

A VERMONT EMPLOYER'S GUIDE TO
CHILD CARE SOLUTIONS



child care fund
OF VERMONT

The mission of the Child Care Fund of Vermont is to build a long-term, sustainable base of financial and moral support to strengthen and improve child care in Vermont. It is a component fund of the Vermont Community Foundation.

Child Care Counts:

A Vermont Employer's Guide to Child Care Solutions
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for making this project possible.

Our child care benefits demonstrate that we are a generous company.

A few key people have stayed with us because of what we offer, and we've recruited new employees for the same reason.

Our investment in child care pays off in terms of employee retention, higher morale and productivity.

Allison Belisle Templeton, Vermont Information Processing
36 employees in Colchester, VT

Child Care Counts: Principles for Employers

I.

We recognize that quality child care affects both the intellectual and emotional development of our children and that high quality child care is essential for children to succeed in school.

II.

We recognize that child care is a community and economic development issue and not just a parents' issue.

III.

We recognize the value of employers working toward the goal of high quality, affordable child care for the working families of Vermont.

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Child Care Needs Assessment Survey
Cost-Benefit Analysis Worksheet
Vermont Agencies And Organizations For Work/Family Issues
National Agencies And Organizations For Work/Family Issues
Publications, Newsletters And Internet Resources

In the past 20 years, the percentage of women in the Vermont workforce with children under the age of six has increased from 24% in 1977 to 66% in 1997. Source: Vermont Agency of Human Services FY 99 Report to the Legislature.

Recent increases in unscheduled absences due primarily to family issues are concentrated among the small and medium-sized companies that employ about 70% of all payroll workers. Source: Wall Street Journal, September 23, 1998.

Executive Summary

The Annie E. Casey Foundation reports that, in Vermont, 75% of children under six have working parents, in contrast to the national average of 63%. This means that over 20,000 Vermont children, under the age of six, are in child care while their parent(s) work. This high proportion of young children in child care reflects the way the work force has changed--here in Vermont and nationally. The dual-worker family is now the norm. Nationally, only one in ten families resembles the traditional family with a mother working as a homemaker and a father working outside the home. There has also been a dramatic increase in the number of families headed by a single adult and in the number of mothers with preschool children entering the labor force.

For a growing number of employers, taking care of business also means taking care of family needs. Innovative business leaders, facing shrinking labor pools and increased competition, are realizing the importance of implementing child care and other work/life policies that attract and keep the best employees. Child care benefits don't just lure valuable employees. Employers who help employees balance work and family are reporting higher morale, less turnover, lower training costs, and greater productivity in their workplaces. Investment in child care can also mean tax benefits for employers. A Vermont Survey on Employer-Sponsored Child and Dependent Care, conducted by the Child Care Services Division in July 1998, confirmed that Vermont employers are seeking more information about child care options and benefits in the work place.

How does a company begin? That's where **A Vermont Employer's Guide to Child Care Solutions** comes in. It's designed as a how-to guide for employers who want to implement practical child care solutions. Its strategies detail proven business tools based on cutting edge practices in Vermont and elsewhere in the country.

Because every workplace is not the same, **A Vermont Employer's Guide to Child Care Solutions** offers options for any size employer and any size budget. Each section contains ideas and examples, plus the pros and cons of various options, so that employers can make the choices that are right for them. Special attention has been paid to addressing the needs of the 90% of Vermont employers with less than 20 employees.

Getting Started: EXPLORING YOUR NEEDS AND OPTIONS FOR ACTION

Changing company policies to include some type of child care benefit(s) can seem like a big decision. It need not be. Depending on the size of your company, there are different ways of getting started, and different options for taking action.

Before taking action, many employers, regardless of size, want answers to three questions:

1. What do my employees want and need for child care?
2. What child care services already exist in our community?
3. What is my company's rationale for implementing a child care policy?

For many Vermont companies, these questions could be explored over a series of employee meetings. For a larger employer, planning may involve creating a task force composed of management and employees.

1. WHAT DO MY EMPLOYEES WANT AND NEED FOR CHILD CARE?

Surveying your employees is a common and easy method of gathering employee information on child care needs. These are the factors you will want to evaluate, either formally or informally:

- a) How many children do your employees have? What are their ages?
- b) What are your employees' current child care arrangements?
- c) How much are your employees currently paying for child care?
- d) How much work time are employees missing because of sick children?
- e) How much productive time is lost to personal phone calls due to child care difficulties?
- f) How much time is spent transporting children to and from child care?
- g) Would women who wished to return to work after childbirth been able to return earlier had better child care been available?
- h) How stable are employees' current child care arrangements and how satisfied are they with those arrangements?

Eighty-six percent of employers, who represent nearly seven million employees, agreed that their ability to remain competitive in the future was dependent upon their success in addressing work/life and diversity issues. Source: William M. Mercer Benchmarking Survey, 1996.

According to the Agency of Human Services, the average cost of a year of quality child care in Vermont is \$5,500. Source: FY99 Report to the Legislature.

For a sample child care needs assessment survey, see pages 21-23. When using surveys, it is important that employees understand the purpose of the questionnaire and know what options are being considered by the company so unrealistic expectations are not created. The importance of each individual reply should be stressed and confidentiality of responses must be guaranteed. To help answer questions d and e, review the Cost Benefit Analysis Worksheet on pages 24-27.

2. WHAT CHILD CARE SERVICES ALREADY EXIST IN YOUR COMMUNITY?

To evaluate existing community resources, you will want to find out whether the type and supply of existing child care programs in your community is adequate to your employees' needs.

- a) What kinds of child care programs exist in your community?
- b) How many available child care slots are there in local child care centers and family child care homes?
- c) Do many child care providers have waiting lists?
- d) During what hours do local providers operate?
- e) What ages of children do local providers serve?
- f) What are the fee structures for local providers?

You can get information on these questions from your local Child Care Resource & Referral agency or from the State of Vermont's Child Care Services Division. (For a list of agencies and organizations see pages 28-29). Your own employees, your local chamber of commerce, schools, and child care centers and homes themselves may also be good sources of information. Once the information has been collected, you can compare your findings of 1 and 2 and look for any of the following gaps between your employees' needs and available services.

