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# opening extract from

# The Childcare Bible

written by

# Lucy Martin

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This book is a work of non-fiction. The names of people in the case studies have been changed solely to protect the privacy of others.

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### Introduction

The last century has seen a multitude of changes in the way Britain works, and in the way Britons work. A hundred years ago the concept of two middle-class working parents was almost unheard of, but during the war years of the 20th century and beyond, women have proved themselves capable of taking on what men have long been managing single-handed: the hunting and gathering side of raising a family. Today it is universally acknowledged that providing for the family is not the exclusive domain of the male partner, and although many women stay at home during the early months or years of motherhood, a staggering 89 per cent of them eventually return to paid work, and need to find childcare.

Supported by legislation and their own reputation as conscientious and reliable employees, women continue to defy the tradition that mummy = stay-at-home. Outperforming boys at school, high-achieving girls are taking their skills to the

marketplace. Increasing numbers of women are setting up their own businesses, and aside from the economic benefits of working, the personal-fulfilment aspect is becoming less of a taboo. Many more women are finding that maintaining their prechildbearing identity gives them the enthusiasm and freshness they need to feel fulfilled as mothers.

The emancipation of women has come far, but there is still a long road ahead. A mother choosing to go back to work still faces a number of barriers before she even tackles the childcare issue. The dip in self-esteem following childbirth can lead her to doubt herself as a professional career woman. She is also likely during maternity leave to have taken on a raft of new household responsibilities, simply by spending time at home. Shopping, meal-planning, organising holidays and taking the car to the mechanic all fall under the remit of whichever partner is at home. Shaking off those responsibilities, throwing them back into the pot to be shared out again equally, is a step a new mother may not naturally take, and her decision to go back to the office will depend on whether she can cope with a job as well as masterminding everything on the home front. Add to this social and peer pressure to stay at home, and the struggle to make the decision becomes, for some, too difficult to address.

One reason mothers cite for their decision not to use childcare is that 'Nobody will love your child more than you do.' But does your child's carer need to love him or her as much as you do? It is highly likely she will love children, enjoy looking after them, be trained, qualified, possibly registered and certainly experienced in their care (unlike most first-time mothers). Looking at what she can give your child, rather than the one thing (motherhood) she can't, is the first step to escaping the spiral of negative thinking. In

fact, many nannies come to love the children they look after, and may be heartbroken when they leave a job. Most good nanny–family relationships continue way beyond the years that the nanny is employed professionally – precisely because she and the children have developed such a strong bond.

If you can't bear the thought of handing over your children to someone else, and can afford not to work, then your choice is made for you. Other women have no alternative other than to go back. Antonia is a mother of three, who has been single since her husband left just after the third was born: 'When you're on your own and you need to work, you have no choice but to let other people into the scenario. My children have all sorts of proxy mummies and daddies who have helped look after them over the years, and they still love them all!'

Grandparents might be the ideal option, but today families are often scattered geographically. Many women have babies later in life, so their own parents are less likely to be fit for full-time nannying; and those who are may prefer to fill their retirement with new experiences or foreign travel, and to enjoy their grandchildren as an occasional treat.

The media both eulogise and denigrate the childcare scenario. A recent Cambridge University study into the influence of working mothers on family life showed that more than half of men *and* women think that a family will suffer if a mother is in full-time employment. The same study showed that this wasn't the result of a conservative backlash: there was also a significant decrease in the proportion of men and women who believed that the man should go out to work while the woman looked after the children.

For more than 30 years 'evidence' has been building to indicate that preschool children who spend long hours in

daycare are more likely to display aggression and disobedience than those who stay at home or attend part-time. A recent study even found that this antisocial behaviour may even be contagious – showing that the media hype around childcare is becoming almost as powerful as that around passive smoking. The studies continually fail to address the many variables that affect the results.

Over the years, Ofsted reports have been splashed across the media whenever a childcare provider has had a less than impressive rating. Overall, however, the standard of registered childcare across the country is improving, and the number of childcare settings rated 'inadequate' is decreasing. Childminders commenting on ratings which fall short are at pains to point out that a high rating is, to a great extent, dependent on the production of outstanding plans, observations and records rather than the amount of quality time spent with the children.

