

Using Relative Care: A Guide for Working Parents



...for Children

the region's leading resource
in early education and care

About 4C for Children

4C for Children, the pioneering leader, advocate and resource for early childhood education and care in this region since 1972, serves 23 counties from offices in Cincinnati, Dayton (Ohio) and Newport (Kentucky).

Each year this not-for-profit agency...

- assists over 8,000 families of all income levels in finding and choosing quality child care;
- enrolls over 20,000 child care providers in its workshops and trainings;
- works to increase the supply of high-quality early education and care in the region; and
- advocates for children and families at the local, state and federal levels.

For more information visit www.4cforchildren.org or call 513-221-0033 or 800-256-1296.

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When a Relative Cares for Your Child

Special Considerations

By choosing care with a relative, you are creating the possibility for extending and enriching the family ties you and your child may already have. As you probably know, choosing a relative to care for your child can offer many advantages including:

Trust: Most (but not all) parents who choose relative care do so because they feel a sense of security in having their child with a member of the family.

Comfort: Your child's caregiver needs to have information about your family's schedule and routines, and about your child's personality and needs. Many families find themselves more relaxed and comfortable sharing these details with a relative than with a non-relative. Also, many families feel more comfortable with having a relative in their home during the day, or with having their children stay in the home of a relative.

Affordability: In many cases, child care arrangements made with a relative cost less than those made at market rates. However, this is not always the case, and it is important to have a clear understanding of all financial considerations before you begin.

Even though your caregiver is related to you, it is important for you to view him or her as a professional, and to value the time your caregiver spends with your child. Treating your relative with respect and courtesy is the first step toward ensuring a good relationship.

My sister-in-law stays home with her three children, so when she offered to care for my baby, I just assumed she wouldn't charge me anything. I was shocked when she told me what she would charge, and presented me with a contract to sign. Now my feelings are hurt, and I'm not sure I want her to take care of my baby at all.

As this example shows, many parents report that some of the same issues exist with relative child care as with non-relative child care. For example, conflicts over tuition, scheduling, policies and procedures, discipline, or appropriate activities may arise. It can be tricky to confront your mother, sister-in-law, or aunt when you are having a problem in one of these areas. In many ways, it can be *more* difficult to handle these situations with a relative than with a non-relative.

For these reasons, it is essential to be *extremely clear* with your relative about all the details of your agreement. This is where the worksheets (attached) can be very helpful. Although it may seem silly to review them with your sister or cousin, you may find that taking the time now can avoid problems later on.

It is important to be *as sensitive as possible* in all your conversations about these issues. Try to set boundaries for separating child care time from family interaction time, and respect these boundaries.

My sister watches my son, Adam, along with her own two children every day. She knows that I don't allow Adam to watch much TV, but she lets her kids watch all the time. I've mentioned it a

few times, and she always makes a joke of it. Now Adam is starting to ask for more television at home. I'm really mad - why doesn't my sister listen to me?

In this situation, it is important not to appear to criticize your sister's skill as a parent. Explain how you feel and why, and suggest specific alternate activities during television times. Be as flexible as possible: if you normally allow one TV program, perhaps be willing to allow another so that your sister does not need to design different activities for her children and yours. On the other hand, expect that your sister will also respect your needs, and respond flexibly to them.

Refer to later sections in this booklet for ideas on communicating with your provider and handling conflict. When your caregiver is a relative, these situations can be especially tricky. How do you tell your mother (or other relative) that you aren't happy with the way she is caring for your child? Here's one parent's answer:

When my mother offered to take care of Jamie and Ruth I was thrilled. Who could be better, I thought? But we got off to a very bumpy start. My mom was spoiling the kids, letting them eat candy and skip their chores. She also rearranged my furniture and criticized my housekeeping. Finally, we sat down and talked. I pointed out the things that were bothering me, and my mother told me how hard it was for her to stop being a "grandmother-type" to the children. After she said that, I agreed that I could relax some of my expectations, and she agreed to follow more of my rules-we even wrote them down. We still have clashes now and then, but things are going much better. My kids love having their Grandma around, and I feel so good that they are cared for by somebody I love and trust.

Try to be as objective as possible so that you can foresee possible problems. For instance, if you know your cousin is planning a family when she offers to take care of your child, you may need to change your arrangement when she has a baby of her own. Or, if your mother or other older relative will be your caregiver, be realistic about what they can handle.

I was so excited when my Aunt Sonya agreed to care for my new baby so that I could go back to work. I remembered how much I had enjoyed playing with her when I was a child! Everything was going just fine, until my son started walking. Then Aunt Sonya told me she "couldn't keep up with him" anymore. Now what do I do?

