

HOW TO: FIND, CHOOSE & PAY FOR CHILDCARE



Education & Skills
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European Union
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IN PARTNERSHIP
WITH 3SC
FOR THE
GLA
PARENTAL
EMPLOYMENT
PROGRAMME**



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LINKS TO SECTIONS

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1.

FINDING CHILDCARE

Your local Family Information Service will tell you about registered childcare providers in your area. It has lists of childminders, nurseries, out-of school clubs, holiday play schemes, pre-schools, and children's leisure activities. It may also offer advice on non-registered support, for example parent and toddler groups. You may also be able to find local childcare providers on noticeboards at local schools, community centres, libraries, cafes and online. You can also talk to other parents about their experiences. Remember to check references.

Further information

You can find what is available locally from your Family Information Service by typing in your postcode at: [Family and Childcare Trust](#)

And local childcare services at: [childcare.co.uk](#)

2.

CHOOSING CHILDCARE

Registered childcare provides you with a quality kite mark and the confidence that the service has been inspected by Ofsted and that the people working there have had a Criminal Records check and are not disbarred from working with Children

2.A

TYPES OF CHILDCARE

Childminders are individuals who usually take care of your child in the childminder's home.

Nannies normally work in your child's home.

Sure Start Children's Centres are a "one-stop shop" for families and advise on early education, childcare, child and family health, parenting, training and entry into employment (for parents and carers). They are under the control of local authorities. Childcare facilities vary greatly between centres.

Day nurseries offer care for children from 0–5 years old. They can be private, community, local authority or workplace nurseries.

Pre-school playgroups do not provide full-time care and generally run for a few hours each day. They are less formal than nurseries and tend to be run by private individuals or charities. They may also ask parents to help out for limited periods.

Crèches provide occasional care for children on particular premises. You might use one when you go shopping, to the gym or attend a course.

Before-school clubs run before the school day starts.

After-school clubs run from the end of the school day.

Holiday clubs or **Holiday play schemes** are run in school holidays, usually by a private or voluntary organisation.

2.B

ASKING QUESTIONS

When choosing childcare, ask yourself:

- ▶ Do you need your childcare to be flexible or for fixed hours and fixed days?
- ▶ Does your childcare need to be close to your home or to work?
- ▶ What times of the day do you need childcare, for example in the early morning, evenings?
- ▶ Do you need the childcare before and/or after the school day and/or in school holidays?
- ▶ Would you rather the childcare be inside or outside your own home?
- ▶ Could you reach your child quickly in an emergency?
- ▶ Do you have a back-up plan for when you are delayed at work or if you or your child falls ill?
- ▶ Can you get financial help for your childcare?
- ▶ Does the cost of childcare include meals, snacks, nappies and days out?
- ▶ Do you need more than one type of childcare? If yes, how can you best combine the different needs

Five important factors to check for all Childcare providers

1) Friends

Is there a stable group of children attending, so that your child can make good friends?

2) Food

Are mealtimes relaxed and fun? Can children help themselves to snacks and drinks?

3) Fun outside

Is the outside area well planned, spacious and safe?

4) Finding out

Are there lots of opportunities for kids to learn new things?

Are activities varied and carefully planned?

5) Feeling safe and loved

Do staff respond to individual children's needs and comfort and encourage them?

And Finally, Ask lots of Questions!

Good providers will be pleased to give you answers

2.C

THE QUALITY OF YOUR CHILDCARE

Once you have chosen the type of childcare that you want, you should also ask:

- ▶ Does the carer have experience of working with children of a similar age or with similar needs to your own child?
- ▶ How does the carer deal with good and bad behaviour?
- ▶ How qualified is the carer?
- ▶ Has your carer completed a course in first aid?
- ▶ How many children does each carer look after? For children up to the age of 2, there should be at least one adult for every three children. This is known as the “ratio” of staff to children.
- ▶ What are the carer’s arrangements for taking children outside of the premises where they are based, for example to the park?