It's not just social pressure and the media that get in the way. Practical obstacles exist too. Some mothers cite cost as the reason they haven't gone back to work: 'It's just not financially worthwhile . . .' As the proprietor of a nanny agency, I am the last person to suggest that childcare is cheap. To pay a qualified and experienced full-time live-out nanny in London, inclusive of tax and National Insurance contributions, means deducting £40,000 from your gross salary. Elsewhere in the country, costs can be a lot lower – in Scotland and the north of England, for example, a full-time live-out nanny's gross salary will be more like £22,000. However, nannies in some areas in Cheshire and the south west of England charge rates not that dissimilar to London. Clare Riley runs a nanny agency in Manchester: 'People expect to pay less outside London,' she says, 'but we are

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in a pocket of "wealth" here which means effectively that nannies can and do charge top rates.'

But there are less expensive options: a childminder in the south east can cost as little as £150 per week (the national average being £127), and a place in a Sure Start children's centre even less. Current government policy provides for free childcare places for three- to four-year-olds at all nurseries, and most employers offer a salary-sacrifice scheme to help their employees pay for childcare.

Legislation has also brought welcome changes in part-time and flexible working. Twenty years ago combining work and family was a distant dream for many, but in recent years women (and men) have been more open and vocal about their desire for a satisfying work–life balance, and more successful in finding it.

Demographic changes have played a big part in this. In 2007 there were more first-time mothers aged 30–34 than 25–29. Research suggests that the trend towards later maternity is strongest among women with better educational qualifications, with some postponing childrearing to pursue their careers. That means the typical employee who asks to work flexibly so that she can combine career and family is more senior, has more expertise and will be more difficult to replace. Employers are also recognising the commercial argument for retaining mothers in the workplace. Mothers who combine work and family:

- ► tend to have a well-developed ability to prioritise
- ➤ are totally focused on getting the job done within the allotted time frame (if you have to leave at 5.30 p.m. to pick up the children you will not be sidetracked)
- > are far less political than their male counterparts

Plenty of parents use childcare even if both don't go out to work – most commonly mothers' helps and au pairs. Some mothers never go back after having a child; with the arrival of a second or third, others find the combination of parental responsibilities and a demanding job too much. The use of childcare by those who don't work carries an unjustified social stigma, but 60 per cent of families with a parent at home still do it. You may use childcare without working for a number of reasons:

- you have a newborn baby and are exhausted
- you have several children and can't be in three places at once
- you want to spend time doing something for yourself
- > you want time to work on a business idea
- > you want to study, get training or pursue a hobby
- ➤ a family member has a disability
- you have caring responsibilities for another family member
- ➤ it makes you more effective as a parent/homemaker
- you just need extra help

There is still a bit of a wow factor about mums who manage everything related to home and children on their own – I admire Denise, a mum who, alongside working as a classroom assistant at our children's school, cooks hearty casseroles and traditional puddings every day, keeps her house immaculate and is rarely to be seen out of her running gear on days off. Even today there is huge pressure on a woman to be a domestic goddess, but accepting that you're not one is the first step to real fulfilment. There is a compromise to be made here: all of the women I spoke to

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while I was researching this book confirmed my suspicions. Your family probably won't notice that the shirts were ironed, the socks put away or groceries bought by a third party, you will be much better company if you've spent your day on something more personally fulfilling. As Jessica, mother of three boisterous boys in Edinburgh, said, 'I'd be wandering the streets in pyjamas if I didn't have some form of childcare . . .'

So you need childcare, but where do you start? There may have been a welcome revolution in the way childcare in Britain is supported and organised, but it doesn't make the headlines, and you don't have to grapple with it until you become a parent, which is when you have neither the time nor the energy to unravel and understand the system. The advent of Sure Start, which aims to improve early-years childcare provision, and the increasing power of Ofsted, may have brought increased regulation to the market but has inevitably led to consumer confusion. You might hear on the grapevine about tax credits for low-income families and a voucher scheme for employers to pay childcarers direct, 'But where the hell do I get these vouchers?' one exasperated mother asked me recently. The plethora of websites that has sprung up around the childcare market only increases that confusion – government booklets and agency leaflets, though well intentioned, simply don't offer a comprehensive enough package for the modern parent.