To you, having a relative care for your child may seem like the "ideal" solution. Who better to provide a warm, safe, and loving environment for your child than your mother-in-law, sister or cousin? But remember that *no* caregiver - even a relative - provides a replacement for the unique relationship you have with your child. Your relative may be able to provide new experiences to your child, but she will not duplicate your parenting style and interactions.

Keep these issues in mind when you hire a relative as a caregiver, and remember to use the worksheets in this packet to help the arrangement go smoothly. If you are fortunate enough to have a relative who can care for your child, it is likely to be a wonderful and warm experience for you and your family.

Finalizing the Arrangement

Whether your child care provider is just about to begin, or has already started working for you, it is helpful to think about some of the important aspects of using in-home child care, including financial and legal considerations, communicating well with your provider and handling disagreements. The following sections will review points to think about in each of these areas.

Money Matters

If you will be paying your provider for child care, make sure you are clear about the amount you will pay, how you will pay (by cash or check), whether you will pay weekly or monthly, and whether the rate of pay is by the hour, day or week.

If you are trying to decide what a fair rate might be, consider what the rates are for family day care and for in-home child care in your area - something comparable might be appropriate. Ask neighbors and call your resource and referral agency to get an idea of the current ranges.

Consider signing a contract (review sample contract).

I was nervous about asking John to sign a contract when we hired him. To my surprise he didn't mind at all, and said he liked the idea of "getting everything straight" right from the beginning.

At all times, but especially when money is involved, make sure to be very clear with your provider about what your expectations are. For example, are you willing to pay for sick days? For school vacations? Also, are you willing to reimburse your provider for any out-of-pocket expenses she may incur for materials, meals, or excursions?

Financial and Legal Considerations

The following are general tax guidelines for parents who have hired a non-relative household employee. However, it is important to have this general information in order to apply the relative care exceptions that follow. **Please note that the responsibilities of non-relative household employers vary from state to state and may include withholding state income tax or paying state unemployment taxes. In order to determine if your state requires additional state tax withholding, contact your local state tax authority.** In many instances, a household employer needs to:

- **Pay Federal Minimum Wage:** An employee is considered a *babysitter employed on other than a casual basis* if she/he provides care for the children on a regular basis and she/he derives her or his livelihood from child care. *Babysitters employed on other than a casual basis* are entitled to minimum wage as long as they earn at least \$50.00 per year or work at least 8 hours per week. Otherwise, an employee is considered a *casual babysitter*, unless she/he works more than 20 hours per week, or unless at least 20% of employee's time is spent on general household duties. Teenagers who do not rely on babysitting income for their livelihood are usually considered *casual babysitters*. Casual babysitters are not protected by minimum wage. If an employee qualifies for minimum wage, she/he is also due overtime (1 1/2x) pay if she/he works more than 40 hours per week.

- **Deduct Federal Income Taxes:** Employers are not required to withhold federal income tax, but may if the employee requests and the employer agrees. You will need an **Employer Identification Number (ss4 Form)**, obtainable from the IRS. In addition your provider will need a **Social Security Card**. If she is not a U.S. citizen you must contact the Department of Immigration to determine what other forms are necessary. The employee must fill out the **W4 Form, Employers Withholding Allowance Certificate**, and the employer must report the withholding amount on **Form 942, Employer's Quarterly Tax Return for Household Employees**.
- **Withhold State Taxes:** Check with your state for the correct forms.
- **Deduct and Contribute to Social Security Taxes and Medicare.** This requires **Form 942, Employer's Quarterly Tax Return for Household Employees** to be filed each quarter and **Form W-2, Wage and Tax Statement** to be filed at the end of the year. Check with your accountant or the SS office for the current requirements about this contribution.
- **Pay Federal & State Unemployment Tax** if you are paying your provider \$1,000 or more per quarter (amount is subject to change each year.) This requires **Form 940 or Form 940-EZ, Employer Annual Federal Unemployment Tax return**.
- **Make advance Payments for Earned Income Credit:** If your employee has a qualifying dependent child and her family earns less than \$22,370 annually, she may be eligible for the Earned Income Tax Credit. To take advantage of this tax credit and receive advance payments with each paycheck, she must fill out **Form W-5, Advance Payment of Earned Income Credit**.

The tax requirements are somewhat different when your caregiver is a *relative*. Employers are not required to withhold Social Security, Medicare or Federal Unemployment Insurance for a spouse or a child who is providing child care in the home. If a grandparent is providing care in the home as an employee, the employer is not required to withhold for federal unemployment insurance. If the grandparent is caring for her or his grandchild for wages while the grandchild is sick for at least four continuous weeks, and the parent is divorced, widowed or married to a person who is physically or mentally unable to care for the child, then the parent is required to pay and withhold FICA.

