



With nine kids to  
ferry to daycare,  
Edwina and Noreen  
were basket cases.

# Who will TAKE CARE of your BABY?

*Don't get lost in the maze of childcare choices! Find out  
which option is right for you with our ultimate guide*



**W**hen her daughter, Hannah, was a few days old, Kylie decided to enroll her in long daycare. She wasn't returning to work for a year, but wanted to get in early, and when several centres told her she'd left it too late, and couldn't guarantee her child a place, she panicked.

It's not an unusual story. With waiting lists of more than a year in some areas, Australia's lack of childcare is considered by many to be at crisis point. The good news is that conventional long daycare is just one option, and by exploring the alternatives you might not only increase your chances of placement but find something that better suits you.

## Before you choose

The key to narrowing down the search and getting your child into the care that best suits their (and your) needs is to have a clear idea of what you require. You might rule out long daycare, for example, if you work shift or casual hours. Similarly, nanny-sharing with your best friend may not be the best option if you're looking for a strong socialisation component in your daycare. Ask yourself:

- What hours will you require and are they regular or occasional?
- Do you want your child cared for in a centre or home environment?
- What level of education do you want the daycare to provide?
- What is your preferred child-to-carer ratio?
- Do you need an option that qualifies you for the Child Care Rebate?

## Know your options

There are a number of different types of childcare facilities available to you, so make sure you're aware of what each type offers before setting your heart on one.

### LONG DAYCARE

These childcare centres can be private, public or not-for-profit. They often have an educational component, making them attractive to those looking for more than just child-minding.

"A key benefit of choosing a long daycare setting is the assurance provided by the Australian Government's Early Years Learning Framework and the National Quality Framework," explains

Heather Finlayson, Victorian state manager for Goodstart Early Learning Centres ([goodstart.org.au](http://goodstart.org.au)).

"The Framework ensures that children in early-years settings, such as long daycare, experience quality teaching and learning. It sets out key aspects of quality that must be met by all early-learning centres, and centres are assessed by a government regulatory body."

Most childcare centres are open between 7.30am and 6pm, which can be a positive for working mums and dads – as long as you can get there in time to pick up your child, as hefty fines apply for late parents. Many also take kids as young as six weeks old, and will include things like nappies, linen and meals in their fees.

Usually, these centres are approved childcare services, which means clients may be eligible for government rebates. The median weekly childcare fee for long daycare, based on 50 hours a week, is \$285 before rebates (see following page).

### FAMILY DAYCARE

Another popular option is family daycare, also known as home-based care, where a professional carer looks after your child in their home. The number of kids they can take in differs from state to state.

Depending on the availability of the carer, they may be able to take your child for part or all of the day, and sometimes on weekends or overnight, which offers more flexibility for shift or casual workers. But many facilities aren't open late and will only take children from 12 months of age. You may also need to supply your own meals, nappies, linen and equipment.

Family daycare workers are often self-employed and, having shown that they meet certain quality standards, work as contractors with a family daycare scheme. Also, most of these daycares are approved childcare services, so families opting for this service may be eligible for government rebates. The median weekly childcare fee for family daycare, based on 50 hours a week, is \$270 before rebates.

### NANNY-SHARING

Once the domain of the rich, more families are finding that employing a nanny to care for their child is not only more convenient but also cost-effective. "Nanny-sharing involves one nanny

## THE LONG WAIT

The federal government has developed the Priority of Access Guidelines, which ensure that families with the greatest need for childcare are dealt with more quickly than others on waiting lists. Children from Aboriginal or Torres Strait Islander families, from low-income households, non-English speaking backgrounds, socially isolated areas or single-parent families all get prioritised. These guidelines apply to long daycare, family daycare, in home care and outside school-hours care centres. Get the guidelines here: [deewr.gov.au/Earlychildhood/Programs/ChildCareforServices/Operation/Documents/CCMSInstructionSheets/CCMSSheet10.pdf](http://deewr.gov.au/Earlychildhood/Programs/ChildCareforServices/Operation/Documents/CCMSInstructionSheets/CCMSSheet10.pdf).

caring for the children of two families at once," explains Louise Dunham, managing director of in-home childcare provider Placement Solutions ([placementsolutions.com.au](http://placementsolutions.com.au)). "The children gather at one of the homes or alternate between houses."