OFSTED

Ofsted regulates and inspects services that care for children. Most childcare and childcare professionals, as well as childminder agencies, must be registered with Ofsted. Inspection of your childcare provider by Ofsted tells you about the quality of the services because they are assessed against a set of national standards. Inspection also helps your provider to improve.

Ofsted holds the Early Years Register for those caring for children from birth to 31 August after their 5th birthday, and

the Childcare Register, which has a compulsory section for those caring for children aged 5 up to 8, and a voluntary section for those caring for children aged 8 and over.

Ofsted provides inspection reports for: childminders, nannies, pre-school/day nursery/out-of-school care and nursery schools, schools with nurseries, and childcare providers and residential holiday schemes for disabled children.

Nannies and some childminders do not, however, need to be registered with Ofsted, and Ofsted will not publish their names and addresses. Instead, you should ask childcare providers for their “unique reference number” and use that on the Ofsted website below.

Further information

To check whether your childcare is registered:

reports.ofsted.gov.uk/childcare

3.

PAYING FOR CHILDCARE

Some childcare is free, some you have to pay, but may be able to claim back costs. In this section we highlight the different ways you can access childcare

FREE CHILDCARE

- ▶ TWO YEAR OLD OFFER
- ▶ 15 HOURS FOR ALL 3 AND 4 YEAR OLDS
- ▶ 30 HOURS FOR 3 AND 4 YEAR OLDS OF WORKING PARENTS

CHILDCARE SUPPORT

- ▶ UNIVERSAL CREDIT
- ▶ WORKING TAX CREDIT
- ▶ TAX FREE

Mix and match

You can use your 15 or 30 hours of free childcare together with Universal Credit (or Working Tax Credits), Tax-free childcare and Childcare vouchers.

Tax-free childcare cannot, however, be used with tax credits, universal credit or childcare vouchers. Do not sign up for tax-free childcare if you are on these benefits without seeking advice as the benefits may stop.

3.A

TWO YEAR OLD OFFER

If your child is aged 2, you will be able to get 15 hours' free childcare a week if you are on a specified benefit or your child has a particular need.

Details:

- ▶ up to a maximum of 570 hours' free childcare a year;
- ▶ the childcare lasts for 38 weeks a year, although some providers will allow you to spread the hours over 52 weeks;
- ▶ you can apply at the start of the term in which your child turns 2. The childcare will start at the beginning of the term after you apply;
- ▶ your child will receive the free childcare even if your situation changes and you no longer qualify for the benefit;
- ▶ your council will pay your childcare provider directly, and your provider will usually ask you to sign a form confirming that you are claiming the free 15 hours;
- ▶ you have to be on one of the following benefits
 - Income Support,
 - income-based Jobseeker's Allowance (JSA),
 - income-related Employment and Support Allowance (ESA),
 - Universal Credit, and your household income is £15,400 a year or less after tax, not including benefits,
 - tax credits, and your household income is £16,190 a year or less before tax,
 - the guaranteed element of Pension Credit, or
 - the Working Tax Credit 4-week run on (the payment you get when you stop qualifying for Working Tax Credit);

If you are not on a specified benefit, you can still get 15 hours' free childcare if your child

- has a statement of special education needs (SEN) or an education, health and care (EHC) plan,
- receives Disability Living Allowance (which is being replaced by Personal Independence Payment); or
- has left care under an adoption order, special guardianship order or a child arrangements order.

3.B

15 HOURS CHILDCARE FOR ALL 3 AND 4-YEAR-OLDS

If your child is aged 3 or 4, you are entitled to 15 hours' free childcare a week. This applies regardless of whether or not you work or claim benefits.

Details

- ▶ up to a maximum of 570 hours' free childcare a year;
- ▶ the childcare lasts for 38 weeks a year, although some providers will allow you to spread the hours over 52 weeks;
- ▶ the childcare includes full day care (nurseries), schools, childminders, sessional providers (playgroups), Children's Centres and after school clubs;
- ▶ the childcare is available from 1 January, 1 April or 1 September following your child's 3rd birthday.

3.C

30 HOURS CHILDCARE FOR ALL 3 AND 4-YEAR-OLDS OF WORKING PARENTS

If your child is aged 3 or 4, and you and your partner work, you may be entitled to 30 hours' childcare a week.