Additional forms may be required. It is critical that parents consult with accountant or with the IRS to ensure they are complying with all applicable laws.

For more information on Federal requirements, Call 1-800-829-1040. The following forms may describe this process in more detail:

- **Publication 503, Child & Dependent Care Credit & Employment Taxes for Household Employees**
- **Publication 15, The Employer Tax Guide (Circular E)**
- **Publication 926, Employment Taxes for Household Employees**
- **Publication 937, Employment Taxes and Information Returns**
- **Publication 505, Tax Withholding and Estimated Tax**

Please note: The phone numbers for federal tax offices change frequently. If the above number does not work, please check your local listings or call information.

Setting Realistic Expectations for Care

My three-year-old Emilio loves to read books with me. But my caregiver enjoys more active play, and hardly ever reads to my son. Should I say something?

Communicating with your relative about your child's needs will increase the chances that the child care arrangement will work well for your family. If your caregiver is able to respect your wishes and understand your concerns, she will most likely be able to develop a special relationship of her own with your child. And if you, in turn, are able to respect the individual strengths and qualities that your caregiver can offer to your child, you will be more likely to feel good about the care you have chosen.

Don't assume that your relative understands your expectations. Consider these two very different perspectives;

The house is always a mess when I get home. I'm paying Anna a lot of money and I expect more from her.

When I get home from work all the toys are on the shelves so neatly that I worry my caregiver isn't playing with my kids enough. After a day at home with me, the place is a mess!

You need to tell your caregiver what is important to you, to be clear about what is expected of her (housekeeping, etc.) and to be ready to listen to your caregiver's concerns from his or her perspective.

Finding Time for Regular Communication

The first week was great - Marie was good with the kids, and they seemed to like her. But after a while I realized that I wasn't getting any information about what was happening during the day. When I asked, she would just say that everything was "fine." I don't want Marie to think I don't trust her, but I need more feedback. What can I do?

If your child were attending a child care center, you would be scheduled to have regular conferences with one of his teachers, and would receive a daily report on his activities. Just because your child will be at home or in a relative's home during the day doesn't mean you need to give up these forms of communication and feedback.

Several worksheets are provided with this booklet. They are valuable tools you can use to communicate your expectations to your provider, and to collect information about your child's sleeping, eating and activities for that day. Share them with your relative. Also, try to schedule a time each week - even if it's just 15 minutes - when you and your caregiver can talk about how things are going. This will give both of you a chance to bring up concerns when they arise and to work on positive solutions.

And, remember to find time to appreciate the good work your caregiver is doing with your child. Every few months, for example, take her out to lunch, or supply her with movie passes as a way of saying "thanks." Once

in a while, bring a bunch of flowers, buy a new magazine about child care or parenting, write a small note, or take the time to mention something positive you have noticed. These little touches can make a world of difference in your relationship with the relative who cares for your child.

Handling Conflicts

In any child care situation, conflicts between you and your caregiver are bound to arise.

I like my cousin, Susan, very much, but she arrives 15 or 20 minutes late, and asks to leave early. I don't want to lose her, but need her to be on time.

I think it's important for my daughter Claire to do her homework right when she comes home from school, but my sister-in-law says that "getting fresh air is more important." She doesn't seem to take me seriously, and my daughter is caught in the middle... What can I do?

First of all, choose a time when both of you have time to talk away from children. Then, bring up the subject in a direct, but sensitive manner. Say what the behavior was, how it made you feel, what impact you felt it might have had on your child, and what behavior you would prefer. Remember to be sensitive to how your caregiver feels – don't attack. When you are questioning something your relative does with your child, it is natural for her to feel defensive. By focusing on the *behavior*, and not on the caregiver, you will make it easier to communicate. One expert in conflict resolution suggests the following words as an opening: "I was bothered by something that occurred." Phrasing it this way can make it feel less threatening to your caregiver.

If you have worked to maintain a good day-to-day relationship with your caregiver, chances are that conflicts can be handled smoothly.

In-Home Care Worksheets

The accompanying worksheets provide a way for you to "re-introduce" your child to the relative who will care for her, and also provide an opportunity for you to let your caregiver know what your expectations are regarding your child.

Modify the worksheets to meet your needs, or use them as they are.