- a) Are only certain age groups of children being adequately served?
- b) Is child care available but not affordable?
- c) Are available child care facilities not geographically convenient?
- d) Is there a shortage of appropriate child care?
- e) Are people simply not aware of their options?

3. WHAT IS YOUR COMPANY RATIONALE FOR IMPLEMENTING CHILD CARE POLICY?

You will want to think about and articulate why your company wants to offer these family-friendly practices. Use these questions as guidelines. Do you want to offer these benefits as a way...

- a) To enhance employee recruiting efforts?
- b) To improve productivity through reduced turnover?
- c) To improve productivity through reduced absenteeism and tardiness?
- d) To improve productivity through reduced employee stress levels?
- e) To build employer/employee relations and boost morale?
- f) To improve your employee benefits program as a service to your employees?
- g) To reduce company and employees' taxable income?
- h) To invest in the well-being of children, your future workforce?
- l) To enhance your company's image in the eyes of employees and the larger community?

SELECT YOUR OPTIONS

After you have gathered your information, you are ready to select the child care options that will best meet the needs of your organization and your employees. You can custom design a child care package suited to your company's unique circumstances. There are an endless number of possible variations to most types of benefits. Summaries of some of the more common child care options are contained in this guide. Also note the "Vermont Examples" to find out how other companies in Vermont have implemented their child care solutions.

Thirty-five percent of employees (with children under the age of 15) would change employers if they could find one that offered them more flexible work arrangements.
Source: Families and Work Institute, 1997.

STRATEGY # 1: FLEXIBLE WORK ARRANGEMENTS

Today, with more two-income families, more single parents, and more families caring for children and elderly relatives, there is a strong demand for alternatives to the traditional work schedule.

Alternative work schedules can help any size business and can help a wide range of employees, including those with young children, those caring for elderly relatives or dependents with disabilities, and those wishing to upgrade skills through training or further education, as well as couples desiring to share work and home responsibilities. Surveys across the nation show that employees identify flexible work arrangements as their number one need. One quarter of the companies which responded to the Vermont Survey on Child and Dependent Care allow employees flextime in starting and quitting times.

WHAT ARE THE OPTIONS FOR FLEXIBILITY?

There are many models of flexible work arrangements that can be tailored to fit company demands while addressing employee needs and concerns. The following options can be adjusted to meet the unique requirements of any business.

FLEXTIME

Under flexible scheduling or "flextime," employees can choose which hours to work but still put in a standard number of hours within a given period. Flextime arrangements include alternative starting and quitting times, although there are generally core hours during which everyone is at work. Hours can be fixed or can vary.

Concept II in Morrisville designs and manufactures the Concept II Indoor Rower and composite oars for rowing on water. The company employs about 50 people, over half of whom have children. Employee schedules are as flexible as their work permits. Both parents and non-parents take advantage of this option by coming in early or staying late as needed to free up time during the workday. Some volunteer in their child's classroom and/or child care setting, coach teams at the local school, lead activities at the local after-school program, and serve on Boards of child care centers or other non-profits. "Flexibility permits all of us here to better balance our work and family responsibilities," says Judy Geer of Concept II. "It means we can contribute to the well-being of our children and the larger community without compromising the quality of our work. This makes all of us better employees, better parents and people, and makes our community a healthier place to live."

COMPRESSED WORK WEEK

Employees work more than 8 hours a day and fewer than 5 days a week. Common models are: The 4/10: Four 10-hour days per week; The 3/12: Three 12-hour days per week; Year-round "summer hours": Employees work longer days Monday through Thursday, with a half day on Friday.

PAID AND UNPAID LEAVE

Paid or unpaid periods of time away from work without loss of employment; reasons for leave can be paternity/maternity, adoption, extended illness for self or family member, education, or personal business needs.

COMBINED SICK AND PERSONAL LEAVE

When companies change the title "sick days" to "personal days" and give employees permission to use that time to care for sick children or to attend child care or school conferences and events, or other personal business.

TELECOMMUTING

Employees work from home or at another location with or without a computer; this option may also address employees with unusual health care needs, such as severe allergies or disabilities.

JOB SHARING

Two employees share the work and responsibility of one full time job with pro-rated salary and benefits. During busy times, an expanded schedule for each employee may be negotiated.

In Burlington, Hickok & Boardman Financial Services offers job sharing as a flexible workplace option for its 75 employees. According to Michelle Langlais of Hickok and Boardman's Real Estate Division, a half-dozen people utilize this option. "Having two people trained in the same position helps with meeting tight deadlines, and it is a stress reducer for people who share jobs--you know you have a back-up."

PART-TIME OPPORTUNITIES

Employees have a regular reduced work schedule, or may have a temporary or phase-in schedule on return from parenting leave. Salary and benefits are pro-rated.

FLOATING HOLIDAYS

A program to allow employees to select or substitute holiday days off to meet family responsibilities or school vacation periods.

Unscheduled absences rose 25% in the past year to seven-year highs, according to CCH Inc., in a 401-company survey. For the first time since the annual survey began in 1991, family issues were cited as the number one cause. Source: Wall Street Journal, September 23, 1998.

PAID TIME OFF PROGRAM

A program that aggregates most holidays, sick days, personal days, and vacation days into a combined "paid time off" bank of days available to employees for any purpose. A number of mandated holidays for which the company closes down are also generally specified.

In addition to the ongoing availability of flexible work schedules, the 75 employees at Middlebury-based Bread Loaf Construction Company may take paid parental leave. After two years of service, an employee may take one paid day for each six months of service up to 10 days. Sheila McLaughlin, HR Director, says that every eligible parent has taken advantage of this very popular benefit. "Our workforce is mostly made up of men, and they use this program to full capacity. It helps get families off to a good start."

COMMUNITY VOLUNTEER TIME

Employers can offer paid time off to employees to volunteer in their children's child care home or center, classroom, or after-school program.

