

Written evidence submitted by Mumsnet

Mumsnet is the UK's largest community of parents, with around 8m monthly users, the vast majority of them women. 88% of our users are parents, and 36% have at least one child aged 0-4.

Our users frequently tell us that the cost of childcare is simply not affordable and/or that the childcare they need is not available to them. Increasing numbers of parents (almost always women) are forced to reduce their hours, forego promotions, or even leave work altogether as a result. This motherhood penalty isn't just a problem in the short term - it has lasting financial consequences, widening the gender pay gap and the gender pensions gap.

We run a monthly cost-of-living tracker poll amongst our users. The most recent results, from December 2022, show that:

- 43% of parents cannot afford the cost of childcare without help from family, taking on debt or dipping into savings
- 38% have worked from home, or are planning or considering working from home without childcare
- 26% have introduced, or are planning or considering introducing more informal childcare or using childcare swaps
- 16% have given up or are considering giving up work because it would be more financially beneficial than the cost of childcare

Survey of 1,022 Mumsnet users, between 17 December and 31 December 2022. The data is not weighted.

Users frequently tell us that they are struggling with the cost of childcare, or finding it difficult to access the childcare they need:

“When we started using nursery 9 years ago it was £45 a day. Now the same nursery we use for our just turned 3 year old is 90. He gets 30 hours free in January but they will also be putting fees up then. Honestly when he goes to school we will have £1000 extra a month. It's more than our mortgage.”

[The depressing cost of childcare | Mumsnet](#)

“My nursery bill is £1250 pcm for my 3 children. I have 2 who use breakfast club before school 4 days a week and my youngest who goes Mon-Fri. We can't afford anything other than the bare basics. No holidays, no fancy car, stuck in an overpriced too small rental house because we have no capacity to save money. We're forever one unexpected bill away from disaster. It's utterly depressing.”

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“This is why when mine were small, I quit my 9-5 job and had to do shift work around my husband's job, as we just couldn't afford the childcare costs. It's really tough going and ultimately in my situation, and amongst friends who did similar, it's always the women that end up taking the career

hit after having the first baby, so subsequently taking on lower paid jobs in the interim, and then struggling to compete with their male counterparts when they try to re enter into a more competitive workforce.”

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“We pay an eye watering £3000 a month for 50 hours a week (2 DC, 8am to 6pm) at the moment. Its stressful thinking about it but I am an older mother and worked 15+ years to build a career in a specialist role before having DC and I'm not prepared to give it up, so we pay a small fortune for me to keep going.”

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“As it says in the subject really. Third baby, planned on returning to work when she is 1 year old (3 days a week) but there are no childminders within a ten mile radius available. Nursery is £70.40 a day and we can't afford that. Even if we could, the nurseries are all currently full and we need to sit on a waiting list. So that sort of means, I'm not able to work unless something changes. I have never been a SAHM before, and in my mid-thirties I am very worried about stepping off the career ladder.”

[There are no childcare options available - what about my career?! | Mumsnet](#)

We hear often from parents who find it difficult to understand and access the government support (including tax-free childcare) to which they are entitled:

“I am hoping to get some help understanding tax free childcare. I earn £51K and partner earns £42K annually pre-tax. I assumed we wouldn't be eligible for tax free childcare but it looks like we might actually be?! We're paying nursery fees of £900 per month. Does this mean we can save 20% of the cost of this each month? Can someone please explain how it works, will one of us be taxed less?”

[Am I eligible for tax free childcare? | Mumsnet](#)

“Is Tax-Free Childcare the same as the 15 Hours free childcare I currently get and is deducted from my monthly nursery invoice? Or is it a separate benefit I can apply for?

It's not immediately clear on any of the gov.uk websites and I'm wondering whether I'm eligible for both.”

[Tax-Free Childcare | Mumsnet](#)

“I'm a bit confused and I think we have somehow messed up our childcare bill / hours. We applied for our 30 hours childcare and our nursery allow us to split it over 52 weeks.

We have booked our little one in for 3 x full days (8am - 6pm) as our nursery only does half or full days... We may do the odd day up to 6 but otherwise it's just before 5 so it's not the full 30 hours but instead shy of 27 hours a week.

The nursery asked my husband to fill out a form for 15 free hours as they said it's fraudulent?! I just assumed it was up to 30 hours... we do qualify for the 30 hours and it's been approved on the .gov website etc.... If she's in till 6 does that make it ok?”

[Nursery not letting us use up to 30 hours childcare? | Mumsnet](#)

We also hear from parents who receive Universal Credit but struggle with the costs of childcare because they have to pay upfront before claiming the money back and being reimbursed:

“Wondering if someone can please explain how claiming back the 85% actually works! I've had conflicting advice from UC and they never give me a straight answer.

1. Is there any funds I can apply for to help me pay the first £600
2. How long roughly will it take for me to get money back?
3. Is it true I might get no help at all depending on my assessment period?
4. My job is only for 16 hours but I have to book my youngest son in for 20, will they only give me 85% back from the 16 hours ?
5. My oldest goes 9-3 for 4 days a week (he uses the free hours from gov) but I need to put him in till 5 so will I get help for the extra £200 that will cost even tho I get the free hours from government?

Sorry for long post and all the questions, I'm finding all this every confusing and stressful”

[Claiming back the 85% | Mumsnet](#)

“Universal Credit will cover most of my childcare fees but I have to pay the registered childminder in advance, and Universal Credit will only compensate after the childcare has been completed. I'm needing to fork out a large deposit to secure my child's space and I unexpectedly don't have the money until in a few days, and childminder asked for the deposit to be paid this month and I already said yes as everything was ok at that time. What do I do?”

