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MONEY BOX LIVE

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LEWIS: Hello. The cost of childcare goes up and up - by nearly 6% for younger children last year, says the Daycare Trust - but with wages rising by barely 1% a year on average, and frozen for many, affording childcare gets more and more difficult for working parents. The situation has got worse for many as the help with childcare costs through working tax credit has been cut: an estimated 44,000 have lost all their childcare help and those who still get it have lost an average of £10 a week. The result is many mothers find they spend most of their earnings just on paying for childcare. Some have had to give up work because they can't afford it. Employers can give up to £55 a week in childcare vouchers with basic rate tax relief. Some say that number should be raised. And higher up the income scale people who employ nannies find their costs are rising too, and being a small employer can almost be a job in itself. And what happens when the nanny is sick or on leave or has a baby of her own? So today Money Box Live is looking at the cost of childcare, how to reduce it, and what help you might get in paying for it. You can call Money Box Live now with your question - 03700 100 444. And with me today to answer your questions are Kate Groucott, who's Deputy Chief Executive at the Daycare Trust. That's a charity that promotes high quality, affordable childcare for all. Nigel Kern is a Money Adviser from the Money Advice Service. That's the new government inspired advice body paid for largely by the financial services industry. Helen Harvey is Payroll Services Director from the organisation Nannytax, which provides services for people who employ nannies. And our first question is from Robert who's in York. Robert, what's your question?

ROBERT: Oh hello. Yes, my question is ... Well my daughter has just turned 3 at the end of February, so we are eligible for 15 hours of funded childcare a week. But unfortunately our childminder isn't accredited, so we are unable to take up the funding. And I did a bit of research in York and I've found that only 14 of the 200 childminders in York have this accreditation, so there are lots of ordinary families who are presumably missing out on this 15 hours a week funding and I wondered what the opinion of the panel was about that.

LEWIS: Okay, well Kate Groucott, just remind us first who gets this free care, and then the issue about being registered.

GROUCOTT: Sure. Well all 3 and 4 year old children are entitled to a free early education place of 15 hours a week for the term following their third birthday. So in Robert's case, as he says his daughter is eligible. And this I'm afraid is quite a common problem: very few children are able to access the entitlement at a childminder because the current rules require that they're part of an accredited network, which is something their local authority or another body has to set up, and it does mean that only a couple of per cent of children are actually using childminders once they access the free entitlement. But there is potentially a change on the horizon. The Government's consulting on changing the rules around this at the moment and from September, assuming their plans go ahead, this requirement will be removed. The local authority will still need to put some sort of quality checks in place, but it might mean that the situation gets better.

LEWIS: Nigel Kern?

KERN: It's an interesting question. Obviously there is a cost element there and I guess really you've got to think about alternatives possibly to the childminder then, I guess Robert. Would that be the case? Have you looked into any other alternatives whether it's nurseries or nursery school places?

ROBERT: Well it's also a question of convenience. The childminder lives about eight doors up from where we live, so it's really easy for us to take our daughter there

and pick her up. And she's very happy there, which is the main thing as well.

LEWIS: Though, presumably, are there nurseries in York? There must be nurseries in York that you could find?

ROBERT: Oh yes, there's lots of nurseries, yes.

LEWIS: But it's this question of convenience?

ROBERT: It's convenience and it's disruption as well.

LEWIS: Helen, Helen Harvey?

HARVEY: The other thing you might be able to do is perhaps see whether or not there's a playschool that takes the vouchers, your free entitlement rather. You might be able to arrange with your childminder that perhaps some of the time that she's meant to be looking after your children, she would actually be happy to take them to a local playschool, so that they're mixing with other children, and that there would be a balance of the different types of childcare.

ROBERT: Right.

LEWIS: Does that sound helpful, Robert? I mean is that something you would think of?

ROBERT: It does, thank you.

LEWIS: Because I suppose in a sense 3 year olds are sort of slowly introduced to school environment rather than childminder and it might be good to give them that experience.

ROBERT: Indeed.

LEWIS: Anyway, thanks for your call. I certainly didn't realise how few childminders were registered, so that's obviously a bit of a problem. Our next call now is from Sarah who's also in York. Sarah?

SARAH: Hello, hello.

LEWIS: This is the York phone-in.

SARAH: I know.

LEWIS: Sarah, what's your question?

SARAH: I work part-time because I have a daughter. I'm just about to go on maternity leave as well. My partner is full-time. We don't pull in a huge amount between us. And I think there's probably quite a few of us who aren't claiming what we're eligible for because I really don't understand how child tax credits interact with childcare vouchers and how to decide between them.

