If you are looking for child care during this pandemic, you are not alone. Many community child care programs have experienced temporary closures or are working at a reduced capacity. School district plans for online, in-person, hybrid, and phased options have parents’ heads spinning.

It is natural to feel a sense of panic in this ever-changing environment. But the best plan of action is to research your options and have alternative plans for different scenarios. Begin by giving careful thought to your own situation and consider what would work best for your children. Then, dedicate some time to explore options that may be available to you.

Recognize that you may not be able to find the perfect situation, but don’t settle for poor-quality care. In some cases, you may need to piece together several forms of child care.

**KNOW YOUR OPTIONS**

Creating a workable child care solution for your family will take some knowledge. Let’s explore a few child care options that may be available to you.

**FAMILY CHILD CARE HOME**

Many families naturally associate the term “child care” with a child care center or preschool, but you may be surprised to learn that almost half of all children are cared for in a privately owned family child care home business. This type of child care is sometimes called home-based child care or a child development home. The caregiver, who is often a parent, provides care in his or her home for a small group of children—usually six or less.

Family child care homes that voluntarily choose to register with the state will agree to meet certain minimum standards. Registered family child care providers participate annually in professional development on health and safety topics. Family child care can sometimes be hard to locate. Child Care Resource and Referral (CCR&R) (iowaccrr.org/families/) will have a list of providers in your community who may have openings.

- **Pros**—Family child care homes offer a cozy, home-like setting and the opportunity for siblings to stay together. Fewer adults and a small group of children are ideal for families seeking to reduce their COVID-19 exposure. And many children find the homelike setting to be very comforting during stressful times.

- **Cons**—Transportation to and from care can sometimes be an issue for school-age children. Some homes have limited broadband or Internet access for online classes or homework. If the caregiver should become ill, there may not be an available substitute, so you will need a back-up plan. There are family providers who are not registered with the state, and some may even be operating illegally. They often care for more children than they can safely supervise and may operate without meeting state requirements for health and safety standards. Choose wisely and ask about registration status.
CHILD CARE CENTER
Child care center programs care for larger groups of children. Children are usually separated by age groups and play only with children of their own age. Child care centers are licensed by the state, which requires certain basic standards for health and safety.

- **Pros**—Child care classrooms generally have at least two teachers so there is more available supervision. Most programs have a small pool of substitutes, so if a teacher is on leave with an illness you are less likely to be scrambling for care. Teachers and staff are required annually to have professional development. Most center-based programs offer an early childhood education curriculum; however, the quality of the curriculum may vary from center to center.

- **Cons**—Larger group sizes and more adults may mean increased COVID-19 exposure for children. More children means more toys and surfaces to clean and there may be some crossover exposure between classes in shared areas such as playgrounds. As children grow older throughout the year, they may be moved to a class with a different age group. Generally this happens at the beginning of the school year, but during this pandemic, this may happen more frequently as programs need to make adjustments in class sizes and personnel. Young children develop very strong attachments to their teachers and caregivers, so this practice can be unsettling for some children.

EARLY HEAD START AND HEAD START AND PRESCHOOL PROGRAMS
These programs are found in many communities and have a strong focus on early learning and school-readiness. Head Start programs serve lower income families and welcome children with disabilities. Head Start programs are very family focused. Preschool is generally half-day and may be privately or publicly funded.

- **Pros**—Teachers often have higher level educational credentials than other forms of child care. Head Start and publicly funded preschool do not charge tuition fees. Additionally, because they are government-funded programs, they have more stable funding support to weather the COVID-19 pandemic.

- **Cons**—Hours for preschool and Head Start vary, but they are generally offered part of the day and only during the school year, so other options may be needed for summer and school holidays.

EMERGENCY/TEMPORARY CHILD CARE
During the pandemic, some communities received permission and waivers from the state to establish temporary emergency child care programs. Often these programs are set up in churches or community spaces that may not be ideal for child care. In many cases, their primary goal is to serve children of essential workers, but this may vary by community. To find out if one of these programs exists in your community, contact Child Care Resource and Referral (iowaccrr.org/families/).

- **Pros**—Child care is in short supply in many communities and programs of this type may be your only viable option. Community organizations such as 4-H, Boys and Girls Club, scouts, parks and rec, and local literacy programs are often involved in this effort and may provide enriching experiences for your children they might not have otherwise.

