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AUTHOR Capizzano, Jeffrey; Tout, Kathryn; Adams, Gina
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ABSTRACT

As part of the Assessing the New Federalism project, this report investigates the different types of child care arrangements, including unsupervised "self-care" that families with working mothers use for their school-age children. The study investigated how child care patterns differ by the age of the child, family income, race and ethnicity, parental time available, whether the mother works traditional versus nontraditional hours, and by state. The report uses data from the 1997 National Survey of America's Families to investigate child care patterns for children aged to 12. Of the nonparental child care arrangements, before- and after-school programs and relatives are the most commonly reported among 6-to 9-year-olds, with 21% of children in this age group in each of these forms of care while the mother is working. Five percent of 6-to-9-year-olds have self-care as their primary child care arrangement while the parent is working, and overall, 10% of children in this age group regularly spend any time in self-care. Like younger children, a significant percentage of 10-to-12-year-olds rely on relatives as the primary caregiver (17%), but smaller percentages of these children are in before- and after-school care. Twenty-four percent of the children in this age group have self-care as their primary form of care while the mother is working, and 35% of children in this age group regularly spend any time in self-care each week. Children from lower income families spend more time in their primary child care arrangement each week. In the younger age group, Black children are more likely to spend time in before- and after-school programs than Hispanic children, but, among 10-to-12-year-olds, White children are twice as likely as Hispanic children and almost three

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times as likely as Black children to use self-care as the primary form of care. Appendixes contain a discussion of the child care patterns for 5-year-olds and the standard error and sample size tables. (Contains 9 figures, 11 tables, 20 endnotes, and 17 references.) (SLD)

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Jeffrey Capizzano
The Urban Institute
Kathryn Tout
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Gina Adams
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Occasional Paper Number 41

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The Urban
Institute

2100 M Street, N.W.
Washington, DC 20037

Phone: 202.833.7200

Fax: 202.429.0687

E-Mail: paffairs@ui.urban.org

<http://www.urban.org>

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This report is part of the Urban Institute's *Assessing the New Federalism* project, a multiyear effort to monitor and assess the devolution of social programs from the federal to the state and local levels. Alan Weil is the project director. The project analyzes changes in income support, social services, and health programs. In collaboration with Child Trends, the project studies child and family well-being.

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About the Series

A *ssessing the New Federalism* is a multiyear Urban Institute project designed to analyze the devolution of responsibility for social programs from the federal government to the states, focusing primarily on health care, income security, employment and training programs, and social services. Researchers monitor program changes and fiscal developments. In collaboration with Child Trends, the project studies changes in family well-being. The project aims to provide timely, nonpartisan information to inform public debate and to help state and local decisionmakers carry out their new responsibilities more effectively.

Key components of the project include a household survey, studies of policies in 13 states, and a database with information on all states and the District of Columbia, available at the Urban Institute's Web site. This paper is one in a series of occasional papers analyzing information from these and other sources.

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Child Care Patterns of School-Age Children with Employed Mothers

Executive Summary

Arranging child care for school-age children presents a difficult set of challenges for working families. Although the time a child spends in school provides a supervised environment for a significant number of hours each day while parents work, many families experience “gaps” between these hours and parental work hours. The different types of care used to fill these gaps and the amount of time children spend in care vary widely across families and reflect a number of socioeconomic, demographic, and contextual factors. In addition, different out-of-school care arrangements can assist in keeping school-age children safe, provide oversight to ensure that they avoid high-risk behaviors, or, conversely, put children at risk of physical injury, emotional harm, or poor social and intellectual development.

This report investigates the different types of child care arrangements, including unsupervised “self-care,” that families with working mothers use for their school-age children. Specifically, we examine how child care patterns differ by the age of the child, family income, race and ethnicity, parental time available to care for children (based on family structure and employment), whether the mother works “traditional” versus “nontraditional” hours, and by state.

Data and Methods

This report uses data from the 1997 National Survey of America’s Families (NSAF) to investigate the out-of-school child care patterns of children between the ages of 6 and 12 with employed mothers. For each demographic group, the report examines the primary child care arrangement, which is defined as the type of child care—either supervised or self-care—used for the most number of hours while the

mother is working. The types of supervised care include *before- and after-school programs*, *family child care* (care by a nonrelative in the provider's home), *baby-sitter or nanny care* (care by a nonrelative in the child's home), and *relative care* (care by a relative either in the child's or the provider's home). Self-care is defined as regular amounts of time each week in which the child is left alone or left with a sibling younger than age 13. In addition to examining the primary child care arrangement, the report also focuses on the use of *any* self-care—the extent to which children regularly spend *any* hours alone or with a sibling younger than age 13 each week (regardless of whether it is used as the primary arrangement).

Findings

Child Care Patterns of School-Age Children with Employed Mothers by Age

- Of the nonparental child care arrangements analyzed in this report, before- and after-school programs and relatives are the most commonly reported among 6- to 9-year-old children, with 21 percent of children in this age group in each of these forms of care while the mother is working.
- Five percent of 6- to 9-year-olds have self-care as their primary child care arrangement while the parent is working. Overall, 10 percent of 6- to 9-year-olds regularly spend *any* time in self-care.
- Like the younger children, a significant percentage of 10- to 12-year-old children rely on relatives as their primary care provider (17 percent). However, smaller percentages of these children are in before- and after-school programs (10 percent).
- Twenty-four percent of 10- to 12-year-old children have self-care as the primary form of care while the mother is working.
- Thirty-five percent of 10- to 12-year-old children regularly spend *any* time in self-care each week. The percentage of children regularly spending *any* time in self-care increases as children grow older: 7 percent of 6-year-olds spend *any* time in self-care, compared with 44 percent of 12-year-olds.

Child Care Patterns of Families with Different Characteristics

Different Family Incomes

- Six- to nine-year-old children from lower-income families spend more time in their supervised primary child care arrangements than higher-income children (14.5 hours per week, as opposed to 12.3 hours per week).
- Among 10- to 12-year-olds, low-income children are less likely to be in before- and after-school programs than children from higher-income families (7 percent, compared with 11 percent).

- Lower-income 10- to 12-year-old children are significantly less likely to use self-care as the primary child care arrangement than higher-income children (19 percent, compared with 27 percent). Lower-income children are also less likely to regularly spend *any* time in self-care: 28 percent of lower-income 10- to 12-year-olds regularly spend *any* time in self-care, compared with 38 percent of higher-income children.

Different Racial and Ethnic Backgrounds

- Among younger school-age children, black children are more likely to use before- and after-school programs while the mother is working than Hispanic children (27 percent, compared with 16 percent).
- Among 10- to 12-year-olds, white children are twice as likely as Hispanic children, and almost three times as likely as black children, to use self-care as the primary form of care (30 percent for whites, compared with 15 percent for Hispanics and 11 percent for blacks).

Different Amounts of Parental Time to Care for Children

- Six- to nine-year-old children in families where parents are least available to care for their children—a single parent or two parents working full-time—are the most reliant on before- and after-school programs (36 percent and 24 percent, respectively) and relatives (27 percent and 25 percent, respectively).
- Among 10- to 12-year-olds, we find that relatives are caring for 22 percent of children with single mothers employed full-time, and 18 percent are in before- and after-school programs. These proportions fall to 12 percent and 4 percent, respectively, for children in two-parent families where one or both parents work less than full-time.

Different Work Schedules—Traditional versus Nontraditional

- Among 6- to 9-year olds, children of mothers working a traditional schedule (primarily between 6 a.m. and 6 p.m.) are three times more likely to have a before- or after-school program as their primary child care arrangement than children with mothers who work a nontraditional schedule (24 percent, compared with 8 percent).
- Although 6- to 9-year-olds with mothers working nontraditional hours are less likely to be in a supervised nonparental child care arrangement, those who are in supervised care are there much longer than are children whose mothers work traditional hours (18.7 hours on average, compared with 12.0 hours).
- Self-care as a primary child care arrangement is much less common among 10- to 12-year-olds with employed mothers working nontraditional hours than among children of mothers who work traditional schedules (17 percent, compared with 26 percent).

Child Care Patterns of School-Age Children in Selected States

- For both 6- to 9-year-olds and 10- to 12-year-olds, the use of all forms of supervised care and self-care varies significantly across the states examined.



- Among 6- to 9-year-olds, the proportion of children using before- and after-school programs is twice as high in Florida (31 percent) as in Mississippi, Washington, and Wisconsin (14, 14, and 15 percent, respectively).
- Thirty-four percent of 6- to 9-year-olds with working mothers have relatives as their primary child care provider while their mothers are working in Mississippi, compared with 13 percent in Minnesota and 15 percent in Washington.
- The proportion of younger children regularly spending any time in self-care varies from 17 percent in Minnesota to 5 percent in Michigan and 6 percent in Alabama, California, and Mississippi.
- Among 10- to 12-year-olds, 56 percent regularly spend *any* time in self-care in Minnesota each week, compared with 22 percent of children in Mississippi and 23 percent in Alabama and New Jersey.

Child Care Patterns of School-Age Children with Employed Mothers

Introduction

Child care for school-age children is a concern for millions of American families. This issue is also important to policymakers, who have become aware of the impact that out-of-school arrangements can have on working families and their children. Many parents rely on out-of-school child care arrangements in order to work, and their choice of arrangement can affect the health, safety, and development of their children.

Arranging child care for school-age children can present a number of challenges. Although school provides a supervised environment for a significant number of hours while parents work, many families experience “gaps” between school hours and parental work hours. These gaps can be for long periods of time, as many parents work longer hours than their children spend in school or work outside of their children’s school schedules.¹ While some working parents try to avoid these gaps by organizing their work schedules around their children’s school hours, many families must arrange child care to cover the gap between school and work.

Parents who arrange child care may use supervised arrangements—such as before- and after-school programs, family child care homes, nannies or baby-sitters, or a relative—or they may leave children to care for themselves. The use of different types of care and the amount of time children spend in care vary widely across families and reflect a number of factors, including parental preferences; economic resources; the cost, supply, and quality of different care options; and the amount of information parents have about different child care arrangements.

This paper examines the patterns of child care for school-age children with employed mothers. These patterns are important because the types of out-of-school care arrangements that parents use can affect children's school performance, social adjustment, and the likelihood that children will eventually engage in such behaviors as smoking, alcohol and drug use, sexual activity, and crime (Galambos and Maggs 1991; Richardson et al. 1989). For example, certain forms of out-of-school care can assist school-age children in their academic performance and social adjustment. Indeed, attendance in high-quality programs can give school-age children greater exposure to academic and enrichment activities and may be linked to improved school adjustment and behavior (Posner and Vandell 1994).

Supervised out-of-school child care arrangements also assist in keeping children out of harm's way. Crime and victimization rates among school-age children are at their highest in the hours directly after school (Snyder, Sickmund, and Bilchik 1999). The use of supervised out-of-school care arrangements can provide children safe environments while parents are working while also providing the necessary oversight to ensure that children avoid high-risk behaviors.

Conversely, unstructured hours spent with little or no supervision can put children at risk of physical injury, emotional and psychological harm, and poor physical, social and intellectual development (Kerrebrock 1999; Peterson 1989). Although the effects of being unsupervised vary depending upon the age at which the child is left alone, whether the child is actually alone or with peers, and the characteristics of the child, research shows that regularly leaving a child unsupervised can contribute to negative child outcomes under certain conditions. For example, children in low-income families left unsupervised have been shown to display greater antisocial behavior than children in supervised care (Vandell and Ramanan 1991). In addition, studies have shown that young school-age children (third graders) who spend time unsupervised exhibit greater behavioral problems than those who do not (Posner and Vandell 1999).²

A number of current policies attempt to increase access to and affordability of care for school-age children. In 1998, the parents of over a half-million low-income children ages 6 to 12 received child care subsidies that helped pay for supervised child care (Miller 2000). In addition, federal allocations for 21st Century Community Learning Centers, a program that provides enrichment activities to children in after-school hours, have increased from \$1 million to \$450 million over the last four years—and current legislative proposals seek to increase funding even further.

Data and Methods

Data from the 1997 National Survey of America's Families (NSAF) are used to investigate out-of-school child care patterns of children ages 6 to 12 with employed mothers.³ The NSAF collected child care information on a nationally representative sample of children, as well as on representative samples of children in 12 states.⁴ For randomly selected children in the sample households, interviews were conducted with the person most knowledgeable about the child. From these respondents, data were collected about the types of care used and about the number of hours that the

child spent in each form of care.⁵ While the “most knowledgeable adult” can be any member of the household, the mother was the respondent for 76 percent of the children. Therefore, for simplicity, the term “mother” is used in this paper to refer to this most knowledgeable adult. This analysis focuses on school-age children ages 6 to 12 whose mothers were interviewed during the nonsummer months.⁶ Because of the particular challenges facing working parents, this analysis deals only with school-age children whose mothers are employed. Children whose mothers (most knowledgeable adult) do not work outside the home are excluded from this analysis (approximately 34 percent).

Analyzing Patterns of School-Age Child Care

In this paper, we describe the child care patterns of school-age children with employed mothers in 1997, focusing only on out-of-school child care arrangements used during the nonsummer months. During the school year, almost all 6- to 12-year-old children attend school for an average of 34 hours per week, making school the primary “child care arrangement” for most children.⁷ Therefore, those child care arrangements used to supplement the hours children spend in school are the particular focus here.

Since child care patterns change dramatically as children get older, we examine the out-of-school child care arrangements for 6- to 9-year-olds with working mothers separately from 10- to 12-year-olds. We first analyze these patterns for all children and then look more in depth at a number of different demographic groups, specifically looking at how these patterns differ by income, race and ethnicity, parental time available to care for children (based on family structure and employment), and whether the mother works “traditional” versus “nontraditional” hours. Finally, we examine how these patterns vary across the 12 states.

The Primary Child Care Arrangement

For each group, we first examine the type of child care used for the most number of hours while the mother is working—the *primary child care arrangement*.⁸ This arrangement is the type of care (other than school) that is most relied upon for the purpose of supporting work. We investigate the different types of primary child care arrangements as well as the number of hours that children spend in these arrangements. Specifically, we look at:

- *Supervised nonparental child care arrangements.* The arrangements analyzed in this report include before- and after-school programs,⁹ family child care (care by a nonrelative in the provider’s home), baby-sitter or nanny care (care by a nonrelative in the child’s home), and relative care (care by a relative either in the child’s or the provider’s home).¹⁰
- *Unsupervised care or “self-care.”* This includes regular time each week in which the child is not being supervised while the mother works. The NSAF asked the mother of the child explicitly whether the child “regularly spent any time alone each week or stayed alone with a sibling younger than 13” and about the hours that the child spent unsupervised. Children who spend the most number of hours caring for

themselves or with a sibling under 13 while their mothers work are considered to have unsupervised care or self-care as the primary child care arrangement.