Details:

- ▶ up to a maximum of 1,140 hours' free childcare a year;
- ▶ the childcare lasts for 32 weeks a year;
- ▶ you, and your partner, must each expect to earn (on average) at least £139.52 per week – equivalent to 16 hours at the current National Living Wage of £8.72 an hour);
- ▶ the earnings requirement does not apply if you are self-employed and you started your own business within the previous 12 months;
- ▶ you will meet the earnings requirement if you or your partner is on maternity, paternity or adoption leave;
- ▶ you will need to apply online and, after registering for an account, you will get a code that you can take to your childcare provider. There is a government helpline if you need help with this: 0300 123 4097;
- ▶ you should apply before the term starts or you will have wait until the beginning of the next term;
- ▶ the 30 hours stops when your child enters reception class or reaches compulsory school age.

3.D

UNIVERSAL CREDIT AND CHILDCARE

If you are claiming Universal Credit, you can claim for children under 17 for up to 85% of eligible childcare costs.

Details:

- ▶ you and your partner must be working or due to start work, although there are some exceptions for long-term sickness or disability and for carers of disabled people;
- ▶ you can apply even if you work for fewer than 16 hours a week;
- ▶ the maximum you can receive is £646 a month for one child or £1,108 for two or more children (you will receive less as your income increases);
- ▶ the childcare cost element in Universal Credit is paid up to the end of August following the child's 16th birthday;
- ▶ this can help pay for registered childminders, nurseries, nannies, after-school clubs, play schemes and schools, and for home careworkers working for a registered home care agency.

3.E

WORKING TAX CREDITS

Working Tax Credit tops up the income of people who work for low wages and can include a childcare element for use in registered childcare costs. Tax credits have not been available to most people since 1 February 2019, and new claims are now usually made under Universal Credit.

Details:

- ▶ Working Tax Credit can amount to up to 70% of “eligible childcare costs”, ie £175 per week for one child and £300 per week for two children. This amounts to credits of £122.50 per week for one child and £210 per week for two children;
- ▶ both people in a couple have to be working at least 16 hours a week;
- ▶ applies to children under 16 (or under 17 if disabled); and you can use tax credits for the same registered childcare provision listed for Universal Credit.

3.F

TAX FREE CHILDCARE

If you part of a working family that earns at least £139 a week, the government will add an extra £2 to every £8 you pay into an online account for childcare, up to a maximum of £2,000 per child per year.

Details:

- ▶ covers children aged 0-11; but
- ▶ if your child is disabled and aged 0-16, you can receive up to £4,000 a year.

Note

- ▶ The tax-free childcare account replaced Childcare Vouchers, which are now only available to parents who signed up before October 2018. Employers offer Childcare Vouchers instead of part of the salary and the parent does not pay tax or national insurance on the voucher. Some employers offer employer-supported childcare, such as a workplace nursery, which may give you greater tax and national insurance savings.

4

EMPLOYERS OPTIONS

A childcare deposit loan scheme provide a loan to employees who need to secure a childcare place for their child. Much like a season travel ticket, a bike loan or a study loan it is interest free and paid back in equal instalments from the borrower's salary.

HOW TO IMPLEMENT A CHILDCARE DEPOSIT LOAN SCHEME

Each employer will have different processes for delivering a scheme like this, and it is recommended that this loan sits within the design of the employer's processes and procedures.

Things to consider when developing your scheme:

- ▶ Loan criteria: who can access this loan? •
- ▶ Open to all directly employed staff who need to arrange a childcare place
- ▶ Set restrictions on payment •
- ▶ Restricted to childcare fees that are paid in advance (i.e. a lump sum)
- ▶ Childcare provider/childminder needs to be Ofsted registered Evidence of childcare place and registrations fees are required
- ▶ Set the terms and conditions eg Interest free
- ▶ Repaid in an agreed number of equal instalments.
- ▶ What evidence should be required as proof of arranging the childcare place? An invoice (or similar) that clearly states the required sum to be paid to the OFSTED registered provider for a childcare place.