Use the worksheets as a starting point. You will find that some parts of the worksheets will apply perfectly to your child or child care arrangement - others will not. For example, the parent of a school-age child will need to include information about television, telephone use and homework, while the parent of an infant might focus more on diapers and formula! The worksheets are designed to give you ideas - you should feel free to change those that aren't quite right, to omit those that don't apply, or to create new ones where needed. You may want to take a photocopy of the worksheets before you fill them in - that way you can make changes or use them again another time.

Share the worksheets with your caregiver.

Make sure that you have time to review the information with your relative, and that both of you understand and can agree upon what is written. If you are the parent of a school-age child, you may want to include your child in the process. That way, expectations are clear to everyone.

Filling out the worksheets took a little time, but it made me think more carefully about what I expected my caregiver to do. Now I don't make a lot of notes every morning - it's all in the handbook.

As you review the worksheets, try to give your caregiver a general idea of what your child is like. Is she shy or outgoing? Silly? Sensitive? Does she have a passion for wildlife, and is she afraid of thunder?

If your caregiver is a relative, he or she may already know your child well. In any case, it is your job to ensure that your caregiver comes to understand and appreciate the individual qualities that make your child special.

Keep the worksheets handy, and up-to-date.

Store the sheets all together in a folder or three-ring binder. Just for fun, you might enclose a photograph or two, or have your older child draw pictures illustrating the various sections (e.g. feeding, sleeping, etc.). Or give the booklet a funny title like "The Perils of Paul," "All About Benjamin," or "Meet Martha and Mary." In other words, have a good time!

Suggest that your relative keep the sheet in a convenient location for quick and handy reference. If any information changes regarding phone numbers, health concerns, feeding, etc., make sure to change it on the sheets.

If care will be in your home, take your caregiver on a tour!

Although your relative has been in your home before, she may not know the location of several important areas and items. Invite your caregiver on a tour, and include the following locations:

- all exits on all floors, including operation of doors, windows, locks
- thermostats, and their operation
- light switches for all rooms, including basement, garage and attic
- fuse box or circuit breaker, candles, flashlights
- fire extinguishers
- washer and dryer, if any, and operation
- operation of garage door opener, if any
- telephone, including operation, and extra pens and pads
- emergency numbers and information posted next to each phone
- all supplies/materials for children (diapers, formula, toys, etc.)
- kitchen food storage, supplies and operation of appliances
- first aid, medications and emergency supplies (should be out of reach of children)

Older children might like to get involved by giving mini-tours of their room and play areas.

Use the enclosed worksheets to create a personalized child care manual to share with your caregiver.

- 1. Emergency Information**
- 2. Schedule**
- 3. Foods and Snacks**
- 4. Activities**
- 5. Rules**

Remember: You may find it necessary to modify these forms to meet your own needs.

EMERGENCY INFORMATION – MEDICAL HISTORY

Use additional sheets if necessary. Review these instructions with your provider.

Important information about my child:

Allergies to Food, Medication, Other: List all, including what to do if allergic reaction occurs.

1.

Explanation: _____

2.

Special Health Issues or Illness affecting my child:

1.

Explanation: _____

2.

Explanation: _____

Medications my child takes, and how to administer:

1. Name of Medication: _____ Dosage: _____

Schedule: _____ Where Stored: _____

How to Administer _____

2. Name of Medication: _____ Dosage: _____

Schedule: _____ Where Stored: _____

How to Administer _____

General Medication Instructions

List non-prescription medications, if any, that your caregiver may give your child for mild fever, teething, headache, pain, etc. (Tylenol, cough syrup, etc.) Be specific about how and when medication can be used, and indicate whether or not you must be called first.

EMERGENCY INFORMATION

Important! Please keep this form in a convenient location at all times.

Child's Full Name: _____

Date of Birth: _____

Address: _____

Phone Number: _____

In case of emergency, you should try to reach the following in order:

	Work Place	Address	Phone Number
1. Parent/Guardian	_____	_____	_____
2. Parent /Guardian	_____	_____	_____

If none of the above can be reached, please contact:

	Name	Relationship	Phone Number
1.	_____	_____	_____
2.	_____	_____	_____
3.	_____	_____	_____

Important Numbers:

Pediatrician's Name: _____ Phone Number: _____

Insurance Company: _____ Policy Number: _____

Under whose name is the coverage? _____

Post the following numbers by each phone:

Police/Fire/Ambulance: _____

Poison Control Center: _____

Name of Nearest Hospital: _____ Phone: _____

Other _____

EMERGENCY CONSENT FORM

Date:

In the event of an emergency, I give permission for _____
(caregiver's name)

to authorize necessary medical treatment for my child(ren)

(list all children's names)

Signed: _____
(your signature)