LEWIS: I think you probably need a computer. I know that Daycare Trust, you have some kind of thing on your website where you can put in numbers and it tells you. Is that right, Kate?

GROUCUTT: Yeah, we have a checker on our website. I think the crucial thing is if you're on a low income and potentially entitled to working tax credit, it's really important that you get tailored advice and find out what you're entitled to because if you say took a voucher, that would actually reduce your entitlement. So if you're on that border, you need to find out which one you're best off claiming.

LEWIS: Tailored advice - where do you get that from? Nigel Kern?

KERN: Thank you Paul, that's an interesting ...

LEWIS: *(over)* From you, I imagine?

KERN: Well yes, the Money Advice Service obviously can provide that advice. We do that in really one of three ways. There's the website that we run, which is Moneyadviceservice.org, and specifically on there there's the parents' guide to money - some very, very good calculators on there, specifically a baby and budgeting calculator which I think you'll probably find extremely useful.

LEWIS: That's your new one, isn't it? That launched a few weeks ago, yes.

KERN: It is- yes brand new one. Alternatively there's a telephone based guidance service, which you can access, Sarah. Or the face to face, which is a relatively new project that we're running for the last 12 months. So you can find out from our telephone customer services if there's a local centre that you could have a face to face session with a money adviser.

LEWIS: I think it is fair to say though, Sarah - it's an interesting point you've raised - that that calculation, that sort of better off calculation is immensely difficult to do and it does require a computer to do it, I think, or somebody very experienced. And, Kate, that's exactly what your website ... Just remind us what that is. I'm sure it's on our website.

GROUCUTT: It's Daycaretrust.org.uk.

LEWIS: Okay.

GROUCUTT: And we've also got a Payingforchildcare.org.uk website specifically around financial help.

LEWIS: Okay. So lots of places to get help, Sarah, so good luck with that and I hope you find the answer you need. While we're on the subject of childcare vouchers, let me just read this email from Tamsin who says that, 'My husband had KiddiVouchers'

that's a brand of childcare voucher, as I understand it, 'when we were both working.' She (Tamsin) got made redundant nearly 3 years ago and she says she has money on these vouchers but they won't refund it. Do they have any obligation to, Kate?

GROUCUTT: It'll be dependent on the terms of the contract and the provider. So if they're saying they won't refund them, I think the next best thing is to find out how long they're going to be valid for because certainly with most vouchers you can store them up for quite a long time. So on the assumption that at some point she's going to get back to work, she might be able to use them, keep them for a number of years, for example, and they'll be stored on her account for the future.

LEWIS: Yes, but not necessarily any entitlement to get the money back. Is that everyone's understanding? Yes?

HARVEY: Yeah.

LEWIS: Yeah, okay. Alright, well thanks for your email Tamsin. We'll go back to the calls. And we've got Joanna in Leicester. Joanna?

JOANNA: Hiya.

LEWIS: What's your question?

JOANNA: My question is I'm expecting twins very soon and I've found that nursery care seems to be too expensive for two babies and it actually works out a little bit cheaper to get a nanny in for both of them. Now from what I understand nannies are quite a lot more expensive than childminders but they're less regulated, and I'm not really sure sort of how to go about sort of getting a nanny and what do you expect from them for that.

LEWIS: Okay, well I think we've got just the people. And I only learned this twenty minutes ago, but, as I understand it, a nanny is someone who comes to your house; a

childminder is someone when you take your child to their house. Helen Harvey from Nannytax, see what you can say to Joanna.

HARVEY: My best advice would be if you're wanting to compare costs is to speak to one of your local nanny agencies. They will be able to advise you of the going rates in your area. They'll also be able to advise you as to what you're going to get for your money, so what duties you'd be able to expect the nanny to do. You said you've got twins, so again you're looking after two children, so obviously a childminder will charge probably by child, so again that's something to take into account.

LEWIS: Is a nanny bound to be more expensive though because she - normally a she - comes to you and only looks after your child, or in this case two children; whereas if it's a childminder, they can have a number of children? How many, sorry?

GROUCUTT: They can have up to 3 under-5s.

LEWIS: Up to 3. Oh only 3 under-5s, right. So a nanny's probably going to be more expensive. I mean I know it depends area to area, but just give us an example, Helen, of how much a nanny might cost. I mean this is in Leicester. I don't know if you know Leicester particularly. But in the sort of English counties, how much might a nanny cost?