- *Parent care/other care.* This category includes the proportion of children whose mother did not report using any of the supervised or unsupervised forms of child care noted above while she worked. For children in this category, parents are arranging their work schedules around the school day to care for their children or using enrichment activities such as lessons or sports. Because of the way data were collected in the NSAF, these activities are not defined as child care in this paper.¹¹ It is also possible that some parents who are uncomfortable reporting that they leave their child alone while they work may be captured in this category.

The Use of Any Supervised or Unsupervised Care

Given that some employed parents use more than one out-of-school child care arrangement for their school-age children, or regularly use child care for purposes other than to care for their children while they work, examining the primary child care arrangement may not capture the overall use of supervised care and self-care. Consequently, to provide a more complete picture of child care patterns, in our examination of the child care arrangements of all school-age children with employed mothers (see next section), we investigate the extent to which children spend any hours in supervised or unsupervised settings each week (whether or not they are used as the primary arrangement). Because of the concern about self-care and its potential effects on children, we provide information on the extent to which children spend *any* hours in self-care in the other sections of the paper.

Understanding the Data

There are a number of issues to keep in mind when considering the data presented in this paper. First, these data are based on parental self-reports, and respondents may tend to underreport behaviors that they feel are socially undesirable. This tendency is especially relevant with respect to our estimates of the percentage of children in self-care, as respondents might be reluctant to acknowledge that they regularly leave their children alone (O'Connell and Casper 1995). To reduce the extent of underreporting, special attention was given to the self-care question.¹² Even though the NSAF question wording most likely improved the reporting of self-care, the numbers reported here are likely to be conservative estimates of the use of self-care.

Second, these data simply show the choices that parents make; they do not tell why parents choose the types of care they do. Therefore, the extent to which these findings reflect parental *preferences* (i.e., parents choose the care option they desire) or *constraints* (i.e., parents have no other options but to choose a specific form of care) is not known.

Third, the NSAF asked mothers only about what are traditionally considered child care arrangements. The survey did not ask about regular enrichment activities, such as lessons or sports, which employed mothers may sometimes use to care for their children while they work.

Fourth, the NSAF asked respondents only about *regular* child care arrangements—those that occurred “at least once a week in the last month.” Respondents using a complicated array of arrangements that would not qualify as “regular” would not be identified in this study as using child care. For example, children who are occasionally left home alone or at a relative’s home while their parents run errands are not identified by the survey as having a regular child care arrangement.

Fifth, the data on child care arrangements focus on school year child care and are not intended to represent summer child care arrangements. Arranging child care during the summer months can pose special problems for working families with school-age children, as most children are not in school. In addition, working families have different types of child care options (such as summer camps) available to them during the summer months. An analysis focusing on child care arrangements during the summer months would most likely yield different results.

Finally, the NSAF does not provide any information about the time of day that the arrangements are used. While most of the care described in this report is likely used in the hours directly before or after school, the arrangements could be used by parents at other times as well.

Child Care Patterns of School-Age Children with Employed Mothers, by Age

The years between ages 6 and 12 are a time of social and emotional change. As children progress through these formative years toward adolescence and adulthood, they become more competent, self-aware, and independent (Eccles 1999). Accordingly, as children grow older, parental decisions about their child care arrangements begin to change. For example, parents who may not feel comfortable leaving their 6-year-old child alone may feel differently when the child is 12. Therefore, it is important to look separately at the child care patterns of younger and older children within this age range. Examined below are the patterns of child care for all 6- to 9-year-old and 10- to 12-year-old children of employed mothers. Generally, as children grow older, parents are less likely to use the types of supervised child care arrangements analyzed here and are more likely to use self-care.

Younger School-Age Children (Ages 6 to 9)

Primary Care Arrangements

Supervised Child Care. More than half (55 percent) of 6- to 9-year-olds with employed mothers are in one of the supervised nonparental primary care arrangements analyzed here while the mother works (table 1). Before- and after-school programs and relatives are the most common arrangements reported, with 21 percent of children in this age group in each of these forms of care. Much smaller percentages of children are in family child care (8 percent) or in the care of a nanny or baby-



Table 1 *Out-of-School Child Care for Children Ages 6 to 12 with Employed Mothers,^a by Age of Child (1997)*

	Ages 6-9	Ages 10-12	Ages 6-12
Primary Child Care Arrangements^b			
Supervised			
Children in Supervised Primary Arrangements (%)	55**	35	47
Type of Supervised Care			
Before- and/or After-School Program (%)	21**	10	16
Family Child Care (%)	8**	5	7
Nanny/Baby-sitter (%)	5*	4	4
Relative (%)	21*	17	19
Weekly Hours in Supervised Primary Arrangement (Mean)	13.1**	11.1	12.5
Self-Care			
Children Using Self-Care as the Primary Arrangement (%)	5**	24	13
Weekly Hours in Self-Care Primary Arrangement (Mean)	6.6	6.2	6.3
Parent Care/Other Care (%)	40	40	40
Any Supervised Care^c			
Children in Any Supervised Arrangement (%)	62**	43	54
Weekly Hours in Supervised Arrangements (Mean)	14.4**	11.6	13.4
Any Self-Care^d			
Children Using Any Regular Self-Care (%)	10**	35	21
Weekly Hours in Self-Care (Mean)	4.6	5.5	5.3
Weekly Hours in Self-Care (Distribution of Children in Self-Care)			
1-4 (%)	65	55	58
5-9 (%)	20**	30	27
10+ (%)	15	15	15

Source: Urban Institute calculations from the 1997 National Survey of America's Families.

Notes: Percentages do not sum to 100 as a result of rounding. * Indicates that the difference between 6- to 9-year-old children and 10- to 12-year-old children is significant at the .1 level. ** Indicates significance at the .05 level. Standard errors and sample sizes for each estimate are presented here in appendix table A2.

a. Interviews were conducted with the person in the household most knowledgeable about the child. While this can be any member of the household, the mother is the respondent for 76 percent of the children. For simplicity, the term "mother" is used here.

b. The primary child care arrangement is defined as the arrangement used for the most hours while the parent is working.

c. Any supervised care is defined as regularly spending any amount of time in a supervised arrangement regardless of whether or not it is used while the mother is working.

d. Any self-care is defined as regularly spending any amount of time alone (or with a sibling younger than age 13) regardless of whether or not it is used while the mother is working.

sitter (5 percent). Six- to nine-year-old children with supervised primary child care arrangements spend on average 13.1 hours per week in that form of care.

Self-Care. In addition, a small but not insignificant percentage (5 percent) of 6- to 9-year-olds with employed mothers have self-care as their primary form of out-of-school child care while their mothers are working. Younger school-age children using self-care as a primary child care arrangement use it for far fewer hours (6.6 hours) than children using supervised care.

Parent Care/Other Care. Finally, 40 percent of the children in this age group were not reported as having a primary child care arrangement—supervised or unsupervised—while their mothers worked, suggesting that parents are either arranging their schedules around the school day to care for the children themselves, or using enrichment activities such as lessons to care for the child while the mother is working.

Any Hours in Supervised or Unsupervised Care

Examining primary child care arrangements provides only a partial picture of child care patterns. For example, 6- to 9-year-old children using self-care as their primary arrangement may also use supervised arrangements. Conversely, children using supervised care as their primary arrangement may also use self-care for some period of time. As a result, it is also important to examine the extent to which families use supervised or unsupervised care regularly for *any* hours—regardless of whether or not it is the primary care arrangement. Looking at the extent to which children spend any hours in care reveals that:

- Sixty-two percent of younger school-age children with employed mothers regularly spend time in the *supervised* child care arrangements we examined. Six- to 9-year-old children in supervised arrangements spend an average of 14.4 hours per week in the supervised arrangements analyzed here.
- The percentage of children of employed mothers regularly spending *any* time in self-care is substantially larger than the percentage of children using self-care as a primary child care arrangement. Ten percent of 6- to 9-year-old children with employed mothers spend at least some time in self-care regularly.
- Among this age group, the percentage of children spending *any* hours in self-care increases from 7 percent of 6-year-olds to 19 percent of 9-year-olds (figure 1).
- Six- to nine-year-old children with employed mothers spending *any* time in self-care average 4.6 hours per week in self-care, with most children spending very few hours alone each week. Sixty-five percent of younger school-age children who spend *any* time in self-care spend between one and four hours per week caring for themselves. However, 15 percent of children this age in self-care spend 10 or more hours per week alone.

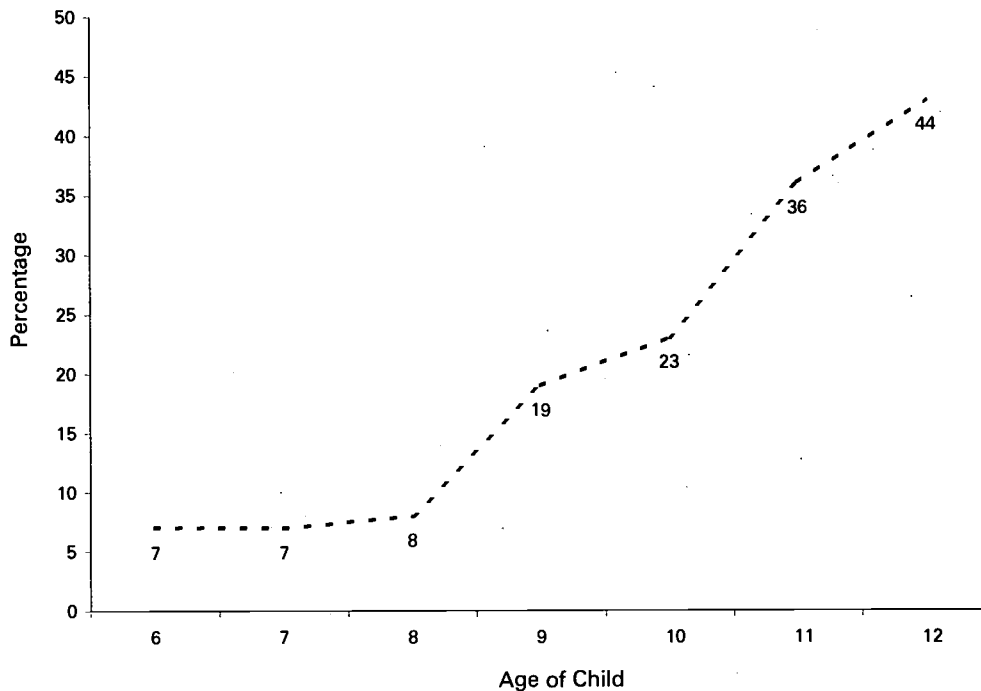
Older School-Age Children (Ages 10 to 12)

Primary Care Arrangements

Supervised Child Care. Compared with younger children, the supervised non-parental child care arrangements analyzed here play less of a role in the lives of 10- to 12-year-old children. Thirty-five percent of children in this age group are primarily in these supervised arrangements while their mothers work, 20 percentage points less than younger school-age children. Like the 6- to 9-year-olds, a significant percentage of older children rely on relatives as their primary care provider (17 percent). However, smaller percentages of these children are in before- and after-school programs (10 percent), family child care (5 percent), or with nannies or baby-sitters (4 percent) while their mother is working. Those 10- to 12-year-olds who are in these supervised primary child care arrangements also spend less time in them (11.1 hours) than younger children (13.1 hours).

Self-Care. In contrast, self-care is often the primary form of child care (24 percent) among 10- to 12-year-olds while their mothers work. Yet, even though a greater percentage of older children use self-care as the primary arrangement, the

Figure 1 *Percentage of Children with Employed Mothers Regularly in Self-Care,* by Age of Child*



Source: Urban Institute calculations from the 1997 National Survey of America's Families.
 *Percentage of children caring for themselves includes children staying with a sibling younger than age 13.

average number of hours they spend in self-care (6.2 hours) does not differ statistically from the younger children.

Parent Care/Other Care. Finally, 40 percent of older school-age children are not in supervised child care arrangements examined here or self-care while their mothers work—the same proportion as is found among younger school-age children.

Any Hours in Supervised or Unsupervised Care

Like younger children, looking only at primary settings fails to capture the full use of different forms of child care among older school-age children. Consequently, examining the use of different forms of child care, regardless of whether they are used for the most hours or used for any hours while the parent is working, shows that:

- Forty-three percent of older school-age children with employed mothers regularly spend at least some time in the supervised settings examined here, a share that is significantly lower than for younger children. Ten- to 12-year-olds in supervised care average less time in care (11.6 hours) than younger children (14.4 hours).
- More than one-third (35 percent) of 10- to 12-year-olds regularly spend at least some time in self-care each week. This percentage increases significantly as age increases—23 percent of 10-year-olds are in self-care, compared with 44 percent of 12-year-olds (figure 1).

- While older children are more likely to spend at least some hours in self-care than younger school-age children, 10- to 12-year-old children average the same amount of time in self-care as younger children. Among those 10- to 12-year-old children who are in *any* self-care, 55 percent care for themselves for one to four hours per week, and 15 percent care for themselves for 10 or more hours per week.

Child Care Patterns of Families with Different Characteristics

Factors such as family income, racial and ethnic differences, the availability of parental care, and traditional versus nontraditional work schedules can influence the types of care that families use for their children. Below we compare the child care patterns of school-age children from families with these different characteristics, focusing on the primary child care arrangements. In addition, because of the particular importance of self-care as an issue of public policy, we also examine the extent to which children are regularly placed in self-care for any amount of time each week.