I wrote this book, first, because it *is* the comprehensive information resource that was missing when I was looking for childcare. When I had my first baby I had no idea where to start the search or even what it was I wanted. Like many parents, I relied on word of mouth, bits and pieces I picked up from magazines, and the experiences of friends and colleagues when it

came to making choices about nurseries and nannies. My understanding of the options available was ill-informed, my decisions, looking back, often wrong. I wish now that my expectations had been managed better – if only someone had told me how often little babies are excluded from nursery through illness, or that you should start looking for a nanny three months before you need one. Knowing nothing about interviewing nannies, I lost out on great candidates and missed warning signs in others. It was a case of trial and error, until my most successful childcare arrangement arrived entirely by chance in the form of wraparound care at the local state primary school.

The second reason I wanted to write this book was to empower women to return to work by offering real and practical solutions to typical childcare dilemmas, particularly cost. I have met mothers who assumed that a nanny would be too expensive and whose employers lost out on valuable talent: they hadn't heard of nannysharing. I have met employers who consider mothers a bad investment because of the time they take off to look after sick children. They hadn't heard of Emergency Childcare – a service that firms are buying into across the UK, supplying temporary nannies to families of employees if the existing nanny is ill or the child is ill and cannot attend nursery. Mothers also tend to deduct the cost of childcare from their own salaries when they decide whether or not to go back to work – as if childcare wasn't a shared responsibility . . .

What I hope I have achieved with this book is clarity and completeness. I wanted to create the essential companion for every working parent, and I have interviewed parents across the country to be as inclusive and broad as possible in my approach. I have covered all the basic forms of childcare provision

available in the UK, showing how to assess the facilities and staff, what to ask and how to work out if it's for you. With checklists and case studies, I set out the pros and cons of every option, straight from the horse's mouth (or the horse's parents anyway); and in a real departure from other sources of information on childcare, I have included important legal aspects of returning to work, what you can expect from your employer, and the nitty-gritty of being an employer yourself. As a mother, and having used most types of childcare, I have the personal experience that adds value to any handbook that aims to teach.

This book is for all parents, but if I speak to you as a mother, please understand that this is because, in my many years of running a nanny agency, only a handful of my thousand or so clients have been men, and women tend to plan the childcare because they are off work at the relevant time. I would, however, like to encourage more men to get involved. I hope that the accessibility of the book will result in a higher number of parents sharing the responsibility.

### **HOW TO USE THIS BOOK**

The book is divided into chapters that relate to different types of childcare, starting with a summary overview. I have started with maternity nurses and possibilities for the early days with a baby, moved to nannies and nannyshares, then childminders, nurseries and nursery schools, finishing with a chapter on the dubiously named 'relative care'. I would advise everyone to read Chapters 1 and 2; then, if you are certain about what you want, go to the relevant chapter (using the chart on pages 26–7). If you are not

certain, or simply want to know everything there is to know before you make a decision, read every chapter, and don't forget to look at the case studies in 'From the Horse's Mouth' at the end of the book, which give you some real-life experiences that may influence the decisions you finally make.

There are regional differences in salaries, fees and registration requirements, particularly if you live in Scotland, Wales or Northern Ireland, but I have tried to give an idea of those variations wherever relevant. Regulatory aspects also vary from region to region – whereas registered childcare settings (nurseries, nursery schools, playgroups and childminders) are inspected by Ofsted in England, in Wales this will be the Care Standards Inspectorate for Wales, in Scotland the Scottish Commission for the Regulation of Care, and in Northern Ireland a Health and Social Services Board or Trust.

Alongside the book, the website www.childcarebible.co.uk provides legal and technical updates that are too fast-changing to include in this book.

I hope that you enjoy reading this book as much as I have enjoyed putting it together.

### CHAPTER 1

### The Decision to Go Back to Work

The starting point for most parents, before they even look at the question of childcare, is the whole issue of going back to work. Are you going to go back to work? If so, when and how? It is only after you have established the answers to these three questions that you can begin to decide what kind of care is right for your child, as well as when and where to start looking.

### TO BE OR NOT TO BE A WORKING PARENT

Making the decision to go back to work is no simple task. Although many women feel certain of their intentions one way or the other before they embark on maternity leave, the arrival of the baby can trigger unexpected emotions that sit uncomfortably with the notion of picking up the reins where you left off.