BENEFITS OF FLEXIBLE WORK ARRANGEMENTS

- Reduced employee absenteeism and tardiness are evident because workers do not commute during peak hours and have more personal time for appointments and errands.
- The popularity of flexible work arrangements enhances employee recruitment and retention.
- Increased productivity is an ongoing benefit.
- Results show improved employee commitment and morale.
- Extended hours of service and production become possible by staggering employee hours.
- Expanded use of equipment can occur because of longer work days and off-hour use.

CHALLENGES FOR FLEXIBLE WORK ARRANGEMENTS

- Flextime, part-time and job sharing can create communication gaps if not planned thoroughly.
- May require additional record keeping.
- Instituting flexible work schedules can require revising employee handbooks and other written and unwritten policies.
- Does not address the supply, cost, or quality of dependent care.
- May not be suitable for all positions or for very small businesses.

STRATEGY #2: ENHANCING CHILD CARE IN YOUR COMMUNITY

By supporting child care in your community, you can help your employees focus productively while they're at work. There are many ways to enhance the supply, cost, and quality of child care in your community. Services helpful to employees include supplying information and education about selecting child care providers, assistance with emergency or special care arrangements, and financial support to local child care centers and homes.

WHAT ARE THE OPTIONS FOR SUPPORTING CHILD CARE IN YOUR COMMUNITY?

VERMONT'S CHILD CARE RESOURCE AND REFERRAL SERVICES

The services offered by Child Care Resource and Referral (CCR&R) agencies can be a big time saver for employees with children. These services direct parents to the resources necessary to choose quality child care that meets their needs. CCR&R agencies improve the supply and quality of child care in your community by disseminating educational materials and information to parents and child care providers, and offering consultations, workshops, child care provider training, conferences, and newsletters.

As a business, you can use and support these efforts. The Vermont Association of Child Care Resource and Referral Agencies (VACCRRA) offers a comprehensive employee needs assessment survey and other services for employers. You may also be able to contract with your regional CCR&R agency to have a representative offer specialized consultations for your employees. Sixteen percent of the companies which responded to the Vermont Survey on Employer Sponsored Child and Dependent Care expressed interest in receiving CCR&R services.

There is a CCR&R agency in every region of Vermont. (The CCR&R agency for your area in Vermont is listed under Regional Resource and Referral Agencies, p. 29). Employers can arrange for customized services for employees and encourage them to take advantage of this service.

BENEFITS OF CHILD CARE RESOURCE AND REFERRAL SERVICES

- Low cost services for employees are cost effective for employers.
- CCR&R agencies address all child care needs, from birth through school-age care, including specialized services for children with special needs.
- CCR&R agencies work well for multi-site corporations and collaborations between several employers.
- By helping employees find and select suitable and stable child care, CCR&R services can reduce absenteeism and turnover caused by loss or change in care, and improve employee morale.
- CCR&R agencies can direct low-income employees to additional financial resources, such as Vermont's child care subsidy program.
- CCR&Rs can recruit child care providers in areas where the existing supply is inadequate.

Work/Family Directions, Inc. calculated in 1997 that Child Care Resource and Referral saves 15-17 hours of time for employees using the service.

Nearly half (44%) of parents say it is extremely or very difficult to find quality child care. Source: Harris Poll, January 1998.

CHALLENGES OF CHILD CARE RESOURCE AND REFERRAL SERVICES

- If CCR&Rs are not publicized adequately to employees, they will not be used.

FINANCIAL SUPPORT TO LOCAL CHILD CARE CENTERS AND HOMES

Financial support can be offered in many ways, and can greatly improve the quality of care available in your community. Employers can donate space, money, expertise, materials, or equipment to support community child care centers and homes. Consider serving on the board of a local center, or offer release time to an interested and talented employee to do so. Employers can reward higher quality programs in their community (for example, centers that have gained accreditation by the National Association for the Education of Young Children (NAEYC) or homes that have gained accreditation by the National Association for Family Child Care (NAFCC)) as a means of showing appreciation for the higher quality child care services available to your employees. Local child care centers and homes, or your local CCR&R agency, may have a list of other ways you can help.

LOCAL BUSINESS CONSORTIUM

The Child Care Fund of Vermont (CCFV) has begun working with groups of local businesses in several counties to link businesses together to address shared child care needs and concerns. To start a consortium in your area, call CCFV, listed under Vermont Agencies and Organizations for Work/Family Issues on page 28.

“Participating in a CCFV consortium was helpful for me. I learned about the needs of other employers in my area for higher quality child care, and I found other employers who share our need for child care during non-traditional hours or for seasonal workers. By meeting and planning together, we can address some of the difficulties that are shared by many employers in my area.” Iris Dixon-Wood, Smugglers’ Notch

EMERGENCY OR DROP-IN CARE

Everyone's child care arrangements break down at one point or another. Many families live long distances from relatives. An emergency or drop-in program can help provide care for employees' children on short notice when school closes for a snow day, when a provider is ill, or when a provider takes vacation.

How do you arrange for drop-in services? A good place to start is to contact your local CCR&R agency or known child care providers, and discuss the possibility of developing specialized back-up services.

SICK CHILD CARE

The easiest way to help employees with sick child care is to be sure they can use their own sick time freely to care for their sick children. This option is often preferred by parents and children alike.

When it is not possible or preferred for a parent to be home with their sick child, arranging for the care of mildly ill children can reduce employee absenteeism and stress and improve productivity.

In Vermont, in a registered home child care setting, children who are ill may be cared for when both the child care provider and the parent agree that the child's illness is not contagious. However, licensed child care centers are required to keep sick children out of the child care setting until they are well. This can take employees away from the job for several days or even weeks at a time. This is stressful for both employers and families.

In some states, companies have created programs with local hospitals to administer care for mildly sick children. You may also be able to arrange a program with a local family child care network. Check with your local CCR&R agency, listed under Regional Resource and Referral Agencies on page 29.

SCHOOL-AGE CHILD CARE

Most schools open after parents go to work and close before they get home, making school-age child care programs a great need in most communities. Programs for school-age children can reduce personal phone calls during work hours, parental stress, and benefit the children involved as well. Research indicates that providing after-school programs can have a positive effect on school performance and reduce delinquency.