Different Family Incomes

Research has shown that families with different incomes make different child care arrangements for their preschool children (Capizzano, Adams, and Sonenstein 2000). Therefore, it seems likely that patterns of child care for school-age children would also vary depending on family income. Low-income families may not be able to afford after-school programs for their children, requiring them to rely on less expensive or free forms of care, while families with greater financial resources may have more child care options. In addition, children from higher-income families are more likely to live in neighborhoods that parents would consider safe—a contextual factor that has been shown to increase the likelihood that children will be left to care for themselves (Smith and Casper 1999). It is important to note, however, that it is not possible to determine from these data if the differences are the product of the preferences or constraints of these two populations. This section examines the child care patterns of school-age children living in families with incomes below 200 percent of the federal poverty level in contrast to those whose incomes are at or above that level.¹³

Younger School-Age Children

Supervised Child Care. Across income groups there is little difference in the likelihood that younger school-age children will rely on any of the supervised non-parental arrangements analyzed here while their mothers are working. Overall, 52 percent of low-income and 57 percent of higher-income 6- to 9-year-old children are in the supervised settings we examine (table 2). Furthermore, there is relatively little difference in the specific type of supervised settings these children use, with most children in both income groups being cared for in before- and after-school programs

Table 2 *Out-of-School Child Care for Children Ages 6 to 12 with Employed Mothers,^a by Income and Age of Child (1997)*

		Ages 6-9	
		Income as a Percentage of the Federal Poverty Level	
		Below 200%	At or Above 200%
Primary Child Care Arrangements^b			
Supervised			
Children in Supervised Primary Arrangements (%)		52	57
Type of Care			
Before- and/or After-School Program (%)		19	23
Family Child Care (%)		8	8
Nanny/Baby-sitter (%)		3**	6
Relative (%)		23	20
Weekly Hours in Supervised Primary Arrangement (Mean)		14.5**	12.3
Self-Care			
Children Using Self-Care as a Primary Arrangement (%)		4*	6
Weekly Hours in Self-Care Primary Arrangement (Mean)		7.1	6.5
Parent Care/Other Care (%)		44*	37
Any Self-Care^c			
Children Using Any Regular Self-Care (%)		9	11
Weekly Hours in Self-Care (Mean)		4.6	4.7
Weekly Hours in Self-Care (Distribution of Children in Self-Care)			
1-4 (%)		66	64
5-9 (%)		15	22
10+ (%)		19	13
		Ages 10-12	
		Income as a Percentage of the Federal Poverty Level	
		Below 200%	At or Above 200%
Primary Child Care Arrangements^b			
Supervised			
Children in Supervised Primary Arrangements (%)		32	37
Type of Care			
Before- and/or After-School Program (%)		7*	11
Family Child Care (%)		4	5
Nanny/Baby-sitter (%)		3	4
Relative (%)		17	17
Weekly Hours in Supervised Primary Arrangement (Mean)		14.2**	9.9
Self-Care			
Children Using Self-Care as the Primary Arrangement (%)		19*	27
Weekly Hours in Self-Care Primary Arrangement (Mean)		6.2	6.2
Parent Care/Other Care (%)		49**	36
Any Self-Care^c			
Children Using Any Regular Self-Care (%)		28**	38
Weekly Hours in Self-Care (Mean)		5.3	5.6
Weekly Hours in Self-Care (Distribution of Children in Self-Care)			
1-4 (%)		55	54
5-9 (%)		30	30
10+ (%)		14	16

Source: Urban Institute calculations from the 1997 National Survey of America's Families.

Notes: Percentages do not sum to 100 as a result of rounding. * Indicates that difference between low-income and higher-income children is significant at the .1 level. ** Indicates significance at the .05 level. Standard errors and sample sizes for each estimate are presented in appendix table 2B.

a. Interviews were conducted with the person in the household most knowledgeable about the child. While this can be any member of the household, the mother is the respondent for 76 percent of the children. For simplicity, the term "mother" is used here.

b. The primary child care arrangement is defined as the arrangement used for the most hours while the parent is working.

c. Any self-care is defined as regularly spending any amount of time alone (or with a sibling younger than age 13) regardless of whether or not it is used while the mother is working.

or by relatives. The only exception to this pattern is that higher-income children are twice as likely as low-income children to have a nanny or baby-sitter as their primary child care arrangement (6 percent, compared with 3 percent). However, children from low-income families spend more time in their supervised primary child care arrangement than children from higher-income families—14.5 hours per week, as opposed to 12.3 hours per week.

Self-Care. There is a small but significant difference in the use of self-care as the primary form of child care while the mother works. While small proportions of both low- and higher-income 6- to 9-year-olds use this form of care as the primary nonparental child care arrangement, children from higher-income families are slightly more likely to do so (6 percent for higher-income and 4 percent for low-income). There is no significant difference in the amount of time that low- and higher-income children spend in self-care when it is their primary form of child care (7.1 hours, compared with 6.5 hours, respectively).

As noted earlier, the relatively small proportions of 6- to 9-year-olds using self-care as the primary form of child care provide only a partial picture of the extent to which self-care is used by working parents. Parents may regularly use self-care as a secondary form of child care while they work or they may use it when they are not working. Compared with the percentage of children spending time in self-care as a primary arrangement, greater proportions of low- and higher-income 6- to 9-year-old children regularly spend *any* time in self-care. Both income groups are still almost equally likely to spend any time in self-care (9 percent and 11 percent, respectively). Each income group spends about the same amount of time in *any* self-care (average 4.6 and 4.7 hours, respectively), with few differences in how these hours are distributed.

Parent Care/Other Care. Finally, 44 percent of low-income 6- to 9-year-old children are in parent care or other care, compared with 37 percent of higher-income children.

Older School-Age Children

Supervised Child Care. Low-income 10- to 12-year-olds appear to be slightly less likely to be in any of the supervised nonparental child care settings presented here as a primary arrangement than are higher-income children (32 percent, compared with 37 percent), but this difference is not statistically significant (table 2). Low-income children in this age group, however, are less likely to be in before- and after-school programs than children from higher-income families (7 percent, compared with 11 percent). There is little difference in their use of relative care, family child care, or care by a nanny or baby-sitter. As with the younger school-age children, 10- to 12-year-olds from low-income families spend longer hours in their supervised primary child care arrangement than children from higher-income families (14.2 hours, compared with 9.9 hours).

Self-Care. For both low- and higher-income families, self-care is used often as a primary child care arrangement among 10- to 12-year-old children. However, low-income children are significantly less likely to use self-care as the primary child care arrangement than higher-income children (19 percent, compared with 27 per-

cent). Interestingly, among those relying on self-care as the primary child care arrangement, there is no difference in the length of time they care for themselves (on average, 6.2 hours per week) across the income groups.

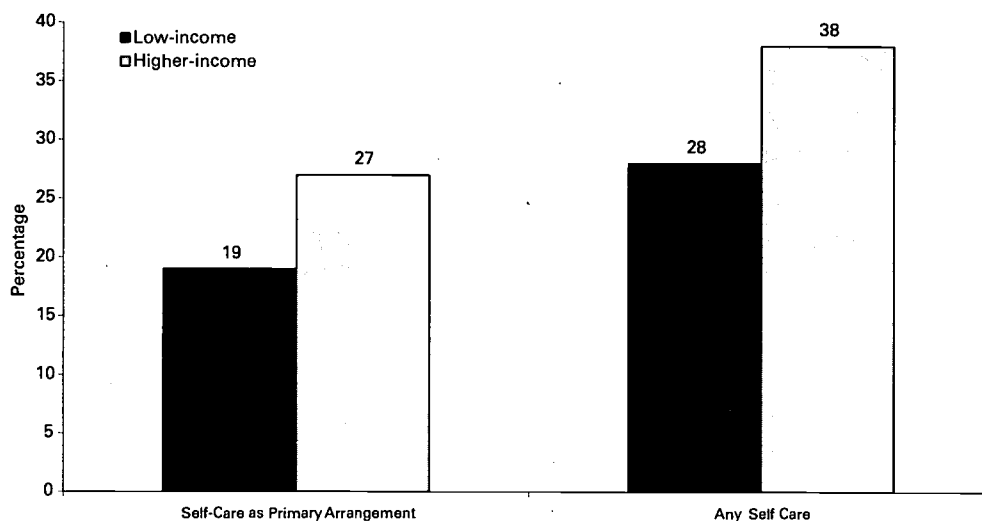
Looking at the percentage of children in self-care for any amount of time regularly each week rather than as the primary form of care (figure 2) reveals a lower incidence of self-care among lower-income children—28 percent of low-income 10- to 12-year-olds regularly spend any time in self-care, compared with 38 percent of higher-income children. However, there is little difference in the amount of time that these children spend caring for themselves (5.3 hours versus 5.6 hours, respectively).

Parent Care/Other Care. Finally, almost one-half (49 percent) of low-income children are in parent care/other care, compared with 36 percent of higher-income children.

Different Racial and Ethnic Backgrounds

Research shows that child care patterns for preschool children vary among different racial and ethnic groups, though it is not clear to what extent these differences stem from specific preferences or constraints (Casper 1997). This section presents school-age child care patterns for different racial and ethnic groups, exploring whether these variations exist in school-age child care as well. This analysis groups all persons of Hispanic origin into the Hispanic category, while non-Hispanics are grouped into three racial categories: white, black, and other. (Because of the small sample size of children in the “other” category, they are not analyzed here or included in table 3.)

Figure 2 *Percentage of Children Ages 10 to 12 with Employed Mothers Using Self-Care as a Primary Child Care Arrangement and Regularly Using Self-Care for Any Hours Each Week, by Income*



Source: Urban Institute calculations from the 1997 National Survey of America's Families.

Table 3 *Out-of-School Child Care for Children Ages 6 to 12 with Employed Mothers,^a by Race/Ethnicity and Age of Child (1997)*

Ages 6-9			
	White, Non-Hispanic	Black, Non-Hispanic	Hispanic, All Races
Primary Child Care Arrangements^b			
Supervised			
Children in Supervised Primary Arrangements (%)	54 ^{A**}	66 ^{C**}	54
Type of Care			
Before- and/or After-School Program (%)	21	27 ^{C**}	16
Family Child Care (%)	8	10	11
Nanny/Baby-sitter (%)	6 ^{B**}	3	3
Relative (%)	19	25	25
Weekly Hours in Supervised Primary Arrangement (%)	12.5	14.5	13.9
Self-Care			
Children Using Self-Care as a Primary Arrangement (%)	5	5	4
Weekly Hours in Self-Care Primary Arrangement (Mean)	7.1	—	—
Parent Care/Other Care (%)	41 ^{A**}	29 ^{C**}	42
Any Self-Care^c			
Children Using Any Regular Self-Care (%)	10	12	7
Weekly Hours in Self-Care (Mean)	4.8	—	—
Weekly Hours in Self-Care (Distribution of Children in Self-Care)			
1-4 (%)	63	—	—
5-9 (%)	22	—	—
10+ (%)	15	—	—
Ages 10-12			
	White, Non-Hispanic	Black, Non-Hispanic	Hispanic, All Races
Primary Child Care Arrangements^b			
Supervised			
Children in Supervised Primary Arrangements (%)	33 ^{A**}	51 ^{C**}	36
Type of Care			
Before- and/or After-School Program (%)	9 ^{B**}	17 ^{C**}	4
Family Child Care (%)	5	6	3
Nanny/Baby-sitter (%)	3 ^{A*B**}	1 ^{C**}	10
Relative (%)	16 ^{A**}	27	18
Weekly Hours in Supervised Primary Arrangement (Mean)	10.7	11.7	12.0
Self-Care			
Children Using Self-Care as the Primary Arrangement (%)	30 ^{A**B**}	11	15
Weekly Hours in Self-Care Primary Arrangement (Mean)	6.1	—	—
Parent Care/Other Care (%)	37 ^{B**}	37 ^{C*}	50
Any Self-Care^c			
Children Using Any Regular Self-Care (%)	41 ^{A*B**}	19	22
Weekly Hours in Self-Care (Mean)	5.5	—	—
Weekly Hours in Self-Care (Distribution of Children in Self-Care)			
1-4 (%)	53	—	—
5-9 (%)	33	—	—
10+ (%)	15	—	—

Source: Urban Institute calculations from the 1997 National Survey of America's Families.

Notes: Percentages do not sum to 100 as a result of rounding. (A) indicates a significant difference between white and black children; (B) indicates a significant difference between white and Hispanic children; (C) indicates a significant difference between black and Hispanic children. * Indicates that the differences are significant at the .1 significance level. ** Indicates that the difference is significant at the .05 level. Some estimates are not presented because they are based on sample sizes of less than 100 observations. Standard errors and sample sizes for the estimates are presented in appendix table 2C.

a. Interviews were conducted with the person in the household most knowledgeable about the child. While this can be any member of the household, the mother is the respondent for 76 percent of the children. For simplicity, the term "mother" is used here.

b. The primary child care arrangement is defined as the arrangement used for the most hours while the parent is working.

c. Any self-care is defined as regularly spending any amount of time alone (or with a sibling younger than age 13) regardless of whether or not it is used while the mother is working.

Younger School-Age Children

Supervised Child Care. The likelihood that 6- to 9-year-old children will be in any of the supervised nonparental settings examined here as a primary arrangement while their mothers are working varies across racial and ethnic groups (table 3). Black 6- to 9-year-old children are significantly more likely to be in supervised settings than are either whites or Hispanics (66 percent, compared with 54 percent each).

More black children (27 percent) than Hispanic children (16 percent) use before- and after-school programs while their mothers work.¹⁴ However, there is no statistically significant difference by race/ethnicity in the use of relative care, despite other findings that Hispanic families rely heavily on relative care for their younger children. NSAF data suggest that one-quarter of young Hispanic school-age children are cared for by relatives (25 percent), compared with a similar proportion of blacks (25 percent) and a slightly smaller proportion of whites (19 percent). The amount of time that 6- to 9-year-old children from each group spend in these supervised child care arrangements does not differ. Black children spend on average 14.5 hours per week in their supervised primary arrangements, Hispanic children spend 13.9 hours, and white children spend 12.5 hours.

Self-Care. Similarly, there appear to be few differences across racial and ethnic groups in the likelihood that young school-age children will be in self-care as a primary arrangement. Approximately 5 percent of white, black, and Hispanic children use self-care while their mothers work. White children, the only group large enough to calculate the mean hours in care, spend 7.1 hours per week in self-care.

As expected, looking at self-care only when it is the primary form of care understates the extent of its use. Higher proportions of each group use self-care for *any* amount of time each week. However, while the proportion of young school-age children spending *any* time in self-care appears to vary slightly by race (10 percent of whites, 12 percent of blacks, and 7 percent of Hispanics), these differences are not statistically significant.

