

# THE BEST BUSINESS FOR STAY-AT-HOME MOMS



**BY CARING FOR OTHER MOTHERS' KIDS, DAY-CARE PROVIDERS ARE FINDING THEY CAN AFFORD TO STAY HOME WITH THEIR OWN**

By Elizabeth Kaminsky



Here's the story of a lovely lady, who was bringing up two very lovely girls. She invited extra kids into her family, and so her story unfolds.... I used to get a

\*Names have been changed to protect privacy.

kick out of *The Brady Bunch*. I guess because I was an only child, the thought of all those kids in one house seemed like fun to me. The notion must have stuck with me. For many years now, every summer I spend

Sunday mornings taking care of kids—often 30 or more—at a children's ministry program, while their parents attend services. No matter how loud or how ornery they become, they rarely get on my nerves. I'm not daunted by their dirty diapers or runny noses. Their parents often ask why I don't teach kids full time. I'm never sure how to answer that question, except to say that I think it takes an extraordinary person to care for and nurture children day in and day out.



**Inez learned that she could care for up to eight children, provided she had 35 square feet of indoor space per child and an additional 50 square feet per child of outdoor play space. Her parents' home fit the bill perfectly.**

I'm not that kind of extraordinary. But I thank God that there are people who are.

Who are these folks? Most are women who are mothers themselves. Many desire to stay at home with their own children but need to keep bringing in an income. Becoming a family day-care provider is a good way to accomplish both goals. If you are caring, patient, organized and energetic, it may be the perfect job for you, too.

Inez\* was a 37-year-old Arizona social worker when she adopted two girls she'd cared for as foster children. "Once the adoptions became final, I actually lost my foster-care benefits for the girls. I had to take a hard look at what I would be making working full time versus what it was going to cost me to place the girls in day care. There were a lot of things at stake. The girls were little (ages 2 and 4), with all kinds of separation issues and emotional problems. Placing them in yet another child-care situation didn't feel right to me." After a lot of soul-searching and a whole bunch of research, Inez decided that becoming a family day-

care provider was her calling. She quit her job, packed up her girls, and moved back to Nebraska, where she had family.

"I had a lot of good contacts through the social-service system. That helped me navigate the regulations. But the biggest push came from two of my friends. They wanted me to watch their kids, so I knew I had at least two customers to start."

### Playing by the Child-Care Rules

Every state has its own stringent regulations and standards for day-care providers. Nebraska requires them to register, go through training and submit to a background check before becoming licensed. Inez learned that she could care for up to eight children of mixed ages, provided she had 35 square feet of indoor space per child and an additional 50 square feet per child of outdoor play space. Her parents' home fit the bill perfectly. They had a large, finished recreation room in the basement and a fenced-in yard. "My folks were thinking of downsizing anyway. The house was getting to be too much

*'I kept children busy and never allowed them to tear apart my house. I've seen a lot of providers do that, and that's what makes them burn out,' says Maggie.*



for them to take care of. They moved to a senior housing complex and let me use their house until I got established."

Inez started with her own two girls and two others (her friend's children), for about a year. She charged \$125 a week per child and says she often made extra by keeping the two children longer hours. "There were nights when my friends would want to stay after work to go shopping or whatever. I charged \$10 an hour for the extra time." As Inez's enrollment grew, one of her friends moved her child to a pre-school. "I stressed over it at first, thinking that my friend felt I wasn't providing good care for her son. What I realized in the long run is that it worked out better for all of us. She was taking advantage of our friendship payment-wise, and I was having to add more children to make up for it."

Maggie\*, a 36-year-old New Jersey provider, can sympathize with Inez. "I

learned that you absolutely have to run a family day care like any other business. I avoided taking in friends' children for that reason. Parents thought they were interviewing me, but I was interviewing them. I felt that since I was bringing strange children into my home, I wanted to know what I was getting myself (and my own family) into. I was selective. I think you have to be. I had contracts and kept to a very strict pick-up schedule with my clients. I charged late fees, unless it was an emergency."

Like Inez, Maggie got into family day care to stay with her daughters. She, too, did her homework and found that there was funding for things like liability insurance and food costs. "The training I received was very thorough. It included first aid, CPR, and child development, and it gave me some help on the business side, too." Maggie went through licensing and criminal background checks, and as with all New Jersey

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## THE MORE THE MERRIER: What You Need to Know If You Want to Become a Day-Care Provider

**F**irst things first: "The money is great." Both women **MAKING BREAD** spoke with for this article agreed on that point. They also found that the investment in home improvements and training required were minimal.