[Universal Credit Childcare costs reimbursement - experiences please! | Mumsnet](#)

Increasingly, early years staff tell us they feel that they are inadequately rewarded for a stressful and important job, which sometimes prompts them to leave the sector:

“I’m a childminder. I’ve tried not to put my prices up but I care for 11 children (not all at once) and the cost of food, resources, energy etc is making it really hard to run my setting, there are a lot of outgoings.

I charge £5 an hour or less to parents who are really struggling. The funded payments we get for 15/30 hours for does not cover my hourly rate. We used to to pay £25 to do our first aid course, now it’s over £100.

I work ten hours days and I do so much with the children and work closely with the families. I’m not sure how many more years I can continue but I love the children and I’m passionate about early years care.

I’ve seen so many of my childminder friends leave the job in the past few years due to the cost of running a setting, the amount of paperwork and the lack of sick pay. Covid obviously made it harder. Nurseries are closing rapidly where I live. I don’t know what the answer is but we’re all finding it hard.”

https://www.mumsnet.com/talk/_chat/4666282-the-depressing-cost-of-childcare?reply=121134602&utm_campaign=thread&utm_medium=share&utm_source=copylink

“Only the most expensive nurseries can afford to retain good staff. The pay has always been poor, but the underfunding of the "free" hours combined with increased costs due to the rising cost of living and the pandemic has decimated nursery budgets.

Staff are leaving in their droves. Those staying in childcare are working as private nannies where they get similar money for looking after far fewer children. Others are moving to work in

supermarkets which pay more, for less responsibility and a discount on your weekly food shop.”

[No staff at nursery | Mumsnet](#)

“I noticed in Aldi just now they are advertising for store assistants, paying £2 an hour more than I get as a level 3 Nursery assistant. I’m lucky I can afford (just about) to work for a low wage as I’m in my 50s and Dh has a good job. But if I was just starting out in life, there’s no way I could live on this wage.”

[No staff at nursery | Mumsnet](#)

“I’m a childcare worker. Op says it cost 1k a month to send her child in 3 days a week. I work 3 days a week and don’t even earn 1k a month.

I am so exhausted, overworked and unappreciated. There is a reason the industry is absolutely crying out for workers. (None of this is to do with the parents obviously, who are lovely).”

[The depressing cost of childcare | Mumsnet](#)

“I’ve just been accepted to work in a Nursery. I love working with children. However the pay is £10 an hour for an 8-5pm day or 9-6pm. Of which an hour I won’t get paid because that’s my lunch. It’s the only break I’m allowed.

I’ve got to pay £50 for my own DBS. I have to photograph development and annotate at least twice for each child in my group (there’s 16 of them) in addition to the daily recording of nappy changes, naps and what they ate. Plus accidents of course some of which will also require a phone call. I have to be outside in the rain and the cold for at least 3 hours a day... I can’t do it.”

[No staff at nursery | Mumsnet](#)

Staff shortages sometimes mean that nurseries are forced to close at short notice, leaving parents with no provision:

“I’ve had weekly emails from my nursery since January this year saying they’re short staffed and can anyone keep their kids at home.”

[No staff at nursery | Mumsnet](#)

“As others have said there’s a massive recruitment and retention problem in nurseries. Even those with half decent pay (well, decent for a nursery!) and good benefits are struggling. If staff are off sick and there are no bank staff available, nurseries have no choice but to close or to limit how many children they allow through the doors. Working out of ratio is illegal and obviously a huge safeguarding risk.”

[No staff at nursery | Mumsnet](#)

“My DC (10 months old) has just started nursery, this should be their 3rd week. They go 3 days a week.

Last weds they were sent home with upset tummy as they are teething. Had to have Thursday off too as per their policy.

They should have gone in today but at 7:30pm last night we get a message via the app saying they have no staff and they can’t go in.”

[No staff at nursery | Mumsnet](#)

“We had a place booked (or so I thought) for my daughter starting nursery in June this year, but due to staffing issues this looks unlikely now. There will most probably be a space in September. So... have been frantically seeking another solution! No family nearby so that's not an option. I can't go back part-time as we will struggle financially.

Child-minders are full, other nurseries don't have a space until 2023!

Perhaps this is naivety on my behalf and I should have had her on the list for more than one nursery. I really don't know what to do now and its causing a lot of stress.”

[Childcare struggles | Mumsnet](#)

Conclusions

From our users' experiences, it is clear that the childcare system simply doesn't work for a vast number of parents, as well as for many staff.

There needs to be a fundamental change in the way that the government views childcare - it's not a 'nice to have' or an added extra, it's a fundamental part of our infrastructure, it's vital to our economy, and it should be treated as such.

More specifically, there is a pressing need to address two issues. Firstly, the gap between the end of maternity/parental leave and when the government-funded hours kick in (which for most families is after a child's third birthday). We think ministers should consider a system of government-backed childcare loans that would allow parents flexibility and choice.

The cost of childcare is loaded on to the early years. Supporting parents who need it to take out a loan at that point and pay it back over a number of years would allow them to spread the cost – and, crucially, help to end the motherhood penalty that results from women being forced out of the workplace when their children are young.

Secondly, the childcare element of Universal Credit should also be reformed so that claimants are paid childcare fees upfront – rather than in arrears.

January 2023