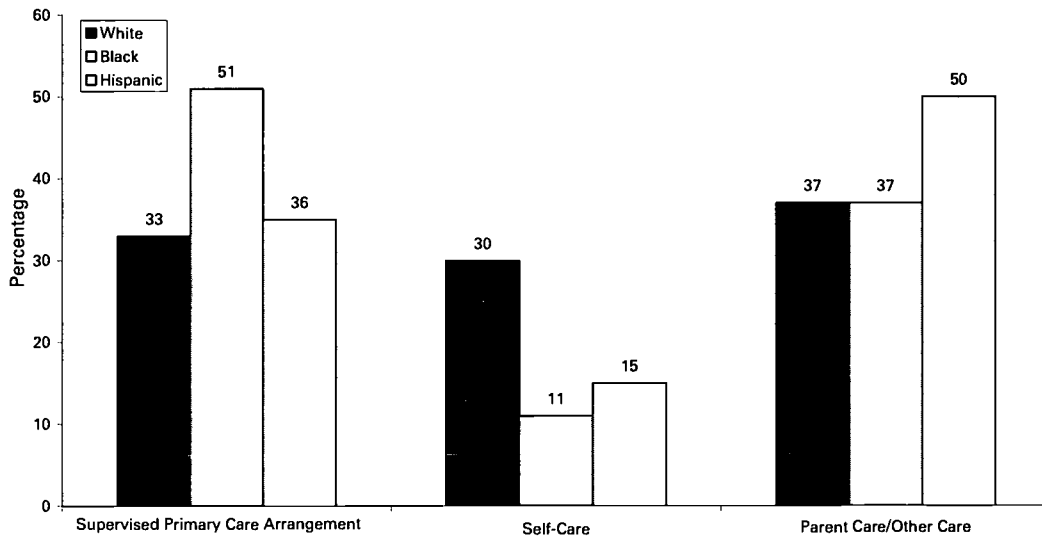
Parent Care/Other Care. Finally, white and Hispanic 6- to 9-year-olds are more likely to have parent care/other care than black children (41, 42, and 29 percent, respectively).

Older School-Age Children

Supervised Child Care. Racial and ethnic differences in the use of the supervised nonparental primary child care arrangements analyzed here are more pronounced among 10- to 12-year-old children (table 3). For example, the gap between black children and white and Hispanic children is greater than among younger children. Specifically, more than half (51 percent) of all black 10- to 12-year-olds are primarily in a supervised arrangement while their mothers work, contrasted to 36 percent of Hispanic children and 33 percent of white children (figure 3).

There also continue to be differences in the types of care that these children use. For example, black 10- to 12-year-olds are the most likely to be in before- and after-school programs (17 percent) and are more likely to be in this form of care than Hispanics (4 percent). Blacks also have the highest percentage of children in relative

Figure 3 Percentage of Children Ages 10 to 12 with Employed Mothers in Nonparental Primary Child Care Arrangements (Supervised and Self-Care) and Parent Care, by Race



Source: Urban Institute calculations from the 1997 National Survey of America's Families.

care (27 percent), which is significantly higher than the percentage of white children in relative care (16 percent). Like younger school-age children, there is no real difference in the amount of time that children from the different racial and ethnic backgrounds who are in a supervised primary arrangement spend in that form of care (10.7 to 12.0 hours).

Self-Care. The largest difference among older white, black, and Hispanic children is the percentage of children using self-care as the primary form of care while parents work—a pattern not found across the groups of younger school-age children. Among the older age group, white children are twice as likely as Hispanic children, and almost three times as likely as black children, to use self-care as the primary form of care (30 percent of whites, compared with 15 percent of Hispanics and 11 percent of blacks). White children who are primarily in self-care spend 6.1 hours in self-care each week.¹⁵

In addition, when looking at the regular use of self-care for *any* amount of time, white 10- to 12-year-olds with employed mothers are significantly more likely to regularly spend *any* hours in self-care. Roughly twice the proportion of white children (41 percent) spend some hours in self-care each week, compared with black (19 percent) and Hispanic (22 percent) children. Among those white children spending any time in self-care, 53 percent spend less than 5 hours in self-care while 33 percent spend between 5 and 9 hours and 15 percent spend 10 or more hours.

Parent Care/Other Care. Finally, the likelihood that 10- to 12-year-old children will be in parent care/other care while their mothers work differs from younger school-age children. Specifically, one-half of all Hispanic children are in this category, in contrast to only 37 percent of whites and blacks in this age group.

Different Amounts of Parental Time to Care for Their Children

Demographic trends over the last 25 years have redefined the traditional notions of the American family. In particular, greater labor force participation among women has raised the percentage of families with working mothers, and an increase in the divorce rate and out-of-wedlock births has increased the number of single-parent families (Hernandez 1995). The combination of these two trends has implications for the amount of time that working parents have available to care for their children. This section compares the child care patterns of families with different amounts of “parental availability.” Children are grouped according to the number of parents present in the household and the employment status of each parent. The four parental availability categories listed in order from “least time available” to “most time available” are:

1. Children with a single parent working full-time;
2. Children in two-parent families where both parents work full-time;
3. Children with a single parent working part-time; and
4. Children in two-parent families where there is partial employment (either the spouse/partner of the mother does not work, or one or both of the parents work part-time).

One would expect to see higher use of child care and self-care among families with less parental time to care for children—families where the parent(s) work full-time—than in families where one or both parents work part-time.*

Younger School-Age Children

Supervised Child Care. There is a clear relationship between the use of the supervised nonparental child care arrangements analyzed here and parental availability. In particular, the overall use of these supervised settings as primary child care arrangements for young school-age children clearly rises in inverse proportion to the amount of time families have available (table 4). For example, more than three-quarters (79 percent) of 6- to 9-year-olds with single mothers employed full-time are in one of these supervised nonparental child care settings, falling to 65 percent for two parents working full-time, 47 percent for a single parent employed part-time, and 31 percent for those living in a two-parent family where one or both parents are employed on a part-time basis. Similarly, the types of supervised care arrangements used by employed mothers for their young school-age children also clearly vary by parental availability. Six- to 9-year-old children in families where there is low parental availability—single parents or two parents working full-time—are the most reliant on before- and after-school programs (36 percent and 24 percent, respectively) and relatives (27 percent and 25 percent) (figure 4). Conversely, the proportion of young school-age children in these forms of care is smallest among those parents with the most time available; for example, only 9 percent of 6- to 9-year-old children in two-

*As is true throughout this paper, the data presented here are only for children of employed mothers. Families where the mother (MKA) is not employed would meet the definition of “partial employment” but are not included because they are not in the group studied in this report. The inclusion of children whose mothers do not work does not change the relationship between parental availability and the use of the different child care arrangements.

Table 4 *Out-of-School Child Care for Children Ages 6 to 12 with Employed Mothers,^a by Parental Availability and Age of Child (1997)*

Ages 6-9				
	Single Mother, Employed Full-Time	Both Parents, Employed Full-Time	Single Mother, Employed Part-Time	Partial Employment ^d
Primary Child Care Arrangements^b				
Supervised				
Children in Supervised Primary Arrangements (%)	79 ^{A**B**C**}	65 ^{D**E**}	47 ^{F**}	31
Type of Care				
Before- and/or After-School Program (%)	36 ^{A**B**C**}	24 ^{E**}	21 ^{F*}	9
Family Child Care (%)	10 ^{C**}	10 ^{E**}	7	5
Nanny/Baby-sitter (%)	5	5 ^{D**}	2 ^{F**}	6
Relative (%)	27 ^{B**C**}	25 ^{D**E**}	17	13
Weekly Hours in Supervised Primary Arrangement (Mean)	16.3 ^{A**C**}	13.0 ^{E**}	13.5 ^{F*}	8.5
Self-Care				
Children Using Self-Care as a Primary Arrangement (%)	4 ^{B*}	7 ^{D**}	2 ^{F*}	5
Weekly Hours in Self-Care Primary Arrangement (Mean)	—	—	—	—
Parent Care/Other Care (%)	17 ^{A**B**C**}	28 ^{D**E**}	51 ^{F**}	64
Any Self-Care^c				
Children Using Any Regular Self-Care (%)	8 ^{A**B*}	14 ^{D**E**}	4 ^{F*}	8
Weekly Hours in Self-Care (Mean)	—	4.4	—	—
Weekly Hours in Self-Care (Distribution of Children in Self-Care)				
1-4 (%)	—	69	—	—
5-9 (%)	—	14	—	—
10+ (%)	—	18	—	—
Ages 10-12				
	Single, Employed Full-Time	Both Employed, Full-Time	Single, Employed Part-Time	Partial Employment ^d
Primary Child Care Arrangements^b				
Supervised				
Children in Supervised Primary Arrangements (%)	49 ^{A**B**C**}	40 ^{D**E**}	27	22
Type of Care				
Before- and/or After-School Program (%)	18 ^{A**B**C**}	11 ^{D**E**}	4	4
Family Child Care (%)	5 ^{C*}	8 ^{D**E**}	2	2
Nanny/Baby-sitter (%)	4	3	3	5
Relative (%)	22 ^{C**}	19 ^{E**}	18	12
Weekly Hours in Supervised Primary Arrangement	14.0 ^{A**C**}	10.6 ^{E*}	11.8 ^{F*}	8.1
Self-Care				
Children Using Self-Care as the Primary Arrangement (%)	26	27 ^{E*}	19	21
Weekly Hours in Self-Care Primary Arrangement (Mean)	8.2 ^{A**C**}	5.9	—	5.0
Parent Care/Other Care (%)	25 ^{A**B**C**}	33 ^{D**E**}	54	57
Any Self-Care^c				
Children Using Any Regular Self-Care (%)	38 ^{B*}	36	26	31
Weekly Hours in Self-Care (Mean)	6.7	5.8	—	4.3
Weekly Hours in Self-Care (Distribution of Children in Self-Care)				
1-4 (%)	40 ^{A**C*}	58	—	59
5-9 (%)	28	32	—	33
10+ (%)	32 ^{A**C**}	11	—	9

Source: Urban Institute calculations from the 1997 National Survey of America's Families.

Notes: Percentages do not sum to 100 as a result of rounding. (A) indicates a significant difference between single, employed full-time and both employed full-time; (B) indicates a significant difference between single, employed full-time and single, employed part-time; (C) indicates a significant difference between single, employed full-time and partial employment; (D) indicates a significant difference between both employed full-time and single, employed part-time; (E) indicates a significant difference between both employed full-time and partial employment; (F) indicates a significant difference between single, employed part-time and partial employment. * Indicates that the differences are significant at the .1 significance level. ** Indicates that the difference is significant at the .05 level. Some estimates are not presented because they are based on sample sizes of less than 100 observations. Standard errors and sample sizes for the estimates are presented in appendix table 2D.

a. Interviews were conducted with the person in the household most knowledgeable about the child. While this can be any member of the household, the mother is the respondent for 76 percent of the children. For simplicity, the term "mother" is used here.

b. The primary child care arrangement is defined as the arrangement used for the most hours while the parent is working.

c. Any self-care is defined as regularly spending any amount of time alone (or with a sibling younger than age 13) regardless of whether or not it is used while the mother is working.

d. Partial employment describes families where either the spouse/partner of the mother does not work, or one or both of the parents work part-time.

parent families with partial employment are in before- and after-school programs, while just 13 percent are cared for by relatives.

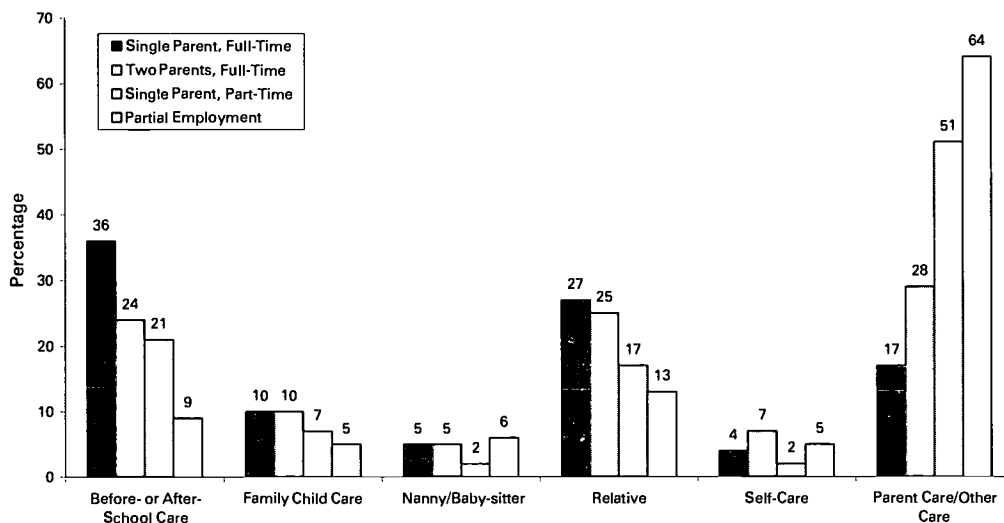
The amount of *time* spent in the supervised child care arrangement also varies by parental availability. Children across most of the categories spend on average 13 to 16 hours per week in their supervised primary child care arrangement, with children of single parents working full-time spending the most time. However, those young school-age children in families with the most time to care for their children (two-parent “partial employment” families) spend substantially less time in their supervised primary child care arrangement (8.5 hours).

Self-Care. There is no clear relationship between parental availability and the likelihood that a 6- to 9-year-old child will be in self-care as the primary child care arrangement. Young school-age children of single parents working full-time are no more likely than children of “partially employed” parents to have self-care as a primary arrangement (4 percent, compared with 5 percent).

Among children using self-care regularly for *any* amount of time each week, 6- to 9-year-olds with two parents working full-time are much more likely to be in *any* regular self-care (14 percent), compared with children in the other parental availability categories. Conversely, children with single parents working part-time are significantly less likely than other children to spend any regular time in self-care.

Parent Care/Other Care. Finally, it is not surprising that parental availability influences whether children are in the parent care/other care category. Children with single mothers working full-time and children from two-parent families where both parents work full-time are least likely to be in this category (17 percent and 28 percent, respectively). However, the proportion of children in this category rises to 51

Figure 4 Percentage of Children Ages 6 to 9 with Employed Mothers in Different Primary Care Arrangements (Supervised and Self-Care), by Parental Availability



Source: Urban Institute calculations from the 1997 National Survey of America's Families.

percent for 6- to 9-year-olds with single mothers employed part-time and to 64 percent among those in two-parent families with partial employment.

Older School-Age Children

Supervised Child Care. As with younger school-age children, there is a clear relationship between parental availability and the likelihood that 10- to 12-year-olds will be in one of the supervised nonparental child care settings analyzed here, though older school-age children are generally much less likely to be in such settings (table 4). Overall, the proportion of older children in supervised child care settings falls from 49 percent of children with a single mother employed full-time to 22 percent of children in a two-parent family with partial employment.

Again, as with younger children, the specific type of supervised child care that 10- to 12-year-olds use also appears to be related to parental availability. For example, 22 percent of older school-age children with single mothers employed full-time are being cared for by relatives, while 18 percent are in before- and after-school programs. These proportions fall to 12 percent and 4 percent, respectively, for children in two-parent families with partial employment (figure 5).