- **Cons**—Learning activities and online school support is usually pieced together through volunteer efforts so the quality of the program may vary from day to day. It is not a long-term option. Programs of this type rely heavily on temporary funding support from community and state sources. Be sure to ask about anticipated timelines for program operation.

SCHOOL-AGE CARE PROGRAMS
Many center programs and home-based programs provide care for school-age children. But a growing number of communities offer school-age programs that provide before- and after-school care, spring break, and summer programming. Often these programs are offered on-site at schools, utilizing gym, cafeteria, or library space. However, with the pandemic schools need all available space for physical distancing and reducing class sizes. Cleaning requirements during after-school hours also take priority. Consequently, many school-age care programs are relocating to other sites. School-age care programs are also scrambling to accommodate and align with public school alternative or hybrid plans.

- **Pros**—School-age care programs can offer children much-needed support for completing homework. Afternoon snacks and fun activities can provide tremendous stress relief for children.

- **Cons**—Children who have been in small school "pods" or groups may engage with a new mix of children in an after-school program. This increases the risk of exposure. If care is offered off-site, there may be additional transportation issues.

IN-HOME CARE
With this option, the caregiver comes to or lives in your home. In-home care works well if you need full-time care for infants, toddlers, and preschoolers. It also works well for after-school care or evening and weekend care. In-home caregivers are not regulated by the state. In some situations, you could hire a high school student for limited hours. Community college and university students may also be available. Younger retirees who are healthy, with no existing preconditions, might also be an option.

- **Pros**—In-home care is convenient; it reduces transportation time and costs. In-home care offers more flexibility with hours and is a good choice if you only need part-time care or care on evenings or weekends.
Many families feel this is a safer option because it limits exposure to other children and adults.

- **Cons**—Full-time in-home care may be costly, particularly for one child. However, you may find it to be less expensive if you need part-time care. There may also be cost savings if you have several children and would pay full cost for each child elsewhere. As a home employer, you may be responsible for paying social security and worker’s compensation for your in-home provider. If your caregiver becomes ill, you will need to have a back-up plan. If you choose to go this direction, be very clear about your expectations regarding first signs of illness and have a plan of action. What may be a simple sniffle or headache could be an indication of coronavirus infection. In formal child care those protocols are in place, but as a home employer you will be deciding what is acceptable.

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**FAMILY SWAP OR SHARE PODS**

Some families are choosing to join together to swap care for children. Ideally, these groups are very small and involve shared care between two families—three at the most. Usually there is no exchange of money. Shared care is rarely an even exchange of time and services, so most families find it helpful to develop some type of point system to ensure equity. Building a respectful and trusting relationship will be key to finalizing an agreement.

- **Pros**—This option is less expensive. You most likely will need to provide snacks or meals, but it requires no tuition, enrollment fee, or exchange of money. Mileage costs for dropping children off will likely be minimal. As with other options, fewer children and adults means less COVID-19 exposure.
- **Cons**—It may be difficult to find another family interested in swapping care. And even when others are willing, schedules are often a challenge to manage. Communication is key. It helps if you have at least one family member be the point person for organizing shared care. Also, you will need to make sure you have shared values regarding discipline and health and safety practices. Views about healthy snacks and meals (candy vs. apples) can make or break some arrangements. Food allergy requirements can also be a major obstacle for some families. Discuss your views and practices before finalizing an agreement.

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**FAMILY, FRIEND, OR NEIGHBOR CARE**

Even though there are risks involved to older adults, many families are turning to grandparents or relatives for child care. Aunts, uncles, and other relatives who find themselves unexpectedly unemployed may also be available to help out. Often, relatives are willing to provide care for free or at a reduced cost. This may take place in your home or in their home. Sometimes arrangements are quite limited—for example, picking kids up from school and supervising late afternoon hours. Other times, the care may involve full day and overnight stay, especially if parents are essential workers. Individuals who are interested in caring for children long term should visit with Child Care Resource and Referral. In many communities, there is funding support to help them start a family child care home business.