Benefits include flexibility of hours, the convenience of not commuting to a centre and personalised care. "Our ratio of a maximum of one carer to four children ensures children receive the attention and care they require," adds Dunham.

She stresses it's important to match the values of the families sharing the nanny, especially regarding discipline, nutrition, education and what can and can't be viewed or played on the TV or computer.

Nannies charge around \$30 per hour, which is divided between both families. Rebates are available if families meet certain criteria, such as if the child has or lives with another child who has an illness or disability, or lives in a remote area.

### OCCASIONAL CARE

This is best suited to families who need someone to look after their preschool-aged children on a casual basis, for example, when the parent has a medical appointment or for those who prefer regular care without the commitment.

Most councils offer occasional care as part of their maternal and early childhood health centres, and costs can range from \$10 per hour upwards. Parents and families who use ➤

*"Get your child the right care by having a clear idea of your needs"*





"Miss Trout, we're bored with nursery rhymes – can we play on the Wii?"

occasional care are usually only eligible for government rebates if they are employed or studying.

## OUTSIDE SCHOOL HOURS

These centres are for primary school-aged children, providing care before and after school and during holidays. They are usually located on primary school sites or at childcare centres.

Many outside school hours care programs involve organised activities such as art, sports, excursions and games and fees start from \$15 per afternoon.

As most outside school hours care centres are approved childcare services, families may find that they are eligible for government rebates to help with the cost of childcare.

## Financial assistance

To assist with childcare costs, the Australian Government offers two types of financial assistance: the Child Care Rebate and the Child Care Benefit.

## CHILD CARE REBATE

You can choose to receive the Child Care Rebate on a weekly, fortnightly, quarterly or annual basis, paid either to your childcare service as a fee reduction or directly into your bank account.

The Child Care Rebate pays up to 50 per cent of your out-of-pocket expenses for childcare, up to an annual cap. For the 2012-2013 income year, the Child Care Rebate annual cap is \$7500 per child per year. The rebate is not income-tested – so you may be eligible to receive it even if you don't qualify for the Child Care Benefit – but you must have some work or study commitments to be eligible.

## CHILD CARE BENEFIT

The Child Care Benefit is income-tested, and payments depend on a family's income and the number of children in care. If your income is \$41,026 or less, you may be able to get the maximum amount. It's paid directly to childcare providers or to you in a lump sum at year's end.

To be eligible for the benefit you must be using Child Care Benefit-approved childcare, which includes most long daycare services, family daycare, outside of school hours care, occasional care and in-home care.

Something to note is that children under seven years of age must meet the government's immunisation requirements.

To find out more about government rebates and to check your eligibility, visit [mychild.gov.au](http://mychild.gov.au). **Margaret Ambrose** COSMO

**Where to start?**  
To find a range of childcare services in your area, head to your local council's website or visit [careforkids.com.au](http://careforkids.com.au).

## "What's your daycare choice?"



"At six months, Jayden started long daycare one day a week. From age two he went up to three days. He loved it – he made friends and learnt crucial social skills."  
**Julie, 39, mum to Jayden, 6, Terrigal, NSW**



"Some things have become difficult with a toddler in tow, so I've started taking Jess to occasional care. Jess seems to enjoy the activities they do there."  
**Jenny, 40, mum to Jess, 2, Altona North, Vic**



"Zoe went to long daycare when I went back to work, as the carers are qualified and regulated. I think she's developing faster, motivated by other children."  
**Kirsty, 27, mother of Zoe, 10 months, Harrington Park, NSW**



"We discussed many issues before nanny-sharing with an acquaintance, who's now become a friend. It all went very smoothly as we were all aware of what was going to happen from the beginning."  
**Tanya, 39, mum to Niamh, 2, Templestowe, Vic**



"I opted for conventional long daycare for my son, Jack. I can salary-sacrifice my childcare costs through work – so it gets paid directly from my pay pre-tax – and he's thriving socially."  
**Ilona, 33, mum to Jack, 2, Spotswood, Vic**