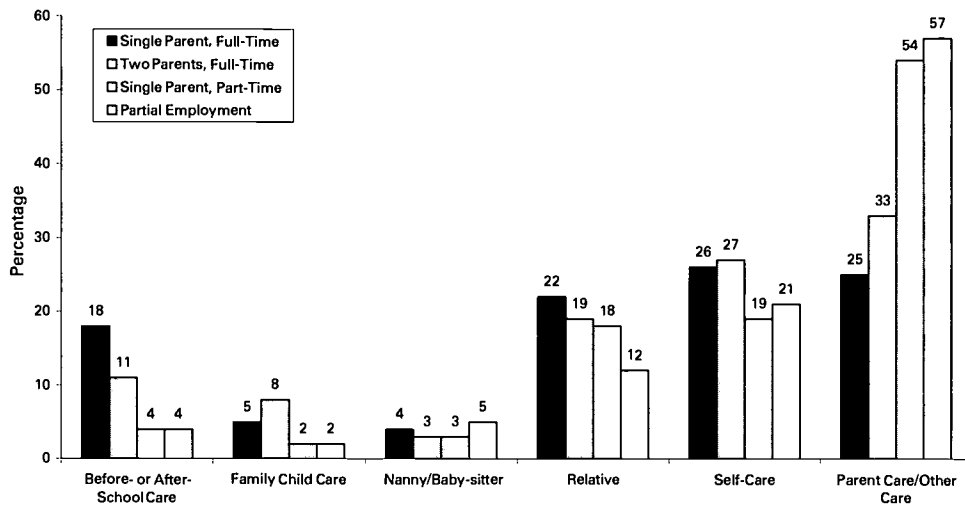
The hours that older school-age children spend in their supervised child care arrangement also appear to be related to parental availability. The children of single parents working full-time are in supervised care for an average of 14.0 hours a week, compared with only 8.1 hours among two-parent families with partial employment.

Self-Care. Slightly larger percentages of children from single- and two-parent families working full-time are in self-care as a primary arrangement compared with the other groups. However, only the difference between children with two parents working full-time and children with a single parent working part-time is statistically significant. Children of single parents who are in self-care are there for significantly longer amounts of time (8.2 hours), compared with children in the other categories (5.9 hours for children of two parents working full-time and 5.0 hours for children of parents in the partial employment category).

Ten- to 12-year-olds with single parents working full-time (38 percent) have the highest percentage in any self-care. However, this group is only significantly higher than the group of children with single mothers working part-time. Among children spending *any* time in self-care, children of single mothers working full-time spend the most time there. Specifically, almost a third (32 percent) of these children spend more than 10 hours a week in self-care; another 28 percent are in self-care 5 to 9 hours per week. As a consequence, 60 percent are in self-care for the equivalent of at least one hour per workday—significantly higher than other categories of parental availability.

Parent Care/Other Care. We also find a relationship between parental availability and the proportion of 10- to 12-year-olds in the parent care/other care category. The share of children in this category rises from 25 percent of those families with the least parental time available (single parents working full-time) to 57 percent of those with the most time (two parents with partial employment).

Figure 5 *Percentage of Children Ages 10 to 12 with Employed Mothers in Different Primary Care Arrangements (Supervised and Self-Care), by Parental Availability*



Source: Urban Institute calculations from the 1997 National Survey of America's Families.

Different Work Schedules—Traditional versus Nontraditional

An interesting trend in recent years has been the increase in the number of parents working nontraditional work schedules—such as on evenings or weekends. Whether a parent works primarily during the day or mostly at night is likely to influence the types of care in which a child is placed and the amount of time that the child spends in care. For mothers who work “traditional” work schedules—defined here as working primarily between the hours of 6 a.m. and 6 p.m.—the child’s time in school can serve as a child care arrangement for at least some, if not most, of the hours that she works. In addition, most before- and after-school programs are designed to accommodate the gap that exists between school hours and the traditional workday. For mothers who work “nontraditional” hours—predominantly after 6 p.m.—school does not function as a child care arrangement and formal arrangements are less readily available. However, mothers who work at night may be arranging work shifts with their partners in order to avoid placing their children in care. This section analyzes the patterns of care used by mothers who work nontraditional schedules, comparing them with those of mothers working traditional schedules.

Younger School-Age Children

Supervised Child Care. Young, school-age children of mothers working traditional schedules are more likely to be in one of the supervised nonparental child care arrangements analyzed here as a primary arrangement while their mothers work than children whose mothers work nontraditional hours (57 percent, compared with 47 percent) (table 5). The groups also differ in the types of care that they use. Specifically, children whose mothers work traditional hours are much more likely to be in a before- or after-school program as their primary child care arrangement than chil-

dren whose mothers work nontraditional hours (24 percent, compared with 8 percent). There are few differences in the extent to which they use the other types of care, such as relative care, family child care, and the care of a nanny or baby-sitter (figure 6).

Although those 6- to 9-year-olds whose mothers work nontraditional hours are less likely to be in supervised settings, those who are in supervised care are there much longer than children whose mothers work traditional hours (18.7 hours per week on average, compared with 12 hours). This result is most likely because the hours that the child spends in school do not coincide with the hours that the mother is working.

Self-Care. Young school-age children with mothers working traditional and nontraditional schedules are equally likely to have self-care as a primary child care arrangement (5 percent each). Children with mothers working traditional schedules spend an average of seven hours per week in self-care when it is the primary child care arrangement.¹⁶

Young school-age children whose mothers work traditional and nontraditional work schedules are also equally likely to regularly spend any time in self-care each week (10 percent and 12 percent, respectively). Most 6- to 9-year-old children with mothers working traditional schedules and who spend any time in self-care spend four hours or less caring for themselves.

Parent Care/Other Care: Almost half (49 percent) of all 6- to 9-year-olds whose mothers work nontraditional hours are not in either supervised child care or self-care. This is in contrast to 38 percent of children whose mothers work traditional hours.

Older School-Age Children

Supervised Child Care. Many of the differences in the use of supervised care for younger school-age children disappear for 10- to 12-year-olds whose mothers work traditional or nontraditional work schedules. Overall, slightly over one-third of each group use one of the supervised primary child care settings analyzed here while their mothers work (table 5). Furthermore, there is no difference in the type of care these children use for their primary setting. Both of these patterns are in strong contrast to the significant differences seen in these areas among younger school-age children (figure 7). However, 10- to 12-year-olds with parents working nontraditional schedules spend much more time in their supervised nonparental arrangements than children whose parents work traditional hours (16.2 hours, compared with 10.1 hours)—a pattern similar to that found for younger school-age children.

Self-Care. Reliance on self-care as a primary child care arrangement is much less common among 10- to 12-year-olds with employed mothers working nontraditional hours, compared with children of mothers who work traditional schedules (17 percent, compared with 26 percent). However, there is no significant difference in the amount of time they spend in self-care.

Children with mothers who work nontraditional hours are less likely to be in self-care for *any* hours each week, compared with children whose mothers work nontra-

Table 5 *Out-of-School Child Care for Children Ages 6 to 12 with Employed Mothers,^a by Work Schedule and Age of Child (1997)*

Ages 6-9		
	Traditional Work Schedule (6 A.M.-6 P.M.)	Nontraditional Work Schedule (after 6 P.M.)
Primary Child Care Arrangements^b		
Supervised		
Children in Supervised Primary Arrangements (%)	57**	47
Type of Care		
Before- and/or After-School Program (%)	24**	8
Family Child Care (%)	8	8
Nanny/Baby-sitter (%)	5	7
Relative (%)	20	24
Weekly Hours in Supervised Primary Arrangement (Mean)	12.0**	18.7
Self-Care		
Children Using Self-Care as a Primary Arrangement (%)	5	5
Weekly Hours in Self-Care Primary Arrangement (Mean)	6.6	—
Parent Care/Other Care (%)	38*	49
Any Self-Care^c		
Children Using Any Regular Self-Care (%)	10	12
Weekly Hours in Self-Care (Mean)	4.8	—
Weekly Hours in Self-Care (Distribution of Children in Self-Care)		
1-4 (%)	66	—
5-9 (%)	21	—
10+ (%)	13	—
Ages 10-12		
	Traditional Work Schedule (6 A.M.-6 P.M.)	Nontraditional Work Schedule (after 6 P.M.)
Primary Child Care Arrangements^b		
Supervised		
Children in Supervised Primary Arrangements (%)	35	36
Type of Care		
Before- and/or After-School Program (%)	10	10
Family Child Care (%)	5	4
Nanny/Baby-sitter (%)	3	5
Relative (%)	17	16
Weekly Hours in Supervised Primary Arrangement (Mean)	10.1**	16.2
Self-Care		
Children Using Self-Care as the Primary Arrangement (%)	26**	17
Weekly Hours in Self-Care Primary Arrangement (Mean)	6.1	7.1
Parent Care/Other Care (%)	39*	48
Any Self-Care^c		
Children Using Any Regular Self-Care (%)	36**	27
Weekly Hours in Self-Care (Mean)	5.4	6.4
Weekly Hours in Self-Care (Distribution of Children in Self-Care)		
1-4 (%)	56	46
5-9 (%)	29	39
10+ (%)	15	15

Source: Urban Institute calculations from the 1997 National Survey of America's Families.

Notes: Percentages do not sum to 100 as a result of rounding.

*Indicates that the difference between children with mothers working traditional and nontraditional schedules is significant at the .1 level.

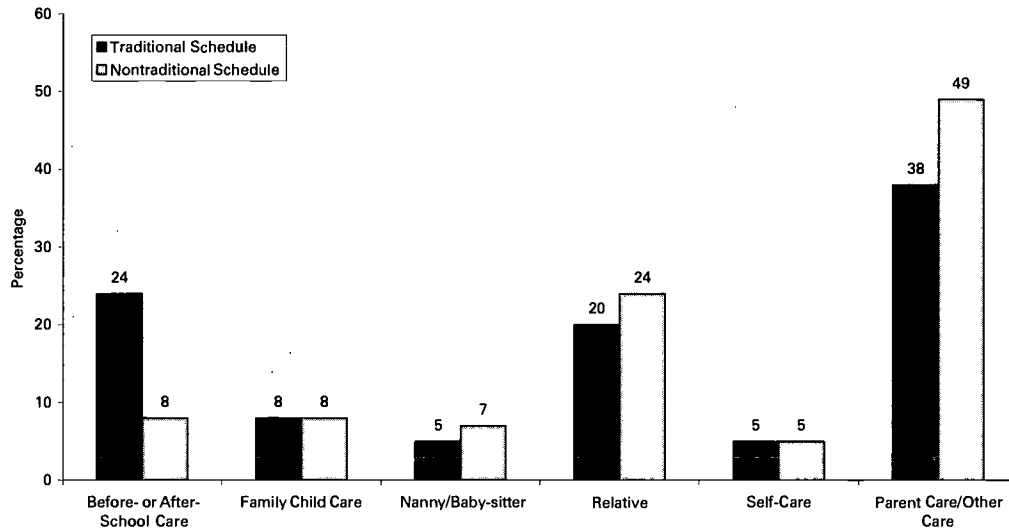
**Indicates significance at the .05 level. Some estimates are not presented because they are based on sample sizes of less than 100 observations. Standard errors and sample sizes for each estimate are presented in appendix table 2E.

a. Interviews were conducted with the person in the household most knowledgeable about the child. While this can be any member of the household, the mother is the respondent for 76 percent of the children. For simplicity, the term "mother" is used here.

b. The primary child care arrangement is defined as the arrangement used for the most hours while the parent is working.

c. Any self-care is defined as regularly spending any amount of time alone (or with a sibling younger than age 13) regardless of whether or not it is used while the mother is working.

Figure 6 *Percentage of Children Ages 6 to 9 with Employed Mothers in Different Primary Care Arrangements (Supervised and Self-Care), by Mothers' Work Schedule*



Source: Urban Institute calculations from the 1997 National Survey of America's Families.

ditional hours (27 percent and 36 percent, respectively). However, among those in self-care, there is no significant difference in the amount of time spent in self-care.

Parent Care/Other Care. The percentage of older school-age children in the parent care/other care category is almost identical to 6- to 9-year-olds. Almost half (48 percent) of children whose mothers work nontraditional schedules are in this category, compared with 39 percent of children whose mothers work traditional schedules.

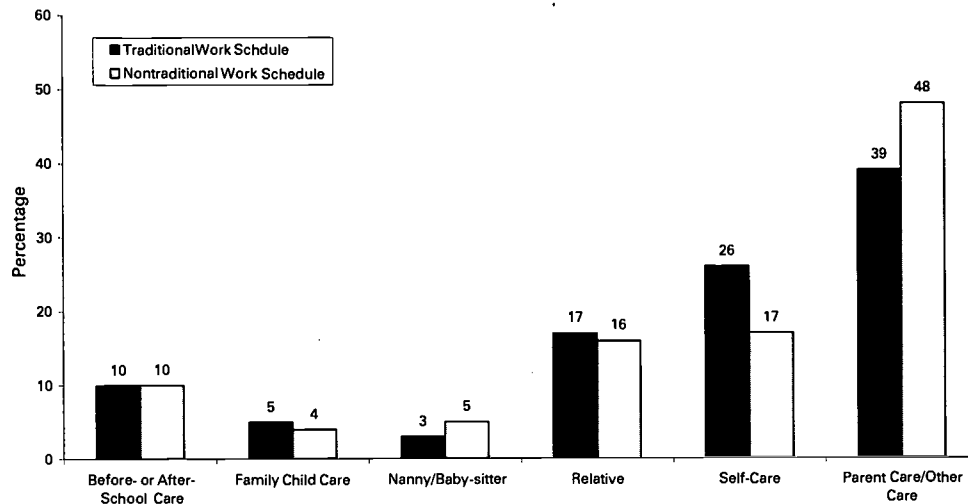
Child Care Patterns of School-Age Children in Selected States

Relatively little is known about school-age child care patterns in individual states or how they vary across states. It is likely that large variations exist across states, due in part to state differences in demographic and employment characteristics, the costs and supply of care, and child care policies. Therefore, it is important to investigate the child care patterns of school-age children at the state level. The child care arrangements of school-age children across 12 states are examined below.¹⁷

Younger School-Age Children across States

Supervised Child Care. States vary in the overall extent to which younger school-age children are in the supervised nonparental primary child care arrangements analyzed here—with as many as 61 percent of all 6- to 9-year-olds in New York in some supervised primary setting and as few as 49 percent in Washington (table 6).

Figure 7 Percentage of Children Ages 10 to 12 with Employed Mothers in Different Primary Care Arrangements (Supervised and Self-Care), by Mothers' Work Schedule



Source: Urban Institute calculations from the 1997 National Survey of America's Families.