Each state has different initial training sessions, averaging about a full day, after which day-care providers are required to take continuing education courses. While requirements vary from state to state, in Nebraska, for instance, in their first year, family day-care providers must take 12 additional hours of training in such subjects as child development, psychology, discipline technique and the like; the next year they take eight, and so on. They also must keep up their CPR and first-aid certifications. The price for these courses is minimal, since they are run by the state.

Each state places a limit on the number of children a family day-care provider can accept. Nebraska allows eight mixed-age kids per provider, with no more than two of those being infants under a year old. The number of kids you can care for is based on the ages of the kids, and exclusions are generally given for your own children. For instance, Maggie could have six children plus her own two, and she could take in two more school-age children, but for after-school care only.

Both Maggie and Inez, at one point or another, had the maximum number of kids they were allowed to watch. They both caution: "Ask yourself, 'Do you LOVE kids of all types? Can you handle the extra bodies in your house, as well as all the stuff that comes with them? How will day care fit into your family? Why are you really doing this?'"

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Maggie said she knew it was time to get out when she found herself losing patience with kids over things that wouldn't have bothered her 10 years ago. The job simply stopped being "fun."

A business tip from Maggie: "Make sure you get what's coming to you, assistance-wise." She applied for everything the state of New Jersey had to offer: food subsidies, training, mini-grants. She asked a lot of questions, often dogging people until she got the answers and the support she needed.

Neither Maggie nor Inez incorporated. This kind of small business enterprise is often best structured as a sole proprietorship. As such, you report your income on Schedule C—Profit or Loss from business. Subtract expenses from gross income and pay tax on the net profit. (Visit [www.irs.gov](http://www.irs.gov) to learn how to set up a sole proprietorship.) Both gave receipts to allow their clients to claim the day-care expense on their taxes.

To learn about the regulations and standards that apply in your state, check out the Health and Human Services section of your state's official Web site. Helpful links and resources are also available from the National Child Care Information Center ([www.nccic.org](http://www.nccic.org)), the National Association for the Education of Young Children ([www.naeyc.org](http://www.naeyc.org)), and the National Association for Family Child Care ([www.nafcc.org](http://www.nafcc.org)), which has a search engine for accredited family day-care providers. Local school districts may have resources and information for parents and providers, as well.

Becoming a daycare provider isn't child's play, but it could be just the business for you.



*Photo by istockphoto.com/Sang Nguyen*

providers, her home could be inspected at any time. "That's what I'd want, if I were leaving my kids with someone," she says.

Maggie made very few renovations to her home. Her husband built a storage area for children's belongings, and they spent some money to fence in their back yard. "We would have done that anyway, but with the day care, we were able to afford it much quicker," she adds. Her rates were similar to Inez's, roughly \$125 per child per week.

She recalls that the impact on her family was positive. "As my own daughters got older, they often helped me. They enjoyed being around the babies. My husband was a big help, too. He could tell when I needed a

### Don't Kid Yourself

Maggie raises a good point: what special qualities do you need? Both Inez and Maggie agree that patience, flexibility and kindness are essential. "Being organized helps," Inez adds, "because with little kids running around, things can get hectic."

"Having a structured day is good for the kids and for you," Maggie offers. "I kept children busy and never allowed them to tear



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break, and he'd jump in. He had to be licensed as well. In fact, anyone in our home over 14 had to be." Maggie says she worked hard to maintain her family's privacy. "The day care was separate from our home. My kids' bedrooms were off limits, and we had different toys just for day care."

Now a counselor in a rehabilitation center, Maggie acknowledges that her 10 years as a family day-care provider sharpened her skills for her current job, where she works with young mothers who are trying to get their lives together. "I am trying to encourage a few of my clients to become providers. I tell them how much I loved it and how it made me feel important. I tell them that if they became a provider, they could feel that way, too. I want them to know they don't need a degree; they just have to be loving and caring and a good person. I'd love to see them do it and get off the (welfare) system."

apart my house. I've seen a lot of providers do that, and that's what makes them burn out." Creativity also helps, according to Maggie. "I wasn't afraid to let kids be kids. One of my fondest memories was when I put butcher paper down on the kitchen floor. I let the kids do painting with their feet—they walked in paint and then around on the papers to make a picture. The kids thought it was so much fun. They were all precious!"

I know how she feels. The kids in my life are more precious to me than anything. One look at my refrigerator or the top of my filing cabinet gives me away. There are photos, drawings and hand-made gifts from all the kids I've helped to raise over the years. Each one has made a special, indelible little imprint on my heart. □

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