HARVEY: In that sort of area, you're probably looking at around about £480 a week for a full-time nanny.

LEWIS: Right.

HARVEY: Obviously depending on how many hours you're expecting them to do, you might be able to get ones with specialist skills, so if there are things that you need your nanny to do. So some of them will have skills for languages and things like that as well.

LEWIS: Yes. How does that cost sound to you, Joanna? Do you earn a great deal more than that?

JOANNA: Gosh no. (*laughs*)

LEWIS: No. That's one of the problems, isn't it, and we've had a number of emails about people who can't afford childcare. And what was the cost of childminding that you were quoted, Joanna?

JOANNA: It seemed to be about £5 per hour per child, so it was about sort of £10 an hour. And obviously we'd have to sort of look at not having that full-time then. That would have to be something that would have to ...

LEWIS: Yes because if you were working 40 hours or at least they had to be there for 40 hours, that in itself would be £400 a week, wouldn't it?

JOANNA: It doesn't make a huge amount of difference then, it seems. It's all unaffordable.

LEWIS: It is expensive. Well stay with us, Joanna, because just let me read an email here. This is from John Joyce who says, 'I, like many, have been forced out of working full-time due to the expense of childcare.' And he says the only option to continue to work and look after children full-time is to do it yourself. He wants to know any support. I mean, Nigel, what are the options for people because you know Joanna clearly can't afford it, John can't afford it, other e-mailers have said they can't afford it?

KERN: Well obviously you can see what help would be available either from the Government in the way of things like working tax credits and of course child tax credits, possibly from your employer in the way of vouchers or direct payments for childcare, but obviously there are limits - I mean the vouchers, for example, being just £55 irrespective of the number of children that you have and the working tax credits

depending again on the number of children that you have. One child is £122.50, so they're paying for 70% of the first £175.00.

LEWIS: Yes. And £55 a week for childcare vouchers. That's a week, is it, for childcare vouchers, but that's regardless of how many children, so that's not going to go very far. Joanna's saying it could cost her 400 quid.

GROUCUTT: I think what this highlights, Paul, is just actually for many, many families there is really no help available, unfortunately, until your child reaches 3 and you get that free part-time place.

LEWIS: Yes.

GROUCUTT: Particularly for middle income families who can't get tax credits, it's a really, really difficult 3 years and we hear all the time from families that are on good incomes and women who sort of have to make these really difficult choices about whether to stay in work for the sake of their career or actually give up for a few years.

LEWIS: Yes. Helen?

HARVEY: The other thing you could consider is whether you could share a nanny. Quite often people are finding that if you can find somebody sort of a few streets away who's looking for similar childcare, you might be able to share a nanny between the two of you. Then obviously you're probably going to have to pay them a slightly higher wage, but that wage is then split between two families.

LEWIS: Yes, so that might be a practical suggestion. Well, Joanna, we haven't solved your problem, but we've certainly sort of explored the problem that you have and thanks very much for your call and good luck with it.

JOANNA: Thank you very much.

LEWIS: Good luck with the twins. There are twins in my family and I know how hard they can be as well. (*laughs*) Now we're going to take Sarah next who's from Derby. Sarah?

SARAH: Hi. Yes basically at the moment I've been working for one year and I've got a little one and a half year old daughter who's luckily sleeping at the moment. And I earn £13,000, my husband earns about £38,000, and we don't really qualify for anything. We're doing the voucher scheme at the moment - you know the salary sacrifice scheme - although my husband can only claim £124 of that, so there's like a shortfall of about £61. I only work two days a week, but, like most people in that sort of bracket income, we don't get any help with the Government. We just sort of muddle along as best we can until she's about 3 and even then it's only term-time that you get help with.

LEWIS: Yes. Let's bring in Nathan in as well from Liverpool. So Nathan, what's your question?

NATHAN: Hi there. Mine's similar in the fact that I'm self-employed and work full-time, but me wife has a bit of a hobby which she's wanting to move into being a business which would also be self-employed. (*phone starts breaking up*) I've got a 2 year old, a 4 year old and a 7 year old, and it's more so the 2 year old - how we'd get or how we'd go about qualifying for child pay being self-employed ...

LEWIS: Okay, Nathan, your phone is sounding very peculiar at this end. I'm sorry about that, but we got your question, I think. And, Nigel, self-employed people, what can they get? Is it different from employed people?

KERN: Well no, the working tax credit's exactly the same, so that's absolutely fine.

LEWIS: Though it's often hard to work out your income ...

KERN: Ah!