States also vary in the extent to which children are in any particular type of supervised care. For example:

- *Before- and after-school care.* While 21 percent of 6- to 9-year-olds are in these settings nationwide, the proportion using before- and after-school care across our 12 states is twice as high in Florida (31 percent) as in Mississippi, Washington, and Wisconsin (14, 14, and 15 percent, respectively) (figure 8).
- *Relatives.* The proportion of young school-age children in relative care as their primary arrangement is 21 percent nationally but varies from 33 percent in Mississippi to less than half that level in Minnesota and Washington (13 and 15 percent, respectively).
- *Family child care and nannies/baby-sitters.* The proportion of children ages 6 to 9 in family child care ranges from as high as 15 percent in Minnesota and New York to 5 percent in Mississippi. Similarly, the proportion of young school-age children being cared for by nannies or baby-sitters varies from 11 percent in New York to 2 percent in Mississippi and Texas.

Self-Care. As is true nationwide, self-care is used infrequently as a primary child care arrangement for 6- to 9-year-olds across states. While only 5 percent of this age group are in this form of care nationwide, the proportion across states varies from 8 percent in Texas (which is not, however, statistically different from the national average) to only 1 percent in New York and 2 percent in California.

While nationally one out of ten 6- to 9-year-olds spend *any* time in self-care each week, this percentage also varies widely across states (table 6). Of the states examined, Minnesota has the highest percentage of 6- to 9-year-old children spending any

time in self-care (17 percent), about three times the number in Michigan, Alabama, California, and Mississippi (5 to 6 percent).

Parent Care/Other Care. There is relatively little variation across states in the percentage of children in the parent care/other care category. While 40 percent of all 6- to 9-year-olds with employed mothers are in this category, the proportions range from 45 percent in Massachusetts to 38 percent in California and New York.

Older School-Age Children across States

Supervised Child Care. Among 10- to 12-year-old children, the proportion in the supervised nonparental primary child care arrangements analyzed here ranges from about 42 percent in Alabama, Mississippi, and New Jersey to a low of 23 percent in Minnesota.

There is also significant variation across states in the extent to which older school-age children use particular types of supervised child care as their primary arrangement while their mothers work (table 6). Specifically:

- *Before- and after-school programs* are used in small proportions among 10- to 12-year-olds. While the national average is 10 percent of children of this age in these programs, states range from a high of 14 percent in Florida and Massachusetts to as little as 6 percent in Wisconsin, although none of the states sampled are significantly different from the national average (figure 9).
- *Relatives* commonly provide care for this age group and are the primary child care arrangement for 17 percent of all 10- to 12-year-olds nationwide. This proportion ranges from 29 percent in Mississippi and New Jersey to 8 percent in Minnesota.
- *Family child care and baby-sitters/nannies* are used less often for this age group, but their use also varies widely across states. Nationally only 5 percent of older school-age children are in family child care, though the proportion ranges from 7 percent in California, New York, and Washington (though this is not statistically significantly different from the national average) to 1 percent in Mississippi.¹⁸ Also, while 4 percent of 10- to 12-year-olds are primarily being cared for by nannies/baby-sitters nationwide, the percentage varies across states from as high as 8 percent in New York to as low as 1 percent in Michigan and Texas.

Self-Care. As noted throughout this paper, almost one-quarter (24 percent) of all 10- to 12-year-olds nationally use self-care as their primary child care arrangement while their mothers work. The percentage of children in this form of care varies considerably across states, however, Minnesota has by far the highest percentage of older school-age children using self-care as a primary child care arrangement (40 percent), while Alabama, Mississippi, New Jersey, California, and Florida have far fewer children in self-care (16, 16, 16, 15, and 13 percent respectively).

As noted previously, more than a third (35 percent) of 10- to 12-year-olds regularly spend time in *any* self-care nationwide. This finding also varies considerably by state—from 56 percent (almost three-fifths of all 10- to 12-year-olds) in Minnesota to 22 percent in Mississippi and 23 percent in both New Jersey and Alabama.



Table 6 *Out-of-School Child Care for Children Ages 6 to 12 with Employed Mothers,^a by Selected States and Age of Child (1997)*

	U.S. (%)	AL (%)	CA (%)	FL (%)	MA (%)	MI (%)	MN (%)	MS (%)	NJ (%)	NY (%)	TX (%)	WA (%)	WI (%)
6- to 9-Year-Olds													
Supervised													
Children in Supervised Primary Arrangements ^b (%)	55	56	60	59	51	53	55	55	58	61	54	49	52
Type of Care													
Before- and/or After-School Program (%)	21	22	24	31	18	16	25	14	22	17	21	14	15
Family Child Care (%)	8	9	7	7	6	9	15	5	10	15	9	11	13
Nanny/Baby-sitter (%)	5	3	4	4	9	4	3	2	6	11	2	9	5
Relative (%)	21	22	25	17	18	24	13	33	21	18	22	15	19
Self-Care													
Self-Care as Primary Arrangement (%)	5	3	2	4	4	3	6	3	5	1	8	6	7
Parent Care/Other Care (%)	40	40	38	37	45	44	40	42	38	38	39	44	40
Any Self-Care^c													
Children Using Any Regular Self-Care (%)	10	6	6	11	7	5	17	6	7	7	12	13	13
Sample Size	(3,992)	(233)	(230)	(260)	(282)	(267)	(300)	(225)	(290)	(251)	(233)	(264)	(544)
10- to 12-Year-Olds													
Supervised													
Children in Supervised Primary Arrangements ^b (%)	35	42	35	40	33	34	23	42	42	39	26	33	31
Type of Care													
Before- and After-School Program (%)	10	8	7	14	14	8	9	9	8	9	7	10	6
Family Child Care (%)	5	4	7	6	3	4	4	1	3	7	4	7	6
Nanny/Baby-sitter (%)	4	3	5	3	4	1	3	3	3	8	1	3	5
Relative (%)	17	26	16	18	12	21	8	29	29	15	14	13	14
Self-Care													
Self-Care as Primary Arrangement (%)	24	16	15	13	22	21	40	16	16	21	27	27	26
Parent Care/Other Care	40	42	50	47	45	45	37	42	42	40	47	40	43
Any Self-Care^c													
Children Using Any Regular Self-Care (%)	35	23	32	26	33	35	56	22	23	28	38	33	39
Sample Size	(2,753)	(183)	(138)	(194)	(179)	(172)	(225)	(167)	(188)	(187)	(175)	(193)	(374)

Source: Data from the 1997 National Survey of America's Families. Percentages do not sum to 100 as a result of rounding. Bold type indicates that the state estimate is significantly different from the national average at the .05 level. Standard errors and sample sizes for each estimate are presented in appendix table 2F.

Notes:

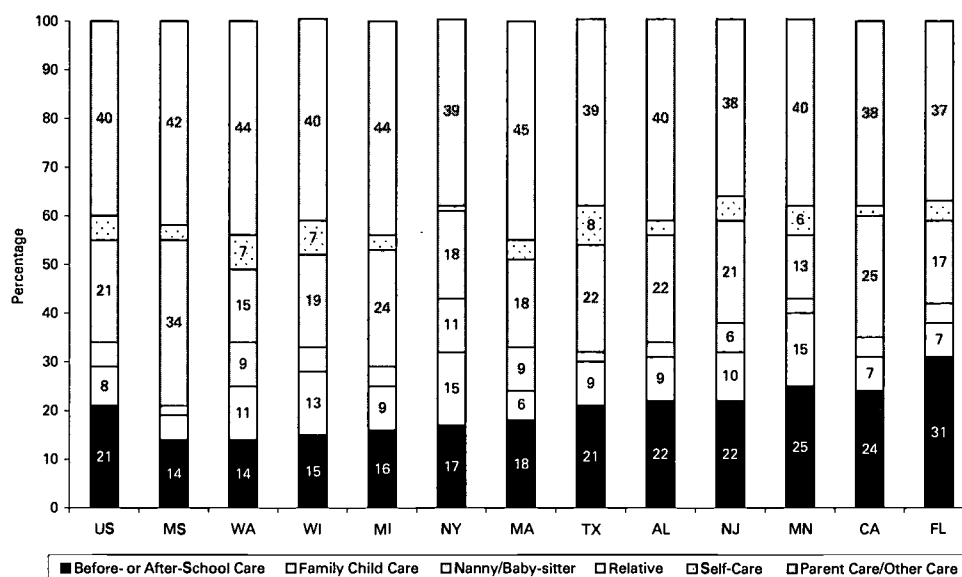
- a. Interviews were conducted with the person in the household most knowledgeable about the child. While this can be any member of the household, the mother is the respondent for 76 percent of the children. For simplicity, the term "mother" is used here.
- b. The primary child care arrangement is defined as the arrangement used for the most hours while the parent is working.
- c. Any self-care is defined as regularly spending any amount of time alone (or with a sibling younger than age 13) regardless of whether or not it is used while the mother is working.

Parent Care/Other Care. The likelihood that parents report that they do not rely on any of the child care arrangements examined here, or self-care, while they work also varies across states. While 40 percent of all 10- to 12-year-olds are reportedly not in any form of child care or self-care while their mother works, this proportion ranges from 37 percent in Minnesota to 50 percent in California.

Conclusions

Child care patterns for school-age children are complex, varying for families with different demographic characteristics. Although these patterns are complicated, our findings can be summarized using two different lenses. Through one lens we focus on children in supervised settings. With the other we look at the significant proportion of children caring for themselves or who are with a sibling younger than age 13.

Figure 8 *Percentage of School-Age Children Ages 6 to 9 in Supervised and Unsupervised Out-of-School Care, by Selected States*



Source: Urban Institute calculations from the 1997 National Survey of America's Families.

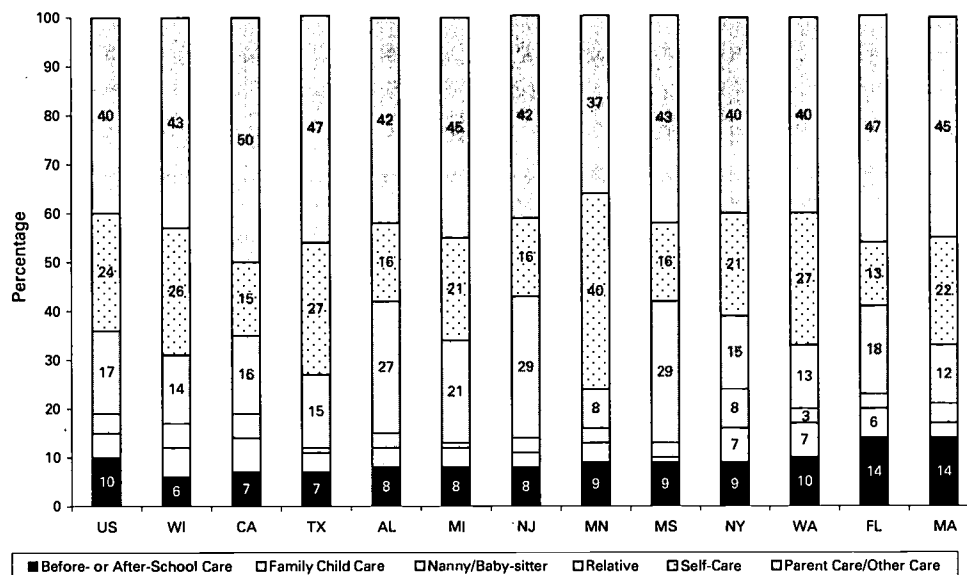
Most children in child care are in supervised settings.

In one sense, our findings provide reassurance about the care of school-age children, as they show that most appear to be supervised during their out-of-school hours. These children are cared for in supervised nonparental child care settings (either by relatives or nonrelatives) while their mothers work, are cared for by their parents (no child care or self-care while the mothers work), or are in non-child care activities, such as lessons or sports.

Looking at the use of supervised primary child care settings across the different family characteristics and states reveals that:

- Among children of working mothers, the use of the *supervised nonparental child care arrangements* analyzed here is clearly associated with the age of the child. The proportion of children who are in supervised child care arrangements falls from 55 percent of 6- to 9-year-olds to only 35 percent of 10- to 12-year-olds. In addition, certain groups of children are more likely to be in those supervised primary child care arrangements than others. Black children, children with a single parent or two parents working full-time, and 6- to 9-year-olds whose parents work traditional work schedules are more likely to have supervised nonparental primary child care arrangements than other groups.
- Children who live in certain states are more likely to be in supervised child care arrangements, although these patterns are not consistent across age groups. Among 6- to 9-year-olds with employed mothers, as many as 61 percent of chil-

Figure 9 Percentage of School-Age Children Ages 10 to 12 in Supervised and Unsupervised Out-of-School Care, by Selected States



Source: Urban Institute calculations from the 1997 National Survey of America's Families.

dren in New York and as few as 49 percent of children in Washington are in supervised nonparental settings while their mothers work. Among older school-age children, 42 percent with employed mothers are in supervised care in Alabama, Mississippi, and New Jersey, compared with 26 percent in Texas and 23 percent in Minnesota.

- In addition, there are significant differences in the kinds of supervised settings that school-age children use, though before- and after-school programs and relatives are the most commonly used. Specifically:
 - A minority of school-age children primarily use *before- and after-school programs* while their parents work—only 1 in 5 younger school-age children (approximately 2.3 million) and 1 in 10 older school-age children (approximately 800,000) use such before- and after-school programs as their primary arrangement. Again, higher usage of these programs occurs among black children and children whose parents work full-time. In addition, higher-income 10- to 12-year-olds are more likely to use such programs than low-income children in this age group.
 - Children living in certain states are more likely than others to be in before- and after-school programs. In particular, 31 percent of younger school-age children with employed mothers are in such programs in Florida, compared with only 14 percent in Mississippi and Washington.
 - Twenty-one percent of younger school-age children with working mothers and 17 percent of 10- to 12-year-olds are primarily in the care of *relatives* while their parents work. In fact, relative care is the most common form of supervised child care

reported by the parents of 10- to 12-year-olds. Relative care is also more commonly used by black children (across age groups), younger Hispanic school-age children, and children whose parent(s) work(s) full-time.

- Children in some states are more likely to be in relative care; for example, 33 percent of the young school-age children in Mississippi and 29 percent of older school-age children in Mississippi and New Jersey are in relative care as their primary arrangement while their mothers work.

Finally, many working parents report that they do not use any of the preceding forms of child care or self-care. While it is likely that many of these families rely primarily on parental care (because parents arrange their work schedules to care for their children), this category could also include children in lessons, children in child care that is not regularly scheduled, or children whose parents are uncomfortable admitting that they rely on self-care. Nonetheless, findings show that:

- Two out of five of all school-age children are in the *parent care/other care* category. Not surprisingly, there are more children in this category among parents who have more time available to care for their children (families where one or both parents work part-time) or mothers who are working nontraditional hours. In addition, there is a higher incidence of children in this category among low-income (across both age groups), Hispanic (both age groups), and young white children.

Many children are in self-care.