How do you get involved as an employer? You can improve the availability and quality of school-aged programs by financially supporting after-school programs in family child care homes or child care centers, or supporting after-school programs sponsored by schools or other community organizations, such as the YMCA, which is the largest provider of after-school child care in Vermont. Your local CCR&R agency can tell you what after-school child care options are available in your area.

*One third (33%) of parents with children under six have child care arrangements that fall apart within a three month period.
Source: Families & Work Institute, 1997.*

STRATEGY #3: FINANCIAL ASSISTANCE PROGRAMS FOR EMPLOYEE CHILD CARE NEEDS

Child care expenses can place severe financial strain on a family. Child care is the fourth highest budget item for a working family, after food, housing and taxes. A family of four, with two working parents and two children in care, often use 20% of their household income for child care services. In single-parent or low income families, the percentage is often considerably higher.

The high cost of child care prevents many families from choosing the most appropriate care. As a result, they may select affordable but unstable arrangements which create greater stress and can reduce their effectiveness at work.

Employers can help employees pay for child care in a variety of ways. Assisting employees with the cost of child care was chosen by the most companies in the Vermont Survey on Employer-Sponsored Child and Dependent Care as the area of greatest interest. When the child care supply in the community is adequate, financial assistance programs can increase options for employees. Your local CCR&R agency can also direct eligible employees to the State of Vermont's Child Care Subsidy Program.

WHAT ARE THE OPTIONS FOR FINANCIAL ASSISTANCE FOR EMPLOYEE CHILD CARE?

FLEXIBLE SPENDING ACCOUNT PLAN

With a flexible spending account plan, a core package of benefits is offered. In addition, a spending account is created, consisting of taxable and/or nontaxable benefits. While the account may include an employer contribution or a portion of profit sharing funds, it is most often funded through a program of employee salary reduction. This enables employees to purchase services such as unreimbursed health care or child care with pre-tax dollars.

For example, an employee who pays \$5,000 a year for child care can set aside \$5,000 of their gross salary in a flexible spending account from which they pay their child care expenses. Employees must estimate anticipated expenses carefully each year, as unused set aside is lost.

DEPENDENT CARE ASSISTANCE PLAN (DCAP)

One type of flexible spending account is the Dependent Care Assistance Plan or DCAP. A DCAP is often offered in the form of a salary reduction plan under which employees set aside a certain amount of pre-tax dollars each month for dependent care (child care, elder care, or special needs care). In accordance with Section 129 of the Internal Revenue Code, employees can set aside up to \$5,000 per year (\$2,500 if married and filing separate tax returns) of nontaxable income in an account for dependent care expenses. Doing so makes child care expenses tax-free for the employee. There is a tax advantage to employers, as well, in that FICA (Social Security), federal employment, and most state payroll taxes do not have to be paid on amounts provided for dependent care.

A salary reduction DCAP can be offered alone or as part of a flexible benefit program under which employees have more than one benefit option. A DCAP offered under a salary reduction plan must meet the requirements of Sections 125 and 129 of the Internal Revenue Code, including supplying employees with a written description of the plan.

HOW A DCAP WORKS

1. An employee directs the employer to set aside a portion of his/her pay into the dependent care account. Because this portion of the employee's salary is not paid in cash, no income or FICA taxes are withheld. It is as though, for tax purposes, the employee has a lower income, which also lowers employer taxes.
2. After the employee accumulates dependent care expenses, he/she can submit them to the dependent care account (receipts are required). The dependent care account then reimburses the employee for these expenses. This payment is not subject to either income or FICA tax because it is technically a benefit, not compensation.
3. The employee cannot receive payment for any expenses that are more than the amount he/she has set aside in the dependent care account. Unused set aside is lost annually.

BENEFITS:

- Assists employees with a wide range of dependent care needs.
- Tax advantages to both the employee and the employer.
- Simple administration through payroll reduction.
- Gives employees flexibility.
- Employees can use both the dependent care account and the federal tax credit if dependent care expenses claimed total less than \$4,800.

CONSIDERATIONS:

- Unused funds set aside are lost by the employee.
- A prompt reimbursement system is critical to employee participation in the program.

A study by William M. Mercer, Inc. on the cost of employee turnover found that after factoring in lost productivity, search fees, management interview time, and new-hire training costs, 45% of surveyed companies said it costs more than \$10,000 to fill a vacated job. Source: Training, August, 1998.

More than half (52%) of parents say it is extremely or very difficult to find affordable child care. Source: Harris Poll, January 1998.

In Brattleboro, one of Vermont National Bank's many child care support benefits for its 1,030 employees is the Dependent Care Assistance Plan. Kathleen Brooks, HR Director, notes that about one-fifth of all their employees use this benefit, which has been in place for at least 15 years. "People who use the plan really appreciate it. Since we employ lots of young women with children, we believe in supporting their family needs as well as we can. The DCAP is very easy to administer--it's really a win-win benefit to offer. We believe in the merits of this program so much that we have acted as a pro bono consultant to area nonprofits to help them set up their own DCAPs."

Vermont Country Store offers a DCAP that pays up to \$3000 per year, per employee for child or elder care. Married couples who are both employed by VCS can be reimbursed up to \$5000. "In this way," says Bob Allen, President and CEO of VCS, "we help to make safe, quality care affordable and we know that this plan is effective as both a recruitment and retention policy."

CAFETERIA PLAN

A cafeteria plan allows employees to choose among taxable or nontaxable benefits that suit their individual needs. An employer offers a core package of benefits, such as medical, disability and life insurance. Under the provisions of Section 125 of the Internal Revenue Code, employees are then given flexible credits, based on their salary and service, which they can use to purchase additional units of core benefits or select other options such as child care, dental care, vision and hearing, etc..

BENEFITS:

- Assists employees with a wide range of dependent care needs.
- Avoids inequity issues associated with programs that address only the needs of working parents.

CONSIDERATIONS:

- Administrative and implementation costs of a comprehensive cafeteria plan can be high.
- Financial assistance may have a limited impact if dependent care supply is inadequate in your community.

