

VERIFY TRUSTWORTHINESS

If you are interviewing teenagers or college age students, ask if they have previously completed a safe sitter program. Ask if they have cared for younger sisters or brothers and contact families they have worked for. Talk to them about the kinds of activities they are involved in, and check with teachers, counselors, 4-H leaders, and other adults who can tell you if this person is responsible and capable. When you've narrowed your choice down, make calls to at least three references for each person you are considering.

BACKGROUND CHECK RESOURCES

- Conduct an online and social media search
- **Sex offender/child abuse registry** (www.iowasexoffender.gov)
- **Driving record** (driverrecords.iowa.gov)
- **Criminal conviction** (dps.iowa.gov/divisions/criminal-investigation/criminal-history/record-check-forms)

PUT IT IN WRITING

It is a good idea to have your rules and expectations in writing. Having a written agreement can save misunderstandings later on. Both parties can refer to the list of agreements if there is a question. And, of course, agreements can be changed as needs change.

Include in an agreement:

- days and hours of work
- notification expectations for illness or time off; include expectations regarding COVID-19 signs of illness
- availability for emergency school closings due to weather
- wages; including the amount to be paid, when payment is due; payment for overtime; payment for additional duties; payment for holidays, sick leave, and vacation
- instructions for any special requirements such as food and medication
- emergency plans in case of an accident, illness, fire, or tornado
- telephone numbers of parents, neighbors, and other family members who can be called in an emergency
- other tasks to be performed such as housework, shopping, and meal preparation, and
- the amount of notice to end the agreement.

Try to arrange for some time, possibly several days ahead of the official start

date, when you, the caregiver, and your child can get to know each other and become familiar with your house and the child's regular routines. Remember to prepare a medical release for the doctor or hospital authorizing the caregiver to sign in an emergency.

OTHER CONSIDERATIONS

- **Wages**—The amount you pay should take into consideration the number of children in care, previous child care experience, related training and education, additional responsibilities such as transportation and housework, and number of hours each week. The caregiver who works in your home on a regular basis to provide child care is legally entitled to be paid minimum wage.
- **Social Security, Medicare, and Income Taxes**—If you pay someone over the age of 18 more than \$2,200 in 2020 (or wages of \$1,000 in any calendar quarter), you may need to pay social security and Medicare taxes. You're not required to withhold federal income tax from wages you pay a household employee. You should withhold federal income tax only if your household employee asks you to withhold it and you agree. For more information on this topic, see [IRS](http://www.IRS.gov) (www.IRS.gov) publications 503 (p.16) and 926.
- **Child and Dependent Care Credit**—If you pay someone to take care of your children while you are employed, you may be eligible for a tax credit on federal and state income taxes. When filing taxes you will need to include the Dependent Care Provider's Identification number or social security number. See form W-10 from the [IRS](http://www.IRS.gov) (www.IRS.gov) and [publication 503](http://www.irs.gov/pub/irs-pdf/p503.pdf) (www.irs.gov/pub/irs-pdf/p503.pdf).
- **Insurance Coverage**—Whenever you have a significant change such as hiring someone to care for children in

your home, it's a good idea to review your plans with your insurance agent and discuss homeowner's liability and workers' compensation coverage to protect your assets. If your caregiver will be transporting children in your vehicle, you will also want to discuss auto insurance coverage.

YOU AND YOUR CHILD

Getting used to your new in-home child care arrangements may be difficult in the beginning for everyone. Talk with your children and, if possible, involve them in the interview process. Highlight the positives of being able to stay safe. Emphasize the value of less stress from bouncing around to different care situations. With time, you may find that this new arrangement can enrich your family with new relationships and memories.

OTHER RESOURCES TO CONSIDER

Finding Answers Now

(www.extension.iastate.edu/humansciences/disaster-recovery)

Information to help you cope with concerns about healthy eating, relationships, mental health and wellbeing, personal finance, food safety, and nutrition and wellness.

Iowa Concern Hotline

1-800-447-1985

A free, confidential service providing stress counseling, legal and financial education, and referral to human service agencies. Answered 24 hours a day, 7 days a week.

Iowa Child Care Resource and Referral

(iowaccr.org/families/)

Provides child care referrals and services that help parents make informed choices about the care of their children.

Parent Referral Line: 855-244-5301