

## Childcare fees higher than housing costs in UK

6th March



Families in the U.K. now pay more on childcare than on their mortgage. The annual costs of raising children are now outstripping yearly housing loan repayments. This is according to a survey

conducted by Britain's Family and Childcare Trust. The organization says that in some parts of the country, nursery fees have risen by 13 per cent in the past year. The cost for babysitters and child-minders has risen by an average of four per cent. The report's author Jill Rutter told the Nursery World website that her findings showed that childcare in the U.K. is becoming less and less affordable for families. She also said an insufficient number of places in nurseries shows the U.K.'s system isn't working.

The report could well make would-be parents think twice about starting a family, or about the number of children they have. A family of four with one child attending a nursery and another in an after-school club spends an average of \$12,571 a year. This compares to the average yearly housing loan payments of \$12,000. Families are now spending a quarter of their income on childcare. This does not include the costs of feeding, clothing and entertaining children. There are also the costs of toys, books and electronic gadgets on top of that. The chief executive of the Trust warned that when many parents have to spend more than a quarter of their income on childcare, it's clear that the system "isn't fit for purpose".

Sources: *Nursery World* / *Parent Dish* / *BBC*

## Writing

*Parents spend too much money in their children. It's not good for kids. Discuss.*

## Chat

Talk about these words from the article.

*families / raising children / loan repayments / nursery / babysitters / affordable / would-be parents / average / income / entertaining / electronic gadgets / quarter*

## True / False

- Childcare is now more expensive than weekly bills for U.K. homes. T / F
- Childcare in some parts of the UK has increased by nearly 13%. T / F
- Nursery costs in the UK have risen by more than 13% in the past year. T / F
- A report said there are too many nursery places in the U.K. T / F
- The article suggests the report could deter couples from having kids. T / F
- Average UK childcare costs over \$500 more a year than housing loans. T / F
- The report's figures included the costs of food and clothes for children. T / F
- The head of a UK childcare agency said the UK system was fantastic. T / F

## Synonym Match

- |                 |                 |
|-----------------|-----------------|
| 1. mortgage     | a. going to     |
| 2. outstripping | b. inexpensive  |
| 3. conducted    | c. devices      |
| 4. risen        | d. carried out  |
| 5. affordable   | e. obvious      |
| 6. would-be     | f. housing loan |
| 7. attending    | g. prospective  |
| 8. yearly       | h. gone up      |
| 9. gadgets      | i. surpassing   |
| 10. clear       | j. annual       |

## Discussion – Student A

- What are the pros and cons of having children?
- Are people with kids happier than those without kids?
- Is a greater demand for childcare services a sign of traditional family breakdown?
- Should one parent stay at home to look after the kids?
- What could a group of parents do to save on childcare costs?
- Who looked after you when you were young?
- Should childcare be free?
- What questions would you like to ask the author of this report?

## Phrase Match

- |                                |                           |
|--------------------------------|---------------------------|
| 1. outstripping yearly housing | a. fees                   |
| 2. nursery                     | b. and less affordable    |
| 3. babysitters                 | c. of their income        |
| 4. becoming less               | d. be parents think twice |
| 5. an insufficient number of   | e. gadgets                |
| 6. make would-                 | f. loan repayments        |
| 7. one child attending         | g. fit for purpose        |
| 8. a quarter                   | h. places in nurseries    |
| 9. electronic                  | i. a nursery              |
| 10. the system isn't           | j. and child-minders      |

## Discussion – Student B

- Do people ever consider the costs of raising children before they have them?
- Why are children becoming so expensive?
- How can families make having kids more affordable?
- Have children always been expensive?
- Are children all over the world expensive to raise?
- What should governments do to help families with kids?
- What do you think of the idea of babysitters?
- What's the system of childcare like in your country?

## Spelling

- pay more on childcare than on their tegaogmr
- toppisiugnrt yearly housing loan repayments
- This is cocagirdn to a survey
- rsernuy fees
- becoming less and less rflafodeba
- an nifniseuiftc number of places
- udowl-eb parents
- an ageraev of \$12,571 a year
- electronic segtdag
- chief iveeutexc
- spend more than a tqraeru of their income
- isn't fit for ruospep

### Answers – Synonym Match

1. f	2. i	3. d	4. h	5. b
6. g	7. a	8. j	9. c	10. e

## Role Play

### Role A – Sports equipment

You think sports equipment is the least necessary thing to but children. Tell the others three reasons why. Tell them things that are wrong with their things. Also, tell the others which is the most necessary of these (and why): mobile phones, candy and soda or brand clothes.

### Role B – Mobile phones

You think mobile phones are the least necessary thing to but children. Tell the others three reasons why. Tell them things that are wrong with their things. Also, tell the others which is the most necessary of these (and why): sports equipment, candy and soda or brand clothes.

### Role C – Candy and soda

You think candy and soda are the least necessary thing to but children. Tell the others three reasons why. Tell them things that are wrong with their things. Also, tell the others which is the most necessary of these (and why): mobile phones, sports equipment or brand clothes.

### Role D – Brand clothes

You think brand clothes are the least necessary thing to but children. Tell the others three reasons why. Tell them things that are wrong with their things. Also, tell the others which is the most necessary of these (and why): mobile phones, candy and soda or sports equipment.

## Speaking – Expenses

Rank these with your partner. Put the things kids can most do without at the top. Change partners often and share your rankings.

- |                |                  |
|----------------|------------------|
| mobile phone   | music            |
| brand clothes  | club activities  |
| candy and soda | parties          |
| video games    | sports equipment |

### Answers – True False

a	F	b	T	c	F	d	F	e	T	f	T	g	F	h	F
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Answers to Phrase Match and Spelling are in the text.