VOUCHER PROGRAM

In a voucher program, the employer gives the employee a voucher to cover all or part of child care expenses. This option helps parents pay for the care of their choice and helps parents with children of all ages. Employees should be notified that voucher benefits are taxable income. The employer can choose to specify the kinds of child care arrangements eligible for the voucher, and can also choose to either set the voucher at a flat fee rate or a percentage of child care expenses. By specifying that the voucher can only be used by a state-regulated home care provider or center, the employer ensures at least a minimum standard of quality care will be met.

Newport-based ski, golf and sportswear apparel manufacturer Bogner of America was the first employer in its area to offer a child care voucher for its 200 employees. For one child, Bogner pays \$20 per week, or 34% of the cost of care, whichever is less. For two or more children, the company pays \$30 per week or 34% of the cost of care, whichever is less. These funds are paid directly to the caregiver on a weekly basis, and the caregiver must be registered or licensed with the State of Vermont. This benefit covers children up to and including age 12. Ruthi Craft, HR Director at Bogner of America, comments: "This benefit is a real incentive for potential employees to choose us. For families with children, it is like having \$30 extra in your pocket each week. It really helps out with bills, and it encourages families to use licensed care, so they are more at ease while they are here at work. The extended age limit encourages parents to use after school care for their children, which is good for everybody."

VENDOR SYSTEM

In a vendor system, an employer contracts with child care providers to purchase enrollment spaces in one or several child care facilities and resells these spaces to employees at a reduced price. In addition to the benefit for employees, this also helps to stabilize the child care home or center.

DISCOUNTS

Employers may be able to negotiate discounts with local child care providers in exchange for regular referrals of employees to that facility or other in-kind services. For many employers, this system is easier and less costly to institute than operating an on-site child care facility.

BENEFITS OF VOUCHER, VENDOR OR DISCOUNT SYSTEMS:

- Assists employees with the financial burden of child care.
- Low administrative cost to company.

CONSIDERATIONS:

- Does not support employees unless appropriate child care is available in the community.
- Can be costly unless eligibility is limited to registered or licensed child care providers.

Dual-worker families have doubled in number in five decades, and that makes saying good-bye to employers easier. In a catalyst survey, 67% say a working spouse makes it easier to leave a bad job. In 1981, only 20% said that. Source: Business Week, September 28, 1998.

STRATEGY #4: ESTABLISHING ON-SITE OR NEAR-SITE CHILD CARE

WHAT ARE THE OPTIONS?

ON-SITE OR NEAR-SITE CHILD CARE

Although planning, researching and implementing an on-site child care facility is a major project, research has shown that for many working parents, this is the ideal option for an employer to choose. If you are a larger employer and your needs assessment indicates there is a shortage of quality care in your area and that employees would be enthusiastic about a child care center, it may be worth your time and financial resources to consider opening an on-site center.

In Colchester, Vermont Information Processing Inc. offers on-site child care for its 36 employees. As a competitor in the drum-tight labor market for information technology employees, VIP has found this key benefit helps to attract and retain the workers it needs. Allison Templeton of VIP states, "Our employees love it. People we've hired comment that this benefit shows them that the company will help in whatever ways are needed." The downside, she explains, is the cost. "We put tens of thousands of dollars into it because we put the interest of the child first and foremost. Even so, it's worthwhile. We see higher morale and great loyalty to the company as a result."

Benefits of on-site child care

- Research indicates that on-site or near-site child care is the most effective option for increasing worker productivity.
- Savings in tax deductions can offset some of the costs associated with the center.
- Parents can spend quality time with their children during lunchtime and breaks.
- New mothers are more likely to return to work sooner if there is quality infant care at the center.
- Employee stress is reduced and morale boosted. Employees are better able to balance their responsibilities as employees and parents.

Ben and Jerry's Homemade sponsored an on-site child care center at its Waterbury plant for eight years until it was closed in the fall of 1998. It was a difficult decision to close the Ben and Jerry's Children's Center, one of Vermont's best known employer-sponsored child care centers. Factors that informed the decision to close the center included: 1) it served only a handful of employee families; 2) Ben and Jerry's could not offer similar on-site child care for each of its other sites; and 3) the cost of maintaining a high quality child care center, even with a willingness to subsidize some of the cost, became too high for the company to bear. "The economics of child care simply don't work," explains Liz Bankowski of Ben and Jerry's. "Employers cannot shoulder the cost of providing high quality child care by themselves any more than parents can afford to pay for high quality child care by themselves. Public support is a necessity if high quality child care is to be available and affordable for every family who needs it."

More than 51 percent of working women report worrying a great deal about not having enough time with their children and families, a concern they ranked higher than crime.

Source: Employers, Families, and Education Bureau of Labor Statistics. 1998 Conference Board release.

CHALLENGES OF ON-SITE CHILD CARE

- On-site child care is the most costly child care support option.
- Start-up time for a child care center is lengthy.
- Insuring quality care and retaining good staff are often problems which drain management time.

COLLABORATIVES

Many Vermont companies do not have a large enough number of employees to warrant establishing on-site child care on their own. A group of employers, however, can share the costs and benefits of operating a child care center. This is an option in which it is wise for the group to hire an expert to help plan the consortium and untangle the legal and contractual issues. VACCRRRA, the Vermont Association of Child Care Resource and Referral Agencies offers a technical assistance paper on establishing child care collaboratives or consortia. (See Vermont Agencies and Organizations for work/family issues on page 28.)

BENEFITS OF COLLABORATIVES

- Smaller communities and businesses can do more collectively than they can do alone.
- Resources, liabilities and costs are shared.
- The combined labor pool of participating companies will protect the child care center from under-enrollment.
- Research indicates that on-site or near-site child care is the most effective option for increasing worker productivity.
- Savings in tax deductions can offset some of the costs associated with the center.

CHALLENGES OF COLLABORATIVES

- Start-up time must be slower to allow for negotiations between participating businesses.
- If the combined labor pool is large, there may not be available slots for your employees.
- Companies that withdraw from the consortium will leave added financial and legal burdens for remaining participants.
- Participating companies must fully consider the long-term financial commitment.