From another perspective, however, it is also clear that a significant minority of children care for themselves or are with a sibling younger than age 13 during their out-of-school hours. Anywhere from 3.6 million to 4.4 million 6- to 12-year-olds with employed mothers care for themselves on a regular basis each week. In addition, findings show that:

- The use of *self-care* is clearly associated with age; for example, the likelihood that a child will regularly spend any hours in self-care rises steadily with each year of age—from 7 percent of 6-year-olds to 44 percent of 12-year-olds.
- Though relatively few young school-age children are in self-care, the numbers are not insignificant when considering how young these children are. In particular, 5 percent of 6- to 9-year-old children (approximately 570,000 children) with employed mothers are in self-care as their primary arrangement, and for an average of seven hours a week (the equivalent of about 1.5 hours a day, assuming a 5-workday week). The proportion grows to 10 percent (approximately 1.2 million children) when looking at those children who are reported to spend any regular time in self-care.
- One in four 10- to 12-year-olds (approximately 2 million children) are reportedly in self-care as their primary arrangement while their mother works. This number grows to about one in three when looking at the proportion who spend *any* number of hours in self-care on a regular basis. Interestingly, older school-age children who are in self-care are there for the same length of time as younger school-age children.



- In addition, there is a higher incidence of self-care among older school-age children who are in higher-income families, whose mothers work traditional hours, and who are white.
- The use of self-care is remarkably high in some states; most notably, two out of five older school-age children in Minnesota are primarily in self-care when their mothers work. This proportion rises to 56 percent for Minnesota's 10- to 12-year-olds who are in self-care for *any* hours on a regular basis.

These findings are important for a number of reasons. First, while some of these children may be mature enough to care for themselves, research suggests that children who are left alone are at greater risk of physical injury and psychological and emotional harm. This may be particularly true among certain groups, for example younger children (such as the 5 percent of 6- to 9-year-olds who are primarily in self-care) or children who are more likely to live in unsafe neighborhoods (such as 19 percent of low-income 10- to 12-year-olds who are primarily in self-care).

The self-care findings are also important in light of the growing recognition of the importance of constructive activities in supporting children's development and helping to prevent problem behaviors. Finally, the fact that the self-care estimates are likely to actually *underrepresent* the incidence of self-care—due to the unwillingness of some parents to acknowledge their use of this kind of care—makes these findings even more striking.

It is important to stress that the extent to which these patterns are due to parental preference or constraints cannot be determined from these data. For example, do only one in five 6- to 9-year-olds attend before- and after-school programs because these programs are not available to those who want them (due to inadequate supply, cost, or quality), because some families prefer other settings, or because the programs are not meeting the children's needs in some way? Similarly, to what extent does the use of parental care reflect a proactive choice on the part of parents to set their work schedules around school schedules versus their having no other choice? If the latter, what are the implications for their employment and ability to support their children? Finally, to what extent are parents leaving children to care for themselves because they feel comfortable doing so or because they have no other option? Future research must explore these questions in greater depth.

Regardless of the reasons behind these patterns, these findings have important implications. They demonstrate simultaneously that there are many children who are potentially at risk because they are not being supervised and that the proportion of children participating in before- and after-school programs is relatively small, particularly among 10- to 12-year-olds who may be at risk for problem behaviors

It is clear that these issues will continue to be an important focus for parents, policymakers, and professionals in the child care field. The growing awareness of the needs of school-age children during their out-of-school-hours has led to increased public investments in before- and after-school programs, as well as an increased effort to ensure the quality and appropriateness of these activities. It is also clear that a continued focus on the needs of these children is essential—for the development and safety of children and young adolescents, for the peace of mind and stable employment of their parents, and for the well-being of our communities.

percentages of five-year-olds in school use relative care (19 percent), family child care (13 percent), or nannies (4 percent). Five-year-olds in school spend far fewer hours in their primary child care arrangement (20 hours) than five-year-olds not yet in school (29 hours). Forty-eight percent of the five-year-olds in school use at least one arrangement in addition to the primary child care arrangement, spending an average of 19 hours per week in these additional arrangements.

Table 1A. Characteristics of Child Care for Five-Year-Old Children with Employed Mothers, by Enrollment in School

	Not in School	In School	All Five-Year-Olds
Primary Child Care Arrangements			
Supervised Primary Arrangements			
Before- and/or After-School Program	2	11	7
Center-Based Care	55	25	40
Family Child Care	7	18	13
Nanny/Baby-sitter	4	3	4
Relative	17	22	19
Self-Care as Primary Arrangement	<1	<1	<1
Parent Care (No Primary Child Care Arrangement Reported)	16	20	18
Hours in Primary Care Arrangement			
Average Weekly Hours in Supervised Primary Arrangements	29	20	24
Multiple Arrangements			
Percent Using Additional Child Care Arrangements	56	48	52
Hours in Other Arrangements			
Average Weekly Hours in Additional Child Care Arrangements	12	19	15

Source: Urban Institute calculations from the 1997 National Survey of America's Families.

Note: Percentages do not sum to 100 as a result of rounding.

Table 1B. Characteristics of Child Care for Five-Year-Old Children with Employed Mothers, by Enrollment in School—Standard Errors and Sample Sizes

	Not in School		In School		All Five-Year-Olds	
	SE	N	SE	N	SE	N
Primary Child Care Arrangements						
Supervised Primary Arrangements						
Before- and/or After-School Program	0.770	588	2.612	665	1.417	1,253
Center-Based Care	4.562	588	3.751	665	3.098	1,253
Family Child Care	2.492	588	3.943	665	2.457	1,253
Nanny/Baby-sitter	1.852	588	0.845	665	0.997	1,253
Relative	3.483	588	3.711	665	0.298	1,253
Self-Care as Primary Arrangement	0.055	588	0.589	665	0.298	1,253
Parent Care /Other Care	4.253	588	2.983	665	2.811	1,253
Hours in Primary Care Arrangement						
Average Weekly Hours in Supervised Primary Arrangements	1.548	497	1.912	495	1.203	992
Multiple Arrangements						
Percent Using Additional Child Care Arrangements	4.943	497	1.708	495	3.620	992
Hours in Other Arrangements						
Average Weekly Hours in Additional Child Care Arrangements	11.900	300	18.600	228	14.800	888

Source: Urban Institute calculations from the 1997 National Survey of America's Families.

Note: Percentages do not sum to 100 as a result of rounding.



Appendix 2

Standard Error and Sample Size Tables

Table 2A. Child Care for School-Age Children Ages 6 to 12 in Supervised and Unsupervised Out-of-School Care—Standard Errors and Sample Sizes

	Ages 6-9		Ages 10-12		Ages 6-12	
	SE	N	SE	N	SE	N
Primary Child Care Arrangements						
Supervised						
Children in a Supervised Primary Arrangement (%)	1.783	3,992	1.853	2,753	1.302	6,745
Type of Supervised Care						
Before- and/or After-School Program (%)	1.243	3,992	1.407	2,753	1.030	6,745
Family Child Care (%)	0.851	3,992	0.689	2,753	0.558	6,745
Nanny/Baby-sitter (%)	0.677	3,992	0.530	2,753	0.473	6,745
Relative (%)	1.229	3,992	1.593	2,753	0.888	6,745
Weekly Hours in Supervised Primary Arrangement (Mean)	0.465	2,274	0.545	982	0.346	3,256
Self-Care						
Children Using Self-Care as the Primary Arrangement (%)	0.814	3,992	1.964	2,753	0.955	6,745
Weekly Hours in Unsupervised Primary Arrangement (Mean)	0.852	142	0.470	623	0.389	765
Parent Care/Other Care (%)	1.664	3,992	1.772	2,753	1.172	6,745
Any Supervised Care						
Children in Any Supervised Arrangement (%)	1.744	4,004	1.926	2,761	1.306	6,765
Weekly Hours in Supervised Primary Arrangement (Mean)	0.475	2,561	0.542	1,183	0.347	3,744
Any Self-Care						
Children Using Any Regular Self-Care (%)	1.329	3,998	1.875	2,749	1.178	6,747
Weekly Hours in Self-Care (Mean)	0.505	306	0.418	922	0.324	1,228
Weekly Hours in Self-Care (Distribution of Children in Self-Care)						
1-4 (%)	6.147	287	3.186	897	2.823	1,184
5-9 (%)	4.554	287	3.356	897	2.565	1,184
10+ (%)	4.867	287	2.363	897	2.201	1,184

Source: Urban Institute calculations from the 1997 National Survey of America's Families.

Note: Percentages do not sum to 100 as a result of rounding.

Table 2B. Child Care for School-Age Children Ages 6 to 12 in Supervised and Unsupervised Out-of-School Care, by Income and Age—Standard Errors and Sample Sizes

	Income as a Percentage of the Federal Poverty Level			
	Below 200%		At or Above 200%	
	SE	N	SE	N
Ages 6-9				
Primary Child Care Arrangements				
Supervised				
Children in a Supervised Primary Arrangement (%)	2.477	1,803	2.406	2,189
Type of Care				
Before- and/or After-School Program (%)	1.795	1,803	1.769	2,189
Family Child Care (%)	1.520	1,803	0.919	2,189
Nanny/Baby-sitter (%)	0.879	1,803	0.996	2,189
Relative (%)	1.596	1,803	1.563	2,189
Weekly Hours in Supervised Primary Arrangement (Mean)	0.736	1,017	0.548	1,257
Self-Care				
Children Using Self-Care as Primary Arrangement (%)	0.558	1,803	1.208	2,189
Weekly Hours in Self-Care Primary Arrangement (Mean)	0.779	57	1.123	85
Parent Care/Other Care (%)	2.525	1,803	2.363	2,189
Any Self-Care				
Children Using Any Regular Self-Care (%)	1.440	1,804	1.813	2,194
Weekly Hours in Self-Care (Mean)	0.596	131	0.683	175
Weekly Hours in Self-Care (Distribution of Children in Self-Care)				
1-4 (%)	9.203	124	7.600	163
5-9 (%)	4.470	124	6.400	163
10+ (%)	8.667	124	5.987	163
Ages 10-12				
Primary Child Care Arrangements				
Supervised				
Children in a Supervised Primary Arrangement (%)	2.327	1,191	2.377	1,562
Type of Care				
Before- and/or After-School Program (%)	1.467	1,191	1.857	1,562
Family Child Care (%)	1.140	1,191	0.929	1,562
Nanny/Baby-sitter (%)	1.438	1,191	0.406	1,562
Relative (%)	1.898	1,191	2.073	1,562
Weekly Hours in Supervised Primary Arrangement (Mean)	1.098	414	0.557	568
Self-Care				
Children Using Self-Care as Primary Arrangement (%)	2.570	1,191	2.683	1,562
Weekly Hours in Self-Care Primary Arrangement (Mean)	0.642	230	0.560	393
Parent Care/Other Care (%)	2.575	1,191	2.359	1,562
Any Self-Care				
Children Using Any Regular Self-Care (%)	2.566	1,192	2.549	1,557
Weekly Hours in Self-Care (Mean)	0.496	337	0.520	585
Weekly Hours in Self-Care (Distribution of Children in Self-Care)				
1-4 (%)	6.377	328	3.723	569
5-9 (%)	6.817	328	3.795	569
10+ (%)	3.493	328	2.997	569

Source: Urban Institute calculations from the 1997 National Survey of America's Families.

Table 2C. Child Care for School-Age Children Ages 6 to 12 in Supervised and Unsupervised Out-of-School Care, by Race/Ethnicity and Age—Standard Errors and Sample Sizes

	White, Non-Hispanic		Black, Non-Hispanic		Hispanic, All Races	
	SE	N	SE	N	SE	N
Ages 6-9						
Primary Child Care Arrangements						
Supervised						
Children in a Supervised Primary Arrangement (%)	2.043	2,837	3.823	584	4.979	443
Type of Care						
Before- and/or After-School Program (%)	1.256	2,837	3.853	584	3.163	443
Family Child Care (%)	0.939	2,837	3.288	584	2.481	443
Nanny/Baby-sitter (%)	0.815	2,837	2.582	584	0.919	443
Relative (%)	1.617	2,837	3.493	584	3.155	443
Weekly Hours in Supervised Primary Arrangement (Mean)	0.492	1,565	1.300	376	1.067	269
Self-Care						
Children Using Self-Care as Primary Arrangement (%)	0.981	2,837	2.108	584	1.921	443
Weekly Hours in Self-Care Primary Arrangement (Mean)	1.175	105	—	—	—	—
Parent Care/Other Care (%)	2.018	2,837	3.322	584	4.315	443
Any Self-Care						
Children Using Any Regular Self-Care (%)	1.325	2,840	3.838	585	2.254	444
Weekly Hours in Self-Care (Mean)	0.634	224	—	—	—	—
Weekly Hours in Self-Care (Distribution of Children in Self-Care)						
1-4 (%)	6.669	213	—	—	—	—
5-9 (%)	5.823	213	—	—	—	—
10+ (%)	5.601	213	—	—	—	—
Ages 10-12						
Primary Child Care Arrangements						
Supervised						
Children in a Supervised Primary Arrangement (%)	2.268	1,923	5.876	428	3.954	319
Type of Care						
Before- and/or After-School Program (%)	1.754	1,923	4.754	428	1.213	319
Family Child Care (%)	0.801	1,923	2.258	428	1.533	319
Nanny/Baby-sitter (%)	0.699	1,923	0.687	428	2.289	319
Relative (%)	1.819	1,923	5.094	428	2.573	319
Weekly Hours in Supervised Primary Arrangement (Mean)	0.624	647	1.180	192	1.439	117
Self-Care						
Children Using Self-Care as Primary Arrangement (%)	2.821	1,923	2.810	428	3.062	319
Weekly Hours in Self-Care Primary Arrangement (Mean)	0.507	500	1.209	61	1.766	46
Parent Care/Other Care (%)	2.330	1,923	4.896	428	4.039	319
Any Self-Care						
Children Using Any Regular Self-Care (%)	2.490	1,918	3.296	427	4.200	320
Weekly Hours in Self-Care (Mean)	0.475	730	0.714	93	—	—
Weekly Hours in Self-Care (Distribution of Children in Self-Care)						
1-4 (%)	3.717	713	8.927	91	—	—
5-9 (%)	3.855	713	6.884	91	—	—
10+ (%)	2.559	713	5.880	91	—	—

Source: Urban Institute calculations from the 1997 National Survey of America's Families.