- **Pros**—Grandparents and relatives usually already have an established relationship with the children. In most cases, they are very familiar with each child’s personality, eating preferences, and favorite play activities. Grandparents who are lonely may welcome this opportunity. An ability to provide supportive care can help build positive memories in an otherwise unpleasant time. Even though this type of care may just be for a few children and considered informal care, caregivers may still be able to access free online training or local lending libraries.
- **Cons**—Assuming full-time care can be an overwhelming responsibility, especially if previous family visits were brief and full of fun activities. Grandparents may need some help shifting emotionally into a new role, especially when it comes to guiding children’s behavior. Many older adults find full-time care of children to be physically exhausting. The heart may be willing, but health risks and physical demands of the job require careful consideration.

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**FINDING CHILD CARE**

Finding quality child care may take some effort. When looking for family child care, center-based programs, or emergency temporary care, your best option is to start with CCR&R (iowacrr.org/families/). They track available child care openings in programs and can provide parents with a list of possible options to meet their needs. They can also give you guidance about what to look for when trying to find a quality program. During the pandemic, CCR&R is continually updating their database of child care program closures, reopenings, available classroom openings, and waiting list information.
PAYING FOR CHILD CARE

During the pandemic, many families are experiencing financial challenges and unexpected child care expenses. Following are some resources to consider:

- **Child Care Assistance (CCA)**—This program helps eligible parents pay for child care so they can work and/or attend school. Contact the Iowa DHS Eligibility Unit at 866-448-4605 or apply online at dhs.iowa.gov/child-care.

- **Student Support**—College students may be able to access support from community colleges or universities, many of which have on-site child care or child-development teaching labs. Scholarships, reimbursements, and child care discounts are sometimes available. High school or vocational students in need of child care may be eligible for state Child Care Assistance (dhs.iowa.gov/child-care).

- **Child and Dependent Care Tax Credit**—Parents who pay for child care while working or going to school are eligible for the Child and Dependent Care Tax Credit when filing income taxes. To claim this credit, you will need your provider’s Federal Employer Identification Number (IRS Form W-10) or social security number for tax purposes.

- **Dependent Care Assistance Program (DCAP)**—Check with your employer to see if it supports a dependent care assistance program (DCAP). By contributing a portion of your pay into a DCAP on a pretax basis, you may save from 25% to 40% on the cost of eligible expenses you are already incurring. There may be strict enrollment period expectations. Check with your employer so you can plan ahead.

- **The Earned Income Tax Credit (EITC)**—This is a refundable tax credit for working people with low or moderate income. Even families who owe little to no income tax can receive at least some of this credit. For more information, call 800-829-1040 or go to www.irs.gov. Search for EITC in the search box.

- **Concerned about Your Finances, but Don’t Know Where to Start?**—Get in touch with an ISU Extension and Outreach human sciences specialist by calling the toll-free Iowa Concern Hotline (800-447-1985) and someone will call you back. A confidential phone or email conversation can walk you through some options or ideas.

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**CHILD CARE IN YOUR COMMUNITY**

Check the DHS Childcare Availability map (iowa.maps.arcgis.com/apps/opsdashboard/index.html#/cabe69b5e2944259ab6c820c249e0f19) to find child care in your area. Zoom in to see child care programs, available openings, and contact information.

Child care openings are snapped up quickly, so move swiftly. Call the program right away to indicate your interest. Ask specific questions related to your need for full-time or part-time care and enrollment fees. Ask about transportation for after-school programs. Be aware that during this pandemic, online information regarding fees, hours, and other policies may not have been updated. In some cases, there may be room for negotiation regarding fees and part-time care.

Due to COVID-19 restrictions, many child care programs are not allowing drop-in visits. Nevertheless, you should request an appointment to visit, meet the teacher, and visit the classroom or home, even if this will be after hours. Families should ask thoughtful questions about three important quality issues: health and safety practices, learning activities, and adult-child interactions. Detailed child care checklists are available from Child Care Resource and Referral (iowaccrr.org/families/) and Child Care Aware of America (www.childcareaware.org/families/choosing-quality-child-care/).

In-home or family, friend, and neighbor care is usually found through informal connections. Start by asking trusted friends, relatives, and neighbors for suggestions. Some families reach out to community social media groups. However, be cautious about interviews with anyone you do not know. It may be best to do reference checks or even a background check with potential candidates before going too far into the interview process. Only share very limited information about your children and family before making your final determination of who to hire.

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**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** (iowaccrr.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