



## EMPLOYED MOTHERS' NEWSLETTER

COOPERATIVE EXTENSION SERVICE  
FAMILY LIVING EDUCATION  
MICHIGAN STATE UNIVERSITY

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# More Know-How, Group Solidarity Weaken Bias

The single mother is no longer an oddity in the work force. Fifteen percent of all families with children are headed by women, and most of them are working or would like to be. The greatest increase in the number of working mothers has occurred in families headed by women.

The demands of single parenthood and the responsibility of a full-time job often compete for priority. Business trips, overtime and missing work because of a sick child increase the strain of an already difficult task. The money a single mother earns is usually exhausted on housing and food before transportation and recreation. Two-thirds of female heads of households are renters, and barely over half of single-parent families own a car.

Any woman making it on her own faces many obstacles, but the problems of a single working mother are compounded.

### Single Mothers at a Disadvantage

The men who contribute to the support of their wives and children after divorce are more often the exception than the rule. Most divorced women have been out of the job market for some time or are unskilled and unable to obtain good paying jobs. On the average, women earn 40 percent less than men in every employment category, and the economic hardship in a family after divorce may be severe. The added cost of child care increases the burden of ordinary living expenses.

### Single working mothers are isolated.

Because a working single mother has so many responsibilities to her children, home and job, she seldom has time to make outside contacts, establish supportive friendships or become involved in community activities. The increasing mobility of our society may leave her separated from her extended family.

### Women Discriminated Against

Women are discriminated against not only in their search for employment and in the salaries they receive, but also in their efforts to obtain consumer credit and secure a mortgage. Many insurance companies have unfair policies which make it difficult or expensive for a woman to insure her car, home or health.

### Unfair Single Woman Stereotype

Single working mothers may feel guilty or confused about the prejudices they encounter. Often they are accused of being inadequate mothers, of not disciplining their children or of giving over child rearing to institutions. Changing this image would imply broad changes in government and employment policies. Institutions and businesses assume there are two parents in every family and do not realize the greater needs of many female employees. Women need to be viewed as normal, regular wage earners, and flexibility needs to be incorporated into the employment system.

## Know-How (continued)

To battle the odds, a single working mother must reach out to the community. A single working mother needs...

**SUPPORT:** A single working mother is actually one person doing two full-time jobs. To perform successfully in either role, she needs help. It is essential that she have a support group from which she can draw emotional strength. A support group of women in similar circumstances can best meet those needs.

# DAY CARE:

## *Choose with Care*

An increasing number of mothers today are finding it not only financially necessary but personally satisfying to return to the working world. As a working mother, you are concerned about the quality of care your child receives while you are away from home. A child's preschool years are critical to his/her physical, emotional and educational development. Day care is not a substitute for your role as parent, but when carefully selected, it can be an extra resource to fulfill your child's needs. It is important to choose the



Women's greatest resource is women.

**EDUCATION:** A mother who suddenly finds herself on her own as the sole support of her family may need better education to secure a higher paying job. A working mother needs parent education to better understand the developmental needs of her children. She needs financial education about credit, mortgages and insurance, and she needs time management education. Education is the best defense against discrimination, and it helps a woman get the best available services at the best price.

kind of care best suited to your child and to your needs as a working mother.

## Kinds of Day Care

**In home:** Bringing someone into your home can be less expensive if you have three or more children. This can also be more convenient if you work at night, need care only after school or need help with housework.

**Family Day Care:** This is provided in the home of the caregiver. You may be able to arrange for the care of your child with a friend or relative, perhaps in exchange for your services as part of the fee. If you are a single parent, this provides an opportunity for your child to develop a relationship with another adult. If your child is school age, you may find a home on a bus route or within walking distance of your child's school. Working mothers can also organize cooperative play groups in their neighborhoods to share the responsibilities of caring for each other's children.

**Center based Care:** Centers are more likely to provide an educational or religious set-

ting and are often the best option if you plan to keep your child in day care for extended periods of time. Nonprofit centers such as Head Start and other publicly funded programs generally proved better quality care and cater to working mothers. Cost is often nominal or scaled to family income.

Whatever kind of day care you chose, it is important to consider...

**The caregiver.** Will he/she provide warm and loving guidance for your child?

What are his/her attitudes about play and discipline?

**The setting.** Is the home or center safe and clean?

Is there ample space for the number of children?

Are there enough adults present to care adequately for the number of children?

**Activities.** Is there an educational program?

Are there safe and stimulating toys?

Does the caregiver participate in the children's play, organize activities, allow them freedom to explore?

### Where to Find It

1) Check the classified ads of your local newspaper under Babysitting Services, and look under Day Nurseries and Childcare in the yellow pages. 2) Call the local colleges and universities and area churches. 3) Consult coworkers and friends. Be sure to investigate many possibilities, and visit the homes or centers with your child before making a decision.

## Check Out Financial and Legal Aspects of Day Care



*By William G. Youatt, Attorney at Law*

When you hire someone to care for your child(ren) . . .

Consider . . .

\* How much are you willing to pay for quality child care? Our children are our most precious resource, yet the wages paid to caregivers, either in our home or in another's home or center, are often extremely low. If we value our children, we need to value the people who care for them.

\* If you hire a babysitter on a regular basis to care for your children in your home, you may be required to pay the babysitter the minimum wage (\$3.35/hour).

If your babysitter works for you and other parents more than 20 hours per week, or if income from babysitting is your sitter's main source of support, or if the sitter spends more than 20 percent of her time in your home doing household chores as well as watching your children, you are required by law to pay the minimum wage. This does not apply to teen-agers working as sitters temporarily until they enter some other job, or to elderly persons who do not depend on sitting for their main income. But if you employ someone who uses babysitting as a career,

he/she is entitled to the minimum wage. The U.S. Department of Labor publishes a booklet that explains these rules, WH Publication 1282, Handy Reference Guide to the Fair Labor Standards Act.

- \* If you pay more than \$50 in three months to a sitter in your home, you are considered an employer. This means you must pay Social Security taxes for your sitter.

The booklet Child and Disabled Dependent Care (Publication No. 503) from the IRS explains how to do this. You and the employee--your sitter--each need to contribute 6.65 percent of the wages to Social Security. In other words, if you paid your sitter \$100 per month, you would need to contribute

$\$100 \times .0665 = \$6.65$  per month and the sitter would also make a contribution of \$6.65. You do not need to pay Social Security for teen-age children who sit for you or, in most cases, for your mother or father. Your IRS office can give you more information on how to do this.

- \* You may be entitled to a deduction on your federal income tax for child care expenses.

*Jeanne Brown*  
Jeanne Brown  
Family Life Specialist

If you (either in a two-parent or single-parent family) pay someone to take care of your children under 15 years of age in your own home, in the provider's home, or in a day care center or preschool, you may be able to deduct up to \$400 of these expenses (\$800 if you have more than one child under 15) from your income tax each year. You must be using child care in order to work or actively look for work. Internal Revenue Service publishes a helpful booklet, Child and Disabled Dependent Care (IRS Publication No. 503), which explains who is eligible for this deduction and how to claim it. Your IRS office will have copies of this booklet and can assist you in filling out the necessary forms.

- \* If you suspect that you may have been entitled to a deduction on your federal income tax during the 1978 or 1979 tax year you may file an amended tax return.

Your IRS office can give you more information on how to do this.

- \* If you employ a person in your home to care for your child(ren) on a regular basis, you should consult your insurance carrier. Your standard liability insurance may not be adequate to cover such a person in case of injury or accident.

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