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Table 2D. Child Care for School-Age Children Ages 6 to 12 in Supervised and Unsupervised Out-of-School Care, by Age and Parental Availability—Standard Errors and Sample Sizes

	Single, Employed Full-Time		Both Employed, Full-Time		Single, Employed Part-Time		Partial Employment	
	SE	N	SE	N	SE	N	SE	N
Ages 6-9								
Primary Child Care Arrangements								
Supervised								
Children in Supervised Primary Arrangement (%)	2.165	992	2.961	1,350	6.282	290	2.446	1,365
Type of Care								
Before- and/or After-School Program (%)	3.395	992	2.180	1,350	5.944	290	1.486	1,365
Family Child Care (%)	2.047	992	1.224	1,350	1.950	290	1.358	1,365
Nanny/Baby-sitter (%)	1.371	992	1.295	1,350	0.807	290	1.012	1,365
Relative (%)	2.833	992	2.349	1,350	3.848	290	1.832	1,365
Weekly Hours in Supervised Primary Arrangement (Mean)	0.772	760	0.657	863	0.897	179	1.249	472
Self-Care								
Children Using Self-Care as Primary Arrangement (%)	1.394	992	1.757	1,350	0.805	290	1.199	1,365
Weekly Hours in Self-Care Primary Arrangement (Mean)	—	—	—	—	—	—	—	—
Parent Care/Other Care (%)	2.083	992	2.609	1,350	6.248	290	2.553	1,365
Any Self-Care								
Children Using Any Regular Self-Care (%)	1.808	993	2.394	1,352	1.571	292	1.612	1,361
Weekly Hours in Self-Care (Mean)	—	—	0.655	127	—	—	—	—
Weekly Hours in Self-Care (Distribution of Children in Self-Care)								
1-4 (%)	—	—	8.249	120	—	—	—	—
5-9 (%)	—	—	4.905	120	—	—	—	—
10+ (%)	—	—	7.257	120	—	—	—	—
Ages 10-12								
Primary Child Care Arrangements								
Supervised								
Children in Supervised Primary Arrangement (%)	3.975	742	2.744	967	5.879	210	2.942	832
Type of Care								
Before- and/or After-School Program (%)	3.258	742	2.145	967	2.190	210	1.126	832
Family Child Care (%)	1.547	742	1.648	967	1.109	210	0.725	832
Nanny/Baby-sitter (%)	1.259	742	0.895	967	1.396	210	1.679	832
Relative (%)	3.164	742	2.802	967	5.493	210	2.038	832
Weekly Hours in Supervised Primary Arrangement (Mean)	1.078	368	0.767	360	1.882	72	0.850	180
Self-Care								
Children Using Self-Care as Primary Arrangement (%)	3.680	742	2.762	967	5.297	210	3.096	832
Weekly Hours in Self-Care Primary Arrangement (Mean)	0.655	174	0.913	254	—	—	0.598	158
Parent Care/Other Care (%)	2.647	742	2.837	967	6.739	210	3.646	832
Any Self-Care								
Children Using Any Regular Self-Care (%)	4.024	741	2.744	964	6.373	210	3.130	832
Weekly Hours in Self-Care (Mean)	0.642	267	0.868	354	—	—	0.418	244
Weekly Hours in Self-Care (Distribution of Children in Self-Care)								
1-4 (%)	6.437	261	4.870	342	—	—	6.847	238
5-9 (%)	6.146	261	4.650	342	—	—	7.369	238
10+ (%)	6.251	261	2.579	342	—	—	3.462	238

Source: Urban Institute calculations from the 1997 National Survey of America's Families.

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Table 2E. Child Care for School-Age Children Ages 6 to 12 in Supervised and Unsupervised Out-of-School Care, by Work Schedule—Standard Error and Sample Sizes

	Traditional Schedule (6 A.M.–6 P.M.)		Nontraditional Schedule (After 6 P.M.)	
	SE	N	SE	N
Ages 6–9				
Primary Child Care Arrangements				
Supervised				
Children in a Supervised Primary Arrangement (%)	2.033	3,192	4.155	800
Type of Care				
Before- and/or After-School Program (%)	1.596	3,192	2.179	800
Family Child Care (%)	0.934	3,192	2.291	800
Nanny/Baby-sitter (%)	0.637	3,192	2.376	800
Relative (%)	1.382	3,192	2.994	800
Weekly Hours in Supervised Primary Arrangement (Mean)	0.353	1,881	1.827	393
Self-Care				
Children Using Self-Care as Primary Arrangement (%)	1.005	3,192	1.882	800
Weekly Hours in Self-Care Primary Arrangement (Mean)	1.001	115	—	—
Parent Care/Other Care (%)	1.744	3,192	3.912	800
Any Self-Care				
Children Using Any Regular Self-Care (%)	1.256	3,196	3.128	802
Weekly Hours in Self-Care (Mean)	0.583	243	1.072	63
Weekly Hours in Self-Care (Distribution of Children in Self-Care)				
1–4 (%)	6.461	229	—	—
5–9 (%)	5.399	229	—	—
10+ (%)	5.062	229	—	—
Ages 10–12				
Primary Child Care Arrangements				
Supervised				
Children in a Supervised Primary Arrangement (%)	2.210	2,293	3.921	460
Type of Care				
Before- and/or After-School Program (%)	1.517	2,293	3.510	460
Family Child Care (%)	0.773	2,293	1.423	460
Nanny/Baby-sitter (%)	0.653	2,293	2.362	460
Relative (%)	1.860	2,293	2.846	460
Weekly Hours in Supervised Primary Arrangement (Mean)	0.459	818	1.924	164
Self-Care				
Children Using Self-Care as Primary Arrangement (%)	2.186	2,293	3.800	460
Weekly Hours in Self-Care Primary Arrangement (Mean)	0.496	556	1.061	67
Parent Care/Other Care (%)	2.095	2,293	4.281	460
Any Self-Care				
Children Using Any Regular Self-Care (%)	2.048	2,288	3.401	461
Weekly Hours in Self-Care (Mean)	0.454	810	0.946	112
Weekly Hours in Self-Care (Distribution of Children in Self-Care)				
1–4 (%)	3.442	789	10.406	108
5–9 (%)	3.547	789	10.061	108
10+ (%)	2.541	789	5.904	108

Source: Urban Institute calculations from the 1997 National Survey of America's Families.



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Table 2F. Child Care for School-Age Children Ages 6 to 12 in Supervised and Unsupervised Out-of-School Care, by Age and Selected States—Standard Errors and Sample Sizes

	U.S. (%)	AL (%)	CA (%)	FL (%)	MA (%)	MI (%)	MN (%)	MS (%)	NJ (%)	NY (%)	TX (%)	WA (%)	WI (%)
6- to 9-Year-Olds													
Supervised													
Children in Supervised Primary Arrangements (%)	1.78	3.61	4.12	3.98	4.53	4.28	3.57	3.21	3.73	3.64	5.11	3.78	3.66
Type of Care													
Before- and/or After-School Program (%)	1.24	2.50	3.69	3.70	2.74	2.75	3.55	2.66	3.14	2.62	3.56	2.30	2.14
Family Child Care (%)	0.85	2.08	1.98	1.77	1.39	1.83	2.77	1.75	1.98	2.52	2.57	2.37	2.41
Nanny/Baby-sitter (%)	0.68	1.18	1.74	1.78	2.10	1.29	1.31	0.97	1.82	1.97	1.11	2.54	1.39
Relative (%)	1.23	3.60	3.52	2.35	3.22	3.38	2.70	3.69	2.98	3.03	3.35	2.48	2.14
Self-Care													
Self-Care as Primary Arrangement (%)	0.81	1.37	1.23	1.58	1.50	1.40	1.36	1.15	1.97	0.56	3.34	2.06	1.78
Parent Care/Other Care (%)	1.66	3.51	4.03	4.57	4.59	4.16	3.45	3.06	3.68	3.58	4.96	4.07	3.53
Any Self-Care*													
Children Using Any Regular Self-Care (%)	1.33	1.62	1.82	3.27	1.99	1.72	2.65	1.55	2.46	2.08	3.63	2.71	1.92
Sample Size	(3,992)	(233)	(230)	(260)	(282)	(267)	(300)	(225)	(290)	(251)	(233)	(264)	(544)
10- to 12-Year-Olds													
Supervised													
Children in Supervised Primary Arrangements (%)	1.85	4.41	4.76	4.27	4.32	3.83	2.93	4.88	4.43	4.79	4.44	4.03	3.10
Type of Care													
Before- and After-School Program (%)	1.41	2.70	2.34	2.56	3.19	2.32	2.21	2.73	2.04	2.02	2.14	2.52	1.43
Family Child Care (%)	0.69	1.88	2.52	2.37	1.56	1.59	1.44	0.79	1.12	2.64	2.02	2.11	1.62
Nanny/Baby-sitter (%)	0.53	1.52	1.99	0.96	1.59	0.80	1.27	1.29	1.20	2.26	0.46	1.32	1.76
Relative (%)	1.59	3.50	4.70	3.06	2.94	3.63	1.93	4.27	3.93	3.67	3.03	2.48	2.89
Self-Care													
Self-Care as Primary Arrangement (%)	1.96	3.28	3.73	2.85	3.47	4.31	3.68	2.75	3.61	3.61	4.82	3.84	3.50
Parent Care/Other Care (%)	1.77	4.13	5.58	4.80	4.70	4.74	3.97	4.75	4.47	4.33	5.04	4.13	3.45
Children Using Any Regular Self-Care (%)													
	1.88	4.00	4.72	3.67	4.18	4.57	3.32	4.11	3.88	3.66	4.81	3.90	3.78
Sample Size	(2,753)	(183)	(138)	(194)	(179)	(172)	(225)	(167)	(188)	(187)	(175)	(193)	(374)

Source: Urban Institute calculations from the 1997 National Survey of America's Families.

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Notes

1. Other gaps between work and school also exist, making child care even more complicated. For example, schools have frequent vacations and professional days, which require parents to use out-of-school child care arrangements.
2. The issue of leaving children unsupervised, however, is complicated because, in some cases, self-care can be an important step toward independence.
3. The National Survey of America's Families is a national survey of over 44,000 households and is representative of the noninstitutionalized, civilian population of persons under age 65 in the nation as a whole and in 13 states. The survey oversamples the low-income population (those families with incomes below 200 percent of the federal poverty level [FPL]); focuses primarily on health care, income support, job training, and social services; and includes a series of questions on the child care arrangements of families with children under the age of 13.
4. The states are Alabama, California, Florida, Massachusetts, Michigan, Minnesota, Mississippi, New Jersey, New York, Texas, Washington, and Wisconsin. These states were chosen because they capture regional differences, differences in state fiscal capacity, and because they contain over 50 percent of the U.S. population. Colorado is also a focal state in the *Assessing the New Federalism* (ANF) project but is not included in these analyses. Due to the late addition of Colorado to the ANF project, responses to the child care questions from a large number of Colorado respondents were received during the summer months and did not provide information on nonsummer child care arrangements, which are the focus of this analysis. Because of the small size of the nonsummer sample from Colorado, it is excluded from the analysis.
5. For more information on NSAF survey methods, including the Most Knowledgeable Adult, see Dean Brick et al. (1999).
6. Because child care arrangements and the hours spent in care can vary widely from the school year to the summer, the observations with data on child care relating to the summer months (June 12 to September 26) were not included in this analysis. The school year observations that are included in the analysis are weighted to provide representative data on school year child care. Our data set contains a total of 6,745 children between ages 6 and 12 with employed mothers. Each state sample contains at least 390 6- to 12- year-olds.
7. More specifically, over 99 percent of children age 7 and older are in school. All but 2 percent of the 7-year-olds are in full-day school. Ninety-six percent of 6-year-olds are in school—49 percent are in kindergarten and 47 percent in full-day school. School includes kindergarten, special education, and ungraded classrooms. While 5-year-olds are generally considered "school-age," many 5-year-olds in the NSAF sample were not yet in school. In addition, unlike older school-age children, those 5-year-olds that are in school are most often in part-day programs. Therefore, 5-year-olds are analyzed separately (see appendix 1).
8. If a child was in a particular form of care, the mother was asked if she was working, looking for work, or in school for *any* of the hours that the child was there. Therefore, in general, the primary child care arrangement will be the form of care used for most hours while the mother works, but in some cases, the primary care arrangement may be used for some amount of time when the mother is not working.
9. Before- and after-school programs are defined as special programs designed to care for children before and after the regular school day. These programs are often located within schools, community centers, and youth development agencies. The survey did not specifically ask about sports, lessons, or other recreational activities that could sometimes also be used as child care arrangements.

10. For five-year olds, center-based care is also a care category, which includes day care centers, Head Start programs, and preschool and prekindergarten programs.
11. For more information about the use of lessons or sports as child care, see, for example, Hofferth et al. (1990).
12. The NSAF survey question was worded in the following way: "Sometimes it is difficult to make arrangements to look after children all the time. During the last month did (child) take care of (himself/herself) or stay alone with (his/her) brother or sister who is under 13 years old on a regular basis, even for a small amount of time?"
13. A low-income family with two adults and one child with an income of less than 200 percent of the federal poverty level made less than \$25,258 in 1997.
14. While the proportion of white children using this form of care falls between these two groups, only the difference between black children and Hispanic children is statistically significant.
15. Sample sizes are too small to derive estimates for black and Hispanic children.
16. The sample size is too small to generate this statistic for children whose mothers work nontraditional hours.
17. This section presents the states that have the highest and lowest percentages of children in that arrangement. Within each bullet, the states with the highest and lowest percentages of children in each form of care are statistically different from each other at the .05 level. Differences between other states not presented may or may not be statistically significant. In addition, while many states that have exceptionally high or low percentages of children in these primary care categories are highlighted, one should be cautious in interpreting the actual point estimates because of the sizes of the state samples (see appendix table 2F for the standard errors associated with each estimate).
18. Except for Mississippi, which is lower than the national average, none of the states sampled are significantly different from the national average in the percentage of 10- to 12-year-olds in family child care.
19. Note that the timing of NSAF data collection (mostly February through June of 1997) accounts for the low percentage of five-year-olds in school. Had the survey been conducted in the fall, this percentage would be much higher.
20. Urban Institute calculation from the 1997 National Survey of America's Families.

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About the Authors

Jeffrey Capizzano is a research associate in the Urban Institute's Population Studies Center. He has written and published in the areas of transportation, welfare, and child care policy.

Kathryn Tout is a research associate at Child Trends. Her research focuses on the role of child care and welfare policies in the development of young children.

Gina Adams is a senior research associate in the Urban Institute's Population Studies Center, where she is responsible for directing research on child care and early education. Her research efforts focus on policies and programs that affect the affordability, quality, and supply of child care and early education, as well as on the child care arrangements of families.



**The Urban
Institute**

2100 M Street, N.W.
Washington, D.C. 20037

Phone: 202.638.7200

Fax: 202.429.0637

E-Mail: paffairs@ui.urban.org

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