LEWIS: ... because it changes more rapidly than someone in employment, doesn't it?

KERN: Yes, of course. I mean that is an issue, but the working tax credits is working on the previous year's earnings, so obviously if they've submitted their self-assessment already, that's the statement ...

LEWIS: *(over)* I hope they have. *(laughs)*

KERN: ... I would hope they do, yes. So that will be the earnings that probably Nathan would be using. And obviously the lower the income, potentially obviously if his wife is just starting self-employed, would probably have a lower income and therefore may be eligible for more help.

LEWIS: So possible working tax credits. I don't know if you've explored that, Nathan. And Sarah, you're both employed I think, aren't you?

SARAH: Yes we are. We're both in full-time ... well full-time and part-time employment.

LEWIS: Fifty odd ... fifty and a bit thousand between you. At least you'll keep your child benefit because neither of you earns more than £50,000 by themselves, so that's one positive. Kate?

GROUCUTT: As I said, really it's only once your child reaches 3 that there's that universal entitlement, but the Government is expanding the number of places for 2 year olds in England. From 2014, 40% of 2 year olds are going to be eligible. So we are seeing a gradual expansion and I hope over time we'll have a universal place for 2 year olds, but it's not a great deal of help for those facing that problem now.

LEWIS: No. You mention the fact that that's England. The rules in Scotland and Wales, are they similar?

GROUCUTT: Broadly similar, yes. In Wales it's typically 10 hours a week and in Scotland 12.5 hours a week. But we have seen a recent pledge by the Scottish Government to increase that to actually outstrip the level in England, so we are putting pressure on those devolved governments to keep pace with England.

LEWIS: But again 3 year olds?

GROUCUTT: 3 and 4 year olds, yeah.

LEWIS: Yeah, okay. Okay, Sarah, any points you want to raise still? I mean we've not really been able to say you can definitely get anything, I must say.

SARAH: *(over)* No, I mean I think like a lot of my friends, we just accept that when you have children it's like having an extra tax or an extra mortgage. You know at least until they're 3, they just cost a lot of money.

LEWIS: Okay. Well yes, calling your children an extra tax ...

SARAH: *(over)* No, no ...

LEWIS: *(over)* ... I don't know. But certainly a huge expense.

SARAH: *(over)* Yes.

LEWIS: And Nathan, I think perhaps slightly better news for you with self-employment and looking at last year's income. You may well be entitled to working tax credit. Can I just mention another website now, which is Entitledto.com, which you can go to yourself and put in your details and that will work out your entitlement. Not to childcare vouchers, I have to say, but certainly to tax credits. It's very good. That's Entitledto.com. That redirects you to somewhere else, but that's the site that drives it. I'm going to take an email now. This was a lady who was going to ring us actually, but then she couldn't. This is Sinead. And again we come back to

affordability. She's in North Wales. She's an employer and she says she offered jobs to two women last week. They both accepted, but then they phoned back a couple of days later saying they'd looked into childcare entitlement and they couldn't afford to work. Salary £16,000. She wants to know what she can do as an employer. And again she says childcare vouchers are not an option because crèches don't accept them round here. Kate?

GROUCUTT: Yeah, I mean that's quite worrying if there are childcare providers that aren't accepting vouchers, and I think in that case it would certainly be worth speaking to the local family information service, which is a part of every local authority that will be talking to all the childcare providers in the area. They'll have those links and perhaps can help encourage them to start accepting the vouchers. If she's willing to offer the vouchers, obviously that would be a big help to the women in this case.

LEWIS: Yes. But I suppose it is again the problem that if you're earning £16,000, your childcare is going to cost you pretty much all of that or more, and I think that is a continuing problem. But as an employer, she could offer childcare vouchers as long as there was somewhere for them to use them locally. And what did you say that was called - the family ...?

GROUCUTT: Family information service. Every local authority - apart from those that have sort of cut them - should have a family information service. And that's another place to get detail of local childcare providers, their Ofsted details, and really that local intelligence about what's in your area.

LEWIS: Yes, so that's very useful advice. Well thanks for your email, Sinead. And just a clarification here from Amy who's emailed us to say the 15 hours a week that 3 year olds are entitled to is only in term-time. That's correct, presumably, is it? Or not?

GROUCUTT: Almost. I mean it's actually 570 hours per year over no fewer than 38 weeks a year. So if your provider and your local authority are willing to allow you a so-called stretched offer and take fewer hours a week over the full year, that's

absolutely allowed, but unfortunately you don't have a right to it. It's only a minimum of 38 weeks a year. But private sector nurseries, for example, which are open 51 weeks a year, may well be open to allowing you to stretch that offer and use it in the holidays as well.