Name: _____
(your printed name)

Address: _____

Phone: home: _____

work: _____

ACTIVITIES

Activities for my child:

Favorite Games and Activities

1. _____
2. _____
3. _____
4. _____
5. _____

Favorite Toys

1. _____
2. _____
3. _____
4. _____
5. _____

Things my Children like to do Together:

1. _____
2. _____
3. _____
4. _____
5. _____

Favorite Outdoor Activities

1. _____
2. _____
3. _____
4. _____
5. _____

Ideas for Rainy Days

1. _____
2. _____
3. _____
4. _____
5. _____

"Special" Projects

1. _____
2. _____
3. _____
4. _____
5. _____

These are some things my child is generally NOT allowed to do:

My priorities for my child's activities are as follows:

SCHEDULE OF DAY

Child's Usual Schedule:

List time and activities during the hours your child will be with your caregiver.

Major activities and approximate times:
Indicate areas where you are flexible, if any.

Naps/Sleeping: _____

Meals and Snacks: _____

Outdoor Play/Walks, etc.: _____

Television (if any): _____

Homework: _____

Household chores (if any): _____

Other: _____

For infants and toddlers - Here are some ways to handle crying or "fussy" behavior.

For preschool or school-age children:
Here are some ways to help children who say they are bored or have nothing to do.

1. _____
2. _____
3. _____
4. _____

What to do if none of these strategies seem to work! (Use back of sheet if necessary.)

FOOD AND SNACKS

Foods/Beverages My Child Is Allergic To (and therefore should NEVER have):

Other foods/beverages my child should NEVER have:

Food/beverages my child likes:

Foods/beverages my child does not like:

Ideas for snacks:

Ideas for meals:

What to do when my child won't eat or is acting fussy during a meal:

Special rules, if any, about meals and snacks: Where and when eating is allowed, hand washing, playing with food, etc.

RULES

These are the rules (if any) regarding the following areas:

Playing in the House: _____

Playing Out of Doors: _____

Playing with Other Children/Siblings: _____

Staying Home Alone: _____

Watching TV/Video Games: _____

Food/Eating: _____

Bedtime/Nap time: _____

Clean-Up/Chores: _____

Homework: _____

When my child "misbehaves" or breaks a rule, I usually:

When my children have conflicts or "fight", I usually:

For toddlers & preschoolers: When my child has a temper tantrum, I handle it in the following way:

These are the methods of discipline with which I DO NOT feel comfortable:

SLEEPING

For infants, toddlers, and preschoolers OR for nighttime child care.

Usual Nap Times: _____

Special Procedures and Routines for Nap Time:

Where child sleeps: _____

How to get child to sleep: _____

Is crying to be expected? For how long? _____

Special toys, blankets, etc. _____

Rituals such as reading stories, having a drink of water, rubbing back, etc. _____

Other _____

Usual Bed Time: _____

Special Procedures and Routines for Bed Time:

Where child sleeps: _____

How to get child to sleep: _____

Is crying to be expected? For how long? _____

Special toys, blankets, etc. _____

Rituals such as reading stories, having a drink of water, rubbing back, etc. _____

Other _____

What to do if child has trouble going down for nap or bedtime: _____

DAILY LOG SHEET

Child's Name _____

Sleeping/Nap Times & Notes:

Eating: What, When & Notes:

Mood/Behavior Notes:

General Notes/Comments:

Illness, Injuries & Medication:

Phone Messages, etc.

DAILY LOG SHEET

Child's Name _____

Sleeping/Nap Times & Notes:

Eating: What, When & Notes:

Mood/Behavior Notes

General Notes/Comments:

Illness, Injuries & Medication:

Phone Messages, etc.

TIME SHEET

Name of Provider: _____

DATE

TOTAL HOURS

PAID

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A guide to creating and maintaining a successful family child care arrangement.

Using Relative Care: A Guide for Working Parents

Explores the advantages and advises how to avoid the possible disadvantages of using relative care.

In-Home Child Care: Exploring the Possibilities

Helps you decide whether in-home child care is best for your family and examines all aspects of locating and evaluating an in-home caregiver.

Is My Child Ready? Self-Care Assessment & School-Age Resources

Suggests guidelines to help assess your child's ability to self-care and gives tips for preparing your child and your home for this important step. Provides a list of community resources concerning a variety of school-age related issues.

A Journey Through the Maze—Service and Support for Your Child With Special Needs

Provides tips to keep in mind as you talk with providers about your child.

The Resource Guide to Babysitting Co-ops, Mother's Groups, Playgroups

Offers information on informal groups—especially for getting one started in your area.