

Your Employee Assistance Program is a support service that can help you take the first step toward change.

Types of Childcare

Four primary types of childcare settings are available to parents in the United States. These include:

- A group day care center
- Family child care
- A nanny or au pair
- A relative, friend, or neighbor care

Rates for family care providers in the United States vary depending on the area of the country. However, the typical rates for one child is $80-125 per week (approximately $2-3 per hour) for full-time care. However, in some parts of the country, this figure can be much higher. The total cost is also affected by the number of hours for which care is needed and the number of children that the parents are placing in the care situation.

The cost of childcare is often one of the biggest variables in the decision regarding childcare. Families desiring childcare must first decide if they can afford it. Those parents who do not have a great deal of disposable income must balance the value of the income they produce against the cost of purchasing care. Care costs can be expensive. As some consider the costs involved, they look at whether that payment makes sense or whether one parent will end up working simply to pay the childcare bill. Particularly when a family has to provide care for multiple children, it can easily be the case that the costs for professional care actually exceed parental income. When this is the case, families often consider whether it is feasible and desirable for one parent to stop working and remain at home with the children. While this option eliminates the childcare payment, it also reduces the income available to the family to pay bills and support the child. Ultimately, however childcare is arranged for, the cost of that childcare, measured either in terms of the cost of paying for professional care or in lost income, must balance out in the family budget or financial trouble will result.

Families come up with a variety of ways of making childcare feasible (whether they pay for that childcare in cash, or in lost income). For example, parents who forgo income to stay home and take on a caregiving role are sometimes able to find work-from-home opportunities that allow them to contribute to the family income. Sometimes it is possible for one parent to arrange with his/her present employer to telecommute (work from home) for part or all of his/her hours. Alternatively, the parent may accept employment working from home for a different company or in a different career area. The Internet has opened up a variety of possibilities for work-at-home opportunities that the enterprising parent can consider. Finding appropriate arrangements and positions can be challenging, but they can be worth considering when making the childcare decision.

If the family income decreases as a result of the need for childcare, the family can choose to create a new budget and reduce spending in order to meet the loss of income. This reduced spending can occur in a variety of ways. Some families will determine that the price they are currently paying for housing is no longer affordable and will choose to move to a different area or seek a smaller house/apartment in their current location. Families also reduce spending by not eating meals out, packing lunches to take to work, disconnecting cable television or Internet services, canceling news and magazine subscriptions, not buying new clothing or household items regularly, and reducing monies allocated towards entertainment needs, including not going out to movies or renting DVDs/videos and not purchasing electronic items.

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While cost is an important factor in deciding to purchase child care, it is not the only important factor. Each family must weigh the advantages and disadvantages and decide what the family is prepared to live with.