STRATEGY # 5: A COMBINATION OF LOW COST WAYS TO HELP EMPLOYEES WITH CHILDREN

Small and mid-sized businesses often think they cannot afford to support the child care needs of working parents. The ideas listed below have relatively minimal start-up costs, but they can return considerable value in terms of reduced absenteeism, improved productivity, and enhanced morale. Which steps can be taken in your workplace?

- Give employees the opportunity to try individualized flexible work schedules.
- Allow and encourage employees to use sick leave to care for ill children.
- Develop flexible scheduling and work-at-home options.
- Offer part-time employment options to parents, especially new parents.
- Provide private spaces for new mothers who are breast feeding.
- Offer at least one day of paid personal leave a year that parents can use for child care or school conferences and other employees can use for other personal business.
- Make sure that if Family and Medical Leaves or unpaid leaves are available for parents, employees clearly understand how to arrange them, and encourage employees to use them.
- Regularly distribute information from your area Child Care Resource and Referral agency.
- Join with nearby employers to sponsor child care and vacation camp information fairs.
- Provide a private phone and the number of the local CCR&R agency for parents to use during breaks.

- Encourage interested employees to form parent support groups. Provide a meeting space and allow them to use office mail, E-mail, or a bulletin board. They can share information, plan special events, and invite free speakers from local agencies.
- Encourage parents to identify back-up care in advance.
- Offer flexible scheduling options for teacher in-service days and vacations.
- Suggest shared caregivers for school vacation days and overtime work periods.
- Allow children to occasionally accompany their parents to work if coworkers agree and there are no safety concerns.

This generally works best for half-days.

ADDITIONAL RESOURCES FOR EMPLOYERS

Child Care Needs Assessment Survey p. 21

Cost-Benefit Analysis Worksheet p. 24

Vermont Agencies and Organizations for Work/Family Issues p. 28

National Agencies and Organizations for Work/Family Issues p. 30

Publications, Newsletters and Internet Resources p. 30

THE EMPLOYEE NEEDS ASSESSMENT PROCESS

On the following page, we offer a short survey designed for use by small employers. If your workforce is fewer than 15 people, it may be easiest to use the questionnaire as the basis for a discussion group about employees' child care needs. Set aside an hour and invite employees to participate in an informal discussion about the topics covered by the survey. This format helps assess the intensity of people's work-family concerns and offers an opportunity to clarify employee comments with follow up questions. It also gives you the opportunity to manage expectations about the type of work-family support you may be willing or able to consider. In a discussion group format, eliminate the question about family income. Instead, calculate employee earnings from your own payroll records and forego collecting income data on spouses and partners.

In companies with a workforce of 15 to 50, it may be easiest to copy the survey and distribute it to employees. Feel free to duplicate the survey for distribution to your workforce, or to incorporate the questions into a survey on a broader range of topics.

If your workforce is larger than 50 people, you may be better served with a more detailed survey and consultation with a specialist at your local child care resource and referral organization. To find the appropriate organization, contact the Vermont Association of Child Care Resource & Referral Agencies toll free at 1-877-VACCRRRA.

INCREASING RESPONSES TO THE SURVEY

If your company employs a large number of young parents, you are likely to get a higher response rate. Participation in the survey process should be voluntary and responses should be kept confidential. Assuring confidentiality generally requires use of an outside consultant to conduct the survey. Allow no more than two weeks for distribution and return of the surveys -- a longer time period just means people will put it off to a later date.

In addition, the following tips will help increase participation:

1. Provide a cover letter signed by a high level company manager, explaining the purpose of the survey and requesting broad participation.
2. Provide a pre-addressed envelope for return of surveys.
3. Alert supervisors in advance about the survey and ask their support in getting widespread voluntary participation.
4. Follow up with employees 3 days before the surveys are due back to request return of the surveys.
5. Provide feedback to employees about the results of the survey in a memo, short meeting or newsletter article.

Child Care Fund of Vermont gratefully acknowledges the work of Mills & Pardee, Inc. in developing the Sample Child Care Survey as part of their work with the Child Care Services Division.

CHILD CARE NEEDS ASSESSMENT SURVEY

Where do you work? _____

Where do you live? _____

Gender: male female

Marital status: Married or living with a partner Single

What hours do you work? _____

Your annual family income before taxes:

- under \$10,000 \$10,000-19,999 \$20,000- 29,999
 \$30,000-39,999 \$40,000-49,999 \$50,000-59,999
 \$60,000-69,999 \$70,000 +

1. What are the ages of your children? Please list the number of children you have in each age category.

Age	# of children
under 2 yrs.	_____
2-5 yrs.	_____
6-10 yrs.	_____
11-12 yrs.	_____

I plan to have or adopt a child within two years and return to work: yes no

2. Who watches your children while you are at work?

- Spouse or partner
 Caregiver in your home
 Child's sibling
 Child care center or nursery school
 Child cares for self
 School age care program
 Other relative
 Family child care (in someone else's home)

3. What is the average weekly cost of all the child care arrangements you use? \$ _____

4. What problems did you experience in arranging for child care? (Check all that apply.)

- Did not know where to begin looking
- Most care was too expensive
- Friends or relatives were unavailable
- Most programs were already filled
- I had trouble finding good quality care
- I had trouble finding choices to suit my child's needs
- I had trouble finding choices to suit my employment needs
- Distance to care
- Lack of child care resources near work or near home
- My child was too young for programs
- I had no problems arranging child care

5. If you plan to look for new arrangements, what are the reasons? (Check all that apply.)

- Hours
- Care will no longer be available
- Cost of care
- Child's needs are changing
- Location of care
- Quality of care
- We'll be moving
- Other _____

6. When one of your children is sick, what arrangement do you most often make? (Check only one.)

- I stay home
- My spouse or an older child stays home with the sick child
- I take my child to his regular child care arrangement
- My child usually stays home alone
- I have other care when my child is sick
- I can take the child to work with me

7. Please indicate which type of assistance you would be likely to use if it were available:

likely

not likely

- | | | |
|--------------------------|--------------------------|--|
| <input type="checkbox"/> | <input type="checkbox"/> | Help finding child care |
| <input type="checkbox"/> | <input type="checkbox"/> | Financial assistance to help pay for your choice of care |
| <input type="checkbox"/> | <input type="checkbox"/> | Emergency back-up care when regular care breaks down |
| <input type="checkbox"/> | <input type="checkbox"/> | Care for mildly ill children if you cannot stay home |
| <input type="checkbox"/> | <input type="checkbox"/> | A child care center at or near work |
| <input type="checkbox"/> | <input type="checkbox"/> | Flexibility in your work hours |
| <input type="checkbox"/> | <input type="checkbox"/> | Care during school vacations |
| <input type="checkbox"/> | <input type="checkbox"/> | A summer child care program or day camp |
| <input type="checkbox"/> | <input type="checkbox"/> | Before or after school care |

8. If you have special circumstances or concerns that affect your ability to balance your work and family responsibilities, please feel free to describe them below. *

Thank you for participating in the survey.