Your own feelings about it will be particular to you, and are as

valid as the next person's. The important thing is to consider what you really want (regardless of what you think is expected of you) and to plan your return to work around that personal mission. You may be surprised at where your gut feeling takes you.

Your employer may pressure you to say at a very early stage whether or not you intend to come back. You will understand that business need, but you can still keep your options and the lines of communication open: this may give you the opportunity to tailor-make a job to return to, particularly if your current position requires a lot of travel or antisocial hours.

We have all read stories in the press about high-powered mothers getting back to their desks within hours of giving birth, but this is unusual outside the US. In the UK we have a relatively generous entitlement to maternity leave. Some mothers don't take the whole lot - they say they would never go back if they stayed off work for a year. Others believe it's too long to be out of the marketplace. Melanie, an associate at an accountancy firm in Manchester, says: 'We all know we can take up to a year off, but that would be an unfeasible amount of time to be out of the office and still expect to stay on top of things. When I had my first baby, I went back after six months and it was hard leaving him at such an early age, but I had to weigh that up with the amount of catch-up I'd be doing otherwise. It seems to be all about sacrifices at first, but the good news is you get used to being back very quickly, and once your childcare is working, that takes a great weight off your mind.' It varies according to the type of job you have and what kind of maternity package you have been offered. It is common among banks and City institutions to offer an incentive to mothers to come back early, but beware the policy that asks for all the money you have been

paid to be returned if you stay fewer than six months – they will be perfectly within their rights to ask for it if that's what it says in the contract.

### PRACTICAL ADVICE ON RETURNING TO WORK

If you're going back to work after having children, start to plan your return early in your maternity leave. Feel free to keep your thoughts to yourself and be flexible: your views may change as your baby grows. If you are self-employed you will need to put your own measures in place to deal with your absence. If you are employed, this will be up to your employer. A number of practical and legal questions will influence your decisions about childcare. Here are some of the most commonly asked.

# WHEN DO YOU HAVE TO TELL THEM WHETHER OR NOT YOU'RE COMING BACK?

If you have decided not to return to work, you must give your employer the notice period specified in your contract of employment, in the same way as you would if you had decided to leave for any other reason. If you do not have a contract, or your contract says nothing about the notice period, in most cases you would need to give one week's notice. If you are on one month's contractual notice, let your employer know a month before the end of your maternity leave that you are not coming back. If you do this at least a month before your maternity leave is due to end you will not need to return to work out your notice period. If you don't tell your employer in time, you may be required to return to

work for whatever is left of your notice period. In most cases, however, an employer is unlikely to insist on this.

If you refuse to return to work without having given the required notice then, strictly speaking, your employer will have a claim against you. You have broken the contract and your employer is entitled to be compensated by you for the loss caused by that breach. In most situations, though, it will be hard to prove any loss, and your employer probably won't find it worth spending time, energy and money on pursuing you.

If you wish to return to work and plan to return at the point when your full statutory maternity leave expires, you do not need to notify your employer. The law requires them to assume that you will return at that point. If you wish to go back to work earlier than the end of your statutory maternity leave entitlement, you will need to give your employer at least eight weeks' notice of your return date. If you do not, your employer may delay it. If you have informed your employer of your early-return date, then wish to change it, you can bring it forward or delay it (but not past the end of your maternity leave). You must simply notify your employer at least eight weeks before your original return date.

### CAN THEY SACK YOU WHILE YOU'RE ON MATERNITY LEAVE?

Yes, as long as the dismissal is for a fair reason that is not linked to your pregnancy. For example, you can lawfully be made redundant while on maternity leave where a genuine redundancy situation exists and you are selected on fair, objective and non-discriminatory grounds that are not pregnancy-related. If your job becomes redundant during your maternity leave, your employer is obliged to look for an alternative role for you.

If, however, you are dismissed for a reason connected with your pregnancy or statutory maternity leave, this is classed automatically as unfair dismissal. It is unlawful discrimination on the ground of your pregnancy, with no limit on the amount of loss you are able to recover. Most employers are very reluctant to dismiss employees who are on maternity leave or who are about to go on maternity leave or who have recently returned from maternity leave. If it happens to you, or you think it may be about to happen, consult a solicitor as soon as possible.

## WHAT IS YOUR ENTITLEMENT TO A PAY RISE WHILE YOU'RE ON MATERNITY LEAVE?

While on maternity leave you are entitled to receive salary increases in line with any that would have applied if you had not taken maternity leave.

