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## No time for childcare grandparents to take it easy, they're worth £2,000 a year $\hfill{a}$

Author: The Guardian Source: The Guardian Format: Article Publication Date: 18 Jan 2016

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## EXCERPTS

With childcare costs rocketing, many parents rely heavily on grandparents so they can continue working. Figures from the Family and Childcare Trust show that sending a child under two to nursery part-time (25 hours) costs £115.45 a week in the UK – or £6,003 a year. That's a 5.1% rise since 2014, and in London it can be much higher.

"It is beyond the reach of many families, which is why parents are reaching out to grandparents in a bid to make childcare more affordable," says the trust's Jill Rutter.

Insurer RIAS says grandparents spend an average of nine hours a week looking after grandchildren, which saves parents £1,902 a year in childcare fees.

David Finch, senior economic analyst for the Resolution Foundation, a thinktank which focuses on people on low to middle incomes, agrees that formal childcare can be prohibitively expensive for less well-off families, and can even act as a disincentive to work. "The extra nursery hours needed when working more can leave them keeping just six pence of every additional pound earned – or possibly worse off – despite the support through tax credits."

Dr Lucy Peake from Grandparents Plus, adds: "Grandparents are throwing a lifeline to families squeezed by falling incomes and rising childcare costs. The contribution they are making within their families and the wider economy is enormous – and rising."

But Caroline Abrahams, charity director from Age UK, warns: "Looking after young children can be exhausting. It's important that grandparents are comfortable with the demands placed on them, and that they are not putting their health at risk by taking on too much."

However, there are also concerns about the older generation being expected to work longer themselves while caring more for grandchildren. "The financial implications of taking on formal, regular childcare responsibilities need to be considered as the state pension age is pushed back," Abrahams says. "It may become increasingly difficult for grandparents to continue providing such invaluable support."

In a positive step, the government announced plans in October to give working grandparents the right to take time off to help care for grandchildren. The current system of shared parental leave will be extended to cover them during the first year of a child's life.

Recent research from Ipsos Mori found that almost two million grandparents have either given up a job, reduced their hours or taken time off to look after grandchildren.

Under the new rules, parents will be able to share up to 50 weeks leave and up to 37 weeks parental pay – currently £139.58 a week or 90% of average earnings – with a nominated working grandparent. For example, mothers could choose to take the first seven months off with the child themselves, the father could take the next two months, and finally the grandmother could take three months off.

While the move has been widely welcomed, along with the introduction of greater choice for families about balancing childcare and work, campaigners say the plans do not go far enough.

Findings from Grandparents Plus show that help from the older generation stretches way beyond the first year of a child's life, with one in four working families depending on their help while their children grow up – especially during infancy and the primary school years. The charity also found that two million parents would give up work if grandparents were unable to provide childcare.

"We need to take action to enable grandparents to combine work and care," Peake says. "Giving grandparents the right to flexible working and entitlement to leave to care for grandchildren as they grow up would make a huge difference to families and the economy."

Deborah Aspin, 53, who lives in Bolton with her husband Philip, has reduced her hours to help care for four grandchildren under the age of five. "I help my daughter Laura and her husband by providing two full days a week for Lucas [three] and Joshua [two]," says Aspin. "This recently dropped from three days as the boys are now going to nursery. They live just down the road, so it's easy to be on hand."

She also helps out her son Nathan and his partner Leah as and when needed with their 18-month-old daughter Faith, and Nathan's stepson Noah, five. "This can sometimes be a bit ad hoc due to the nature of their working hours," she adds.

Aspin works as an HR and office manager two days a week. "I used to work full-time before Laura had Lucas, but I cut my hours when I realised I could provide real assistance," she says. "Laura is a hairdresser, and Paul works for a car company, but with a young family to pay for, and a mortgage to cover, money is tight.

"As I dropped my hours by half, this has meant a pay cut – plus I now face extra costs such as food and treats. But Philip and I have made changes to our lives to accommodate this.

"It can be hard work at times – and I sometimes think that coming into the office is a day off – but I just get on with it knowing that the children won't be young for ever. I want to make sure I enjoy these years while I can."

Philip, a retired policeman, now runs his own business from home. "I love watching him spend time with the grandchildren as he was working full-time when our children were young," says Aspin. "We both play a big role in our grandchildren's lives. I may eventually take on more days at work when the children get a bit older, but for now we just adore spending time with them."

In Hackney, east London, 67-year-old John Pipal sets one day aside each week as "grandparent day". His eldest son Joe and his partner Ruanna have three children, Alice, six, Sylvia, three, and six-month-old Samuel. His step-daughter Billie has Clelia, four.

"It varies from week to week how many grandchildren I have on my 'grandparent day'," says Pipal, who spends three days a week working as a computer consultant for a number of voluntary organisations. "Sometimes I have just one little one, and on other occasions my wife Lisa and I have three between us. I look forward to caring for them each week.

"Childcare is certainly tiring, but some aspects seem easier than when I was a parent. Now that I'm older I have more time to focus on the children – rather than trying to juggle several things at once as I did when I was worried about my career. Helping out does have financial benefits for the parents, and also gives them space to do other things – and to get on with their working lives. This help is particularly important to Billie who is a single parent and works from home.

"Before Clelia started school it was quite a struggle for her to do a job, so Lisa and I were able to help ease the pressure."

Care options to consider:

- Don't assume that nursery is the only option when it comes to childcare. Child-minders can be more cost-effective and the hours they offer more flexible.
- Nannies are another option, and can work especially well if you and your friends are in the same scenario. You could consider nanny-sharing to bring down the cost. For more information visit nannyshare.co.uk.
- Consider organising a "childcare swap" where you share duties with a friend whose working hours complement yours. With this arrangement, you look after your friend's children while they are at work, and they return the favour when you are at work. Agree on hours and schedules at the outset. Also work out what will happen in terms of illness and taking holidays.
- Look into options such as community nurseries which are run on a not-for-profit basis. There may be a waiting list, but costs can be a lot cheaper than a private nursery.
- Ask your employer about flexible work options or job sharing.
- Get as much help as you can from friends and family.

Leonard Baines, 62, is a very hands-on grandfather who helps his daughter Zoe and son-in-law with their two children in the mornings two or three days a week, and also after school from time to time.

Zoe, 33, works full-time in the charity sector and leaves for work each day at 7am. Her husband, Frances Nyeko, is doing a nursing degree at University College Hospital in London and also leaves early.

Leonard, from Watford in Hertfordshire, usually arrives just before 7am and helps out with the morning routine for six-year-old Maimie and four-year-old Tyla.

"Generally, the girls are up and dressed and having breakfast by the time I arrive," says Leonard. "But if not, I start with this, and then play with Tyla and do some reading with Maimie. I also tidy up the house before taking Maimie to school and Tyla to pre-school."

Leonard does all this in time to get to Watford for 9am where he works as a finance manager. "It can be quite tiring but I've got used to it," he says. "I find it very rewarding spending time with the girls. I couldn't do five days a week, but this way makes a big difference."

Leonard's ex-wife Jackie also helps out with the various pick-ups and drop-offs on a Friday and Saturday, and as she lives next door to Zoe and Frances she can also help out in the evening if they need to go out.

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