COST BENEFIT ANALYSIS WORKSHEET

When evaluating the more costly child care options, many employers find it useful to prepare a cost benefit analysis. The analysis process can be helpful in thinking through the many benefits of providing parent-friendly programs, and whether or not the benefits easily translate into numbers.

CALCULATING TURNOVER COSTS

Step 1: CALCULATE THE CURRENT RATE OF TURNOVER

(# of employees leaving per year) ÷ (average number of employees) X 100 = % of turnover

Step 2: CALCULATE COST OF TURNOVER TO THE COMPANY PER YEAR

There are several Standard costs incurred in turnover:

Employment Advertising- Include all recruitment advertising and related costs.

Employment Agency and Search Fees- Include all fees to employment agencies, search firms and recruitment consultants.

Internal Referrals- Include all costs for bonuses, fees, gifts, etc., awarded to employees participating in a company-sponsored applicant referral program.

Applicant Expenses- Include the travel and subsistence costs entailed in bringing an applicant to the interview location.

Also include cost of the spouse's travel, if applicable.

Relocation Expenses- Include moving expenses and all other costs associated with relocation.

Employment Staff Compensation- Include all salaries, benefits, and bonuses of the employment staff involved in recruiting, interviewing, hiring, and training new employees.

Other Employment Expenses- Include all other expenses that can be attributed to the recruiting and hiring functions, such as the cost of facilities, telephones, equipment depreciation, office supplies, printing, physical examinations, consultants, etc..

Orientation and Training- Include management time, trainer fees, materials, facility fees, and all other costs associated with training a new employee.

These costs should be estimated in total and then divided by the number of new employees.

Step 3: CALCULATE ESTIMATED REDUCTION IN TURNOVER

Using data collected from needs assessment surveys, focus groups, exit interviews, etc., determine how many of your employees typically leave because of dependent care or other work/life issues, then deduce how many of these probably would not have left had your proposed program been in place. Remember, employees often are reluctant to name dependent care problems as a reason for leaving and, therefore, your needs assessment might be understating the problem.

Step 4: CALCULATE EXPECTED SAVINGS IN TURNOVER COSTS

Multiply the expected reduction in the turnover rate (calculated in step 3) by the total turnover cost per new employee (calculated in step 2) to determine the expected savings in turnover costs.

CALCULATING THE COST OF ABSENTEEISM

Determining detailed costs due to absenteeism can take more effort. Personal telephone calls, arriving late or leaving early, and the stress employees feel when family members are unreliable or when care is inadequate can take their toll on job performance. The method for quantifying absenteeism is the same as the procedure described above for turnover, except:

Absenteeism resulting from work/life issues is one of the most obscure personnel problems because employees are often reluctant to admit that their absences are family related.

A small percentage of employees sometimes account for a large percentage of a company's absences. Designing a program that targets the problems of this small group can go a long way in reducing overall absenteeism.

Step 1: CALCULATE THE ANNUAL COST OF ABSENTEEISM PER YEAR

(# work days lost per year) X (cost per work day) = annual cost of absenteeism

In this calculation, you must take into account not only the wage and benefit costs of affected employees, but such costs as supervisor hours lost due to redirecting work and hiring of temporary personnel.

Step 2: CALCULATE EXPECTED REDUCTION IN ABSENTEEISM

Determine what percentage of current absences could be attributed to dependent care problems your proposed program addresses. (An estimate could be obtained through a blind survey.)

Step 3: CALCULATE EXPECTED SAVINGS IN ABSENTEEISM COSTS

Annual cost of absenteeism (calculated in step 1) X reduction rate (calculated in step 2) = expected savings.

CALCULATING THE COST OF LOST PRODUCTIVITY

The value of productivity lost due to dependent care or other work/life issues can take even more effort to determine than loss due to turnover or absenteeism. Still, it is possible to calculate an estimate using the table on the following page as an example.

This model assumes a new employee's effectiveness increases based on their learning curve. Using research, it estimates how many weeks it takes for a new employee at each job classification to reach 90% effectiveness. It also estimates what percentage of effectiveness (productivity) an employee in a given classification will attain during each third of that training period.

Step 1: Construct a table on the following page using job classifications and pay rates that apply to your business or organization.

Step 2: For each job classification, multiply the Average Weekly Pay Rate times the number of Weeks Learning to 90% Productivity. This figure would be your productivity loss if the employee produced nothing during the training period.

Step 3: Divide the figure calculated in Step 2 by 3. This figure represents lost productivity during each third of the training period if the employee produced nothing during the training period.

Step 4: Multiply the figure calculated in Step 3 by % Effective During Learning Curve for each third of the training period.

Step 5: Add the three figures calculated in Step 4 (productivity realized) from the figure calculated in Step 2 (total paid to employee during training period). The result will be your estimated "learning curve loss" for an employee in that classification.

