

Watch out for tax scams

The Internal Revenue Service warns taxpayers to watch out for tax scams, which can come through regular mail, telephone, or e-mail.

“Typically, the new scams are variations on old themes but are even slicker than before and harder to detect,” according to the IRS website at www.accountingweb.com/tax/individuals/clients-beware-7-tax-scams-to-watch-out-for-in-2020.

Social Security numbers. The scammer may claim to suspend or cancel your Social Security number and frighten you into returning a robo call or voice mail. Having your number (or those of your employees) enables a scammer to file for a tax refund under your name or other illegal purpose.

DON'T GIVE OUT YOUR CREDIT CARD INFORMATION.

Fake tax service. The scammer in a robo call may claim to represent the Taxpayer Advocate Service and ask you to return the call. If you call, the scammer asks for your personal and financial information.

Telephone threats. A scammer who claims to be an IRS employee gives a fake name and ID number and says that you owe money to the IRS. If you don't pay promptly with a gift card or wire transfer, you may be threatened with arrest, deportation, or driver's license suspension.

Tax transcripts. The scammer may e-mail a document purported to be tax transcript, which an unsuspecting employee may open. The supposed transcript turns out to be malicious file that can

spread throughout your networks and take months to remove.

Fake website. The scammer e-mails you with a website that sounds like it comes from the IRS promising to send a refund, electronic return, or tax account. You are offered a temporary password to access the file, but when you click on the link, it turns out to be a malicious file.

Ghost Tax Return Preparer. By law, anyone who is paid to prepare a federal tax return must have a valid ID number, a PTIN (Preparer Tax Identification Number). But a crook will simply prepare your return and have you sign it, promising a big refund or charging a fee based on a percentage of the refund.

Natural disasters. A scammer, hoping to take advantage of your desire to help victims of a natural disaster, may ask you to contribute to a cause. Don't do it without thoroughly investigating it first.

Remember: The IRS does not contact taxpayers by phone, e-mail, text, or social media to ask for personal or financial information. Don't give out your credit or debit card information, bank account number, or Social Security number. ■

BUILDING A BUSINESS

Celebrate Week of the Young Child

Every year the National Association for the Education of Young Children (NAEYC) observes the Week of the Young Child. This year it's April 13-17, 2020.

Brainstorm with staff and families about how your program can focus public attention on the needs of young children and their families and recognize early childhood programs that meet those needs.

This year's themes by day are:

- Music Monday
- Tasty Tuesday
- Work Together Wednesday
- Artsy Thursday
- Family Friday

For activity ideas and resources, see the NAEYC page, www.naeyc.org/events/woyc/overview. ■

PHOTO BY SUSAN GAETZ



Stay-at-home dads: A growing trend

Brendan, a 45-year-old father, lost his computer job four years ago when his employer got cut from a contract with a federal agency. He looked for another job but gave up when his wife had their first child. Rather than continue looking for employment, he chose to stay at home with the baby while his wife worked. Their child, now 3 years old, has started attending a preschool program three days a week. Brendan has decided to continue to be a stay-at-home dad to care for the couple's second child, who was born in January.

Ricardo, age 28, and his wife Amelia moved to Texas from Nebraska two years ago so that Amelia could take a higher paying job. Ricardo, a plumber by trade, decided to stay home to care for their 1-year-old son rather than place him in out-of-home care. Today their son is almost 3, and Ricardo has been taking small plumbing jobs at nights and on weekends. He thinks he may start his own plumbing company in the near future.



Brendan and Ricardo are two examples of a growing trend. Stay-at-home moms still outnumber stay-at-home dads by almost 4 to 1, but among couples in which one stays home full-time, 20% are fathers, a figure that has been trending upward since 2007.

The trend reflects a decrease in traditionally male-dominated industries such as construction and manufacturing and an increase in female-dominated occupations such as health care and education. For more information, see "Rising trend of stay-at-home dads hits all-time high," (June 7, 2018) at www.zillow.com/research/stay-at-home-dads-20190/.

The numbers are hard to pin down because of variations in definitions and data collection. The U.S.

Labor Department, for example, has said that women now exceed men (50.4%) in payroll jobs. But this number does not count farm and household workers, unemployed people looking for work, and people who are self-employed.

The reasons for the decline in male-dominated jobs include men's lower education levels, increased automation, weakening of labor unions, and factories that have moved overseas.

MANY MEN ARE UNWILLING TO TAKE SERVICE JOBS.

Women, on the other hand, have rising education levels and have been moving into many male-dominated jobs. More important, they have moved easily into the growing number of service jobs.

Unfortunately, when women enter fields in greater numbers, the job pay for those fields goes down. And many men are unwilling to take service jobs because that work is often perceived as feminine. Some observers have suggested that higher pay in health care and education, including child care, might attract more men into these fields. For more information, see "Women's gains in the work force conceal a problem," in the *New York Times* (Jan. 21, 2020) at www.nytimes.com/2020/01/21/upshot/womens-gains-in-the-work-force-conceal-a-problem.html.

Today stay-at-home dads can find like-minded men and support in the National At-Home Dad Network (athomedad.org), which offers an annual conference, and the Instagram account [@thedadmom](https://www.instagram.com/thedadmom). Some stay-at-home dads say they prefer staying

home to working. Others feel isolated and undervalued. But many combine parenting with work from a home office or intend to return to the labor force as needed or during economic downturns. For more information, see “Most stay-at-home dads now actually want to stay home” (Aug. 27, 2017) at <https://qz.com/1061668/most-stay-at-home-dads-now-actually-want-to-stay-at-home/>.

One can assume that more dads want greater involvement with their children, a desire not open to all families. Research indicates that stay-at-home parenting is more likely to occur in high-income households. Among the working class, however, both parents must work to cover living expenses, a fact that may increase the demand—and cost—of child care. For more information, see “The stay-at-home dad syndrome,” (July 31, 2017) at www.forbes.com/sites/nealegodfrey/2017/07/31/the-stay-at-home-dad-syndrome/#2fa232b01e2c. ■