### PARENTAL LEAVE

If you're a working parent, you can take up to 13 weeks' parental leave for each child before their fifth birthday (more if you have a disabled child). Your employer doesn't have to pay you when you take this leave, but they might as part of your employment package.

### FI FXIBI F AND PART-TIME WORKING

Flexible working is becoming a popular choice among parents who want to get the balance right between work and family. Whether or not to request it will be your decision. It amounts to

asking your employer for a new working pattern to help you care for your child.

Legally, both men and women have rights regarding flexible working. All parents with children under the age of six (or a disabled child under 18) have the right to request to work flexibly, but you must:

- ➤ have worked for your employer for at least 26 weeks
- ➤ be the child's mother, father, adopter, legal guardian, foster-parent or the partner of one of these
- ➤ have responsibility for the child's upbringing
- be making the application so that you'll be able to care for the child

'Flexible working' describes any working pattern adapted to suit your needs. Common types of flexible working are:

- ➤ part-time: working fewer than the normal hours, perhaps by working fewer days per week
- ➤ flexi-time: choosing when to work (there's usually a core period during which you must work)
- ➤ annualised hours: you have a specific number of hours per year that you need to work, usually some being set and others down to your choice
- compressed hours: working your agreed hours over fewer days
- staggered hours: different start, break and finish times for employees in the same workplace
- ➤ jobsharing: sharing a job designed for one person with someone else
- ➤ homeworking: working from home

You can combine any of these working patterns to come up with something to suit your circumstances. Remember that if you are doing less work for your employer, your pay will be reduced accordingly.

Some mothers are happy to go back full-time after the first child, but change their mind with the arrival of the second.

**Philippa** had her second baby when the first child was five. She assumed she would go back to work full-time as she had with her elder child, but the reality of being a family of four made her see things differently. 'I felt as if our family was complete. Having two children seemed to throw everything into sharp relief and I just knew I couldn't go back full-time again.' Luckily her years of loyalty paid off and she took her high-flying position down from five to three days a week.

### HELP WITH FINANCING CHILDCARE

Government taxation policy in recent years has been focused on helping the poorest families and, in particular, enabling mothers to return to work. Tax credits and childcare vouchers are just two of the incentives launched to achieve this aim. Technically, all employers could be signing up to the childcare-vouchers scheme, which operates as a salary sacrifice: the company makes a contribution on the employee's behalf for registered childcare costs out of the employee's gross salary. The voucher scheme applies to all forms of registered childcare – nurseries, registered childminders and registered nannies. See the website for full details on how the schemes work and whether you qualify.

# MAKE THE MOST OF COMMUNICATIONS TECHNOLOGY: HOMEWORKING

The Internet and mobile phones have revolutionised work and leisure, and brought the two closer together. Nearly everyone has a home Internet connection and a mobile phone, and an increasing number of us have BlackBerrys. We no longer expect that when we communicate with someone else in another company, or even in our own, that they will be sitting at a desk five days a week, from nine till five. Flexible working is becoming a practical everyday reality. You can stay in touch with your contacts and team almost as easily outside the office as you can in it.

### TALKING TO THE HR DEPARTMENT

If you throw all the above factors into the mix you will see that it makes commercial sense for companies to embrace and develop flexible working practices for their working parents. Your HR department will probably be well versed on the commercial reasons for flexible working as a concept, but in case you need to help them construct the argument for your own flexible-working request, here, in HR speak, are the five top reasons why they should embrace it:

Engagement Better employee engagement is the raison d'être of every HR team across the world

Retention The mother who has found a way to combine work and family is less likely to leave

### THE DECISION TO GO BACK TO WORK

*Recruitment* If an employer is recruiting people of a certain age and level, those recruits are more likely to look at the family policies they have in place

Absenteeism Working from home reduces levels of absenteeism in the firm

*Diversity* Encouraging engagement from working fathers, as well as working mothers, will go a long way to helping employers achieve their diversity targets

Other things you could reasonably expect and/or request from your employer are:

- extended maternity leave
- training courses specifically aimed at helping you combine work and family
- ➤ back-up childcare provision (see Chapter 3 page 41 on temporary childcare)
- an advice and support telephone line specifically aimed at working parents
- Special Carer days