EXAMPLE (using figures from the table below): For an employee in a Sales classification, earning \$605 a week, the calculation would be as follows:

$$\$605 \times 15 = \$9075 \quad \$9075 \div 3 = \$3025$$

$$\$3025 \times .25 = \$756.25$$

$$\$3025 \times .50 = \$1512.50$$

$$\$3025 \times .80 = \$2420.00$$

$$\$756.25 + \$1512.50 + \$2420.00 = \$4688.75$$

$$\$9075 - \$4688.75 = \$4386.25$$

Estimation Model for Learning Curve Productivity Losses

Job Classification	Average Weekly Pay Rate	Weeks Learning to 90% Productivity	% Effective During Learning Curve			Learning Curve Losses per Employee
			1st Third	2nd Third	3rd Third	
<u>Exempt:</u>						
1. Management	\$780	17	20%	32%	86%	\$7,160
2. Professionals	637	14	27	60	86	3,775
3. Sales	605	15	25	50	80	4,386
Weighted average - exempt job classification.....						\$5,887
<u>Non-Exempt</u>						
1. Technicians	\$445	12	15%	55%	90%	\$2,492
2. Office and Clerical	312	7	42	60	85	823
3. Skilled Crafts	452	6	30	61	75	1,211
4. Operating- semi-skilled(assembly)	238	4	22	60	90	406
5. Service (janitors, etc.)	247	3	48	60	83	269
Weighted average - nonexempt job classifications.....						\$2,997

VERMONT AGENCIES AND ORGANIZATIONS FOR WORK/FAMILY ISSUES

Child Care Fund of Vermont (CCFV), Burlington (802) 863-4188

The Child Care Fund of Vermont works in partnership with businesses throughout the state to build a long-term, sustainable base of financial and moral support to improve child care throughout Vermont. It is a component fund of the Vermont Community Foundation.

Child Care Services Division, Waterbury (802) 241-3110

The mission of the Child Care Services Division is to assure a statewide system that promotes and supports safe, accessible, quality child care for Vermont families. A Division within the Department of Social and Rehabilitation Services, its services include the Child Care Subsidy Program, Child Care Licensing and Regulation and Quality Improvement Programs such as technical assistance to businesses for employer supported child care.

Vermont Association of Child Care Resource and Referral Agencies, (VACCRRA), Hinesburg (toll-free) 1-877-VACCRRA

A non-profit corporation which educates child care consumers about available, affordable and accessible child care through the support and development of a statewide network of child care resource and referral agencies. Offers consultation to employers including a comprehensive needs assessment service, technical assistance papers and technical assistance regarding benefits.

REGIONAL RESOURCE AND REFERRAL AGENCIES

Bennington County Child Care Assoc., Bennington
serving Bennington County (802) 447-3778

Child Care Project, Hanover, NH
serving Orange and North Windsor counties (800) 323-5446

Child Care Resource, Williston
serving Chittenden County (800) 339-3367

The Family Center, St. Albans
serving Franklin and Grand Isle counties (800) 427-6574

Lamoille Family Center, Morrisville
serving Lamoille County (802) 888-5229

Mary Johnson Children's Center, Middlebury
serving Addison County (802) 388-4304

NEKCA/Parent Child Center, Newport
serving Orleans and north Essex counties (802) 334-4072

Rutland County Parent Child Center, Rutland
serving Rutland County (800) 480-9711

Springfield Area Parent Child Center, Springfield
serving south Windsor County (802) 885-5242

The Family Center of Washington County, Montpelier
serving Washington County (802) 828-8772

Umbrella, St. Johnsbury
serving Caledonia and south Essex Counties (802) 748-8645

Windham Child Care Association, Brattleboro
serving Windham County (802) 254-5332

NATIONAL AGENCIES AND ORGANIZATIONS FOR WORK/FAMILY ISSUES

Families and Work Institute, New York, New York (212) 465-2044
Nonprofit research and planning organization that conducts research on business, government, and community efforts to help employees balance job and family responsibilities.

Mills and Pardee, Concord, MA (978) 369-2001
Mills and Pardee, Inc. specializes in developing high quality work-life initiatives.
Founded in 1989, the firm has consulted with corporations, government and nonprofit agencies interested in these issues.

National Child Care Information Center, Vienna, Virginia (800) 616-2242
A national ERIC Clearinghouse of information with extensive resources on selecting quality child care and the latest research on child development. Maintained by the Child Care Bureau of the U.S. Department of Health and Human Services.

The National Association of Child Care Resource and Referral Agencies (NACCRRA), Washington, DC (202)393-5501
A national nonprofit organization focused on providing up-to-date information for parents seeking child care. Useful data on the types of child care providers and relative costs of each are available.

Work / Family Directions, Boston, Massachusetts (800) 253-5264
One of the nation's leading providers of corporate work-life services, helping over 260 organizations find the common ground between the needs of the business and the needs of the labor force.

PUBLICATIONS, NEWSLETTERS AND INTERNET RESOURCES

National Child Care Information Center
<http://www.nccic.org/>
A national ERIC clearinghouse of information maintained by the Child Care Bureau of the U.S. Department of Health and Human Services.

Work & Family Connections
<http://www.workfamily.com>
A clearinghouse of information about work-life issues and practices.

The BNA Special Report on Work and Family 1-800-372-1033.
<http://www.bna.com>

A bimonthly report from the Bureau of National Affairs, Inc..

Care Around the Clock 1-800-827-5335

A report on the need and availability of child care for parents working non-traditional hours.
U.S. Department of Labor, Women's Bureau.

Child Care Experts National Network

<http://www.childcare-experts.org>

Developed to help parents and employers access information on child development, child care, early education, family support and dependent care resources.

Boston College Center for Work & Family

<http://www.bc.edu/cwf>

The Center is devoted to the study of work-life issues in partnership with other organizations.

Purdue University's Work Life

<http://catnip.cfs.purdue.edu/project.html>

Ongoing projects on fathering, the American family, child care, and child well-being.

U.S. Secretary of Health and Human Services

<http://www.hhs.gov/progorg/ohr/qwl/initiative.html>

The Changing Employer-Employee Contract: The Role of Work-Family Issues 212-465-2044.

<http://www.familiesandwork.org>

One of many research-based publications from the Families and Work Institute.

WFD

<http://www.workoptions.com>

Work/Family Directions is a management consulting service offering a full range of services and corporate work-life programs, including counseling and referral.

Work Options Inc.

<http://www.workoptions.com>

Features practical information on telecommuting, job sharing or other flexible work arrangements.



child care fund
OF VERMONT