

Summertime, and the livin' isn't easy as parents struggle with childcare ^[1]

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EXCERPTS

The cost of childcare in the summer holidays is now so high that some parents will have trouble paying their household bills over the coming months and will have to rely on overdrafts and credit cards to survive the six-week break.

Exclusive research for Guardian Money conducted by the financial hardship charity Turn2us shows that more than a third (36%) of parents are worried about the impact of the summer holidays on their ability to pay bills and expenses. Around 15% say they are likely to have to rely on overdrafts, loans and credit cards to get them through. Meanwhile, a separate survey of working parents carried out by Nationwide suggests that almost three-quarters of couples will have to split their leave in order to look after their children. Three in 10 have had to go away on holiday minus their partner, with around one in 10 regularly doing so due to work.

We spoke to four parents in very different circumstances around the country to see how they cope with the expense of the break.

Rebecca Clayton, 28, lives in Watford with her daughter Molly, aged eight. She works full-time and earns £28,000, and estimates the summer holidays will cost her an additional £400.

Relying on family rather than paid-for childcare means there is no back-up if someone falls ill or messes their dates up

"When Molly started school, as a single mother I was very worried about how I was going to cope with the cost of the holidays. But when I told my mother how anxious I felt, my parents and my younger sister each volunteered to take a week's annual leave every year to look after Molly. My ex will also have her for a week, and one week there will be a £180 mix of childcare, annual leave and days out with her friends. Then we're staying with my friend in Paris for a week, which will cost £500.

Luckily, I'm going to be saving the £50-£60 a week I'd normally spend on childcare before and after school during term-time. I'll give my sister £50 to cover Molly's expenses, such as taking her to London museums, but my parents won't accept any money because they know I can't afford to give them any. They tend to do free stuff like taking her to see her cousins or going swimming in a lake, anyway.

I'm glad Molly gets to spend time with her family, but organising and co-ordinating all the logistics of everyone's annual leave each year is stressful. Relying on family rather than paid-for childcare means there is no back-up if someone falls ill or messes their dates up - if they let me down at the last minute I'll have to take unpaid leave. That worry weighs heavily on my mind all through the year."

Laura Davies, 25, and partner Scott Castle, 26, live in Bournemouth with their son Max, 5, and have a household income of £15,000.

"Most weeks I'll be looking after Max during the day and working in the evening," says Laura. "I work late shifts in a bookshop while Scott works part-time for Tesco. We deliberately organised our jobs that way so we don't have to pay for childcare after school or during the holidays - one of us is always at home to look after Max. But it also means we don't get any time together as a family. Even at the weekends one of us is always at work one day.

Over the holidays we're not planning to take Max anywhere that costs money. We're fortunate we live in Bournemouth, so the beach and New Forest are nearby and, in the summer, the council puts on lots of free events for holidaymakers. We're relying on those events to keep our costs down. We'll take a packed lunch, so our main expense mostly will be petrol and parking. That will cost between £10 and £15 a week.

I wish childcare in the summer holidays wasn't so expensive. It's tiring and stressful looking after a child all day and then going to work in the evening. There's also no job progression if you're part-time, so we haven't been able to go for promotions at work. I very much enjoy my time with Max - but it does involve a lot of juggling."

Vicky Clifton, 43, and husband Mike, 51, live in Leeds with their daughter Molly, 13, and son Darcy, 10. They both work full-time, earning nearly £70,000 a year between them. They reckon they will spend an extra £4,300 during the summer holidays, compared to their usual expenses.

"You expect so much of your kids during the school year and you want them to go back in September refreshed and feeling like they've had a lovely, memorable summer," says Vicky. "I feel constantly guilty for working - I want my children to grow up having had adventures in the school holidays.

"So each year I plan their summer break like a military operation. First, I send them both to a week-long outdoor residential summer camp where they learn things like rock climbing and bushcraft. It costs us around £1,650 but they absolutely love it, and I can work late that week without feeling guilty.

"Then Mike and I will also each take a week's annual leave, separately, to be with them. It's hard to find free family activities to do with older children, so the costs quickly add up. We will probably spend around £500 on day trips over those two weeks. We'll also occasionally give each of them £30 to go on a day out with their friends.

Our family holiday will be a week in a caravan in Devon, which is costing £2,000. It's been four years since we've been able to afford a holiday abroad in the school holidays, and now I've totted up what we spend during the summer I'm not surprised. I don't know how we'd manage if we couldn't rely on my mother, who is 70, to look after them for two weeks - although even then, keeping them entertained will cost about £200.

Each year I dread paying for it. All year we have to budget carefully so we can spread the cost, but because we take most of our leave separately we get very little time together as a family."

Amy Edwards and husband James, both 38, live in Cornwall with their sons Jake, 7, and Finn, 6 (not their real names). Their household income is more than £100,000 and they estimate the holidays will cost around £7,000.

"One of the reasons I set up my own business was because it would allow me to be very flexible during the summer holidays," says Amy. "This summer, I'll work 15-20 hours a week in the office - but that comes at a price. I'm now the primary breadwinner, and my time off will cost my business £6,000 in lost earnings, even though I'll work evenings and weekends to try to mitigate that. My husband, who works full-time during the week, will see my laptop more than he'll see me!

"When I work from home it is impossible when the boys are there - I can't give them the attention they need. They end up watching TV all day, and that makes me feel awful. I want them to have summers that will enrich their lives. So this year, for 10 days over three weeks, I'm sending them to holiday camps: a cricket club, a forest school and a drama class. Each costs £25 per child per day but only runs from 9am to 3pm, which gives me just five hours to work those days. Even then I feel guilty I'm not with them five days a week, so I'll end up spending £50 on outings with them on my days off."

Feeling the pinch

So why are the school holidays so expensive for parents? "Despite passionate rhetoric from politicians, very little has been done to address the problem of holiday childcare," says Imelda Redmond of the charity 4Children. For example, councils are still not required to offer any subsidised childcare for schoolchildren at all during the summer holidays. "Many parents rely on formal childcare providers like holiday clubs to look after their children - but a record high number of these providers are closing their doors during the holidays," Redmond says.

Those that do stay open may not accept tax-free childcare vouchers, and typically do not provide care for a full working day.

-reprinted from The Guardian

Region: Europe ^[3]

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