LEWIS: Right. And she's also saying that meals provided by the nursery aren't optional and she has to pay for those even though she's got the 15 hours free.

GROUCUTT: Yeah, a slightly naughty one there. I mean the law is very clear that the place is free and that you should not have to pay anything in order to access that place, so any charges should be voluntary.

LEWIS: So she should be able to say no meal, I'll send a sandwich?

GROUCUTT: Technically under the letter of the code of practice, I think that is the case, yes.

LEWIS: Right, okay. Well that raises some interesting points. Thanks for your email, Amy. I hope that's helpful to you. We're going to another call now. Amanda is in Bolton. Amanda?

AMANDA: Hi. Yes, just a quick one. I am a nanny. I work 35 hours a week. I'm on a full-time contract. And I was just wondering where I stood with regards to when I wanted to start a family, how I would go about working out and finding out my entitlement to maternity pay?

LEWIS: Right, well I'm sure that Helen can tell us. And it does raise an interesting question, Helen, doesn't it: you employ a nanny and then you are an employer and you have obligations to give them certain benefits of working?

HARVEY: Yes, as an employer of a nanny, you have the same legal obligations that any other employer has. So as long as you've been employed for 26 weeks by the

time you get to having or just before you have the baby, then you will be entitled to statutory maternity pay. The good news for your employer is that they will get virtually all of the money back, so you don't have to feel guilty about asking your employer to pay you statutory maternity pay. As I say, it's a statutory right you have. And also you have entitlement to time off work, so you'll be able to have up to 52 weeks off and you have the right to return to work afterwards. But you only have the right to return to the same job as you were doing before, so you don't necessarily have the right to bring your baby back to work afterwards, so that's something you'd have to discuss with the family - as to whether they would be happy for you to bring your child back with you.

LEWIS: And what about the person who's employing Amanda? If Amanda has time off, if she needs to go for medical appointments, if she's going to have maternity leave, she has to be replaced for the family, so they've then got to take someone else on to do that.

HARVEY: Yes, they'll have to take on a temporary replacement to cover her employment. So the same as any other business large or small. They're going to have to find someone to replace you and they need to make that person aware that it could only be on a temporary basis. They also do have to give you time off, reasonable time off for any antenatal appointments, and that is obviously slightly harder because the family will probably have to take perhaps a day off work themselves to cover those appointments. We usually try to say to nannies and parents to try and see what flexibility you can have, you know if you can try and make the appointments at the beginning of the day, the end of the day, but obviously that's when everyone wants their appointments, so not necessarily easy.

LEWIS: And Nigel, worth making the point that as an employee Amanda has the right to these things and if she goes to her employer and says you know I want to have time off, I'm pregnant, she can't be sacked, she's got to be kept on, hasn't she?

KERN: Ah, well that's a legal question, Paul. I can't answer that one, I'm afraid, I don't know.

LEWIS: *(laughs)* But she does have employment rights like anyone else?

HARVEY: She does, yes.

KERN: I would imagine she does, yes.

LEWIS: Kate?

GROUCUTT: Yeah, it sounds like she's an employee.

LEWIS: You confirm that, okay. Amanda, thank you very much for your call. And while we're talking about nannies, let me just read this one from Dawn who says, 'Could you highlight the importance of agreeing a gross salary with your nanny?' (I think she means before tax is taken off) and she's running a campaign about that. What's the issue here, Helen?

HARVEY: Many nannies actually try to arrange and agree their net rate of pay. Now your net rate of pay, that's the amount you take home once tax and national insurance has been deducted.

LEWIS: And anyone in work knows that's a lot less than your stated salary, isn't it?

HARVEY: It's a lot less. So you know on average if you agree a net rate of pay with your nanny, your actual true costs will be about 40% higher than that once you've added on her tax, her national insurance and then your employer's national insurance. So you're effectively writing a blank cheque if you agree to a net rate of pay because there are all sorts of things which could affect how much tax your nanny has to pay. She could have an underpayment from a previous tax year, she could have a student loan which will again affect how much you're paying, she could even have a court order. All these things, if you've guaranteed how much money your nanny's going to take home, you are going to have to pay all of those costs on top.

LEWIS: So state a salary like any employer would do - whether it's £20,000 or whatever it is - and then she will get obviously what's the net amount after that.

HARVEY: Yes. And it also means that each year when we have the Budget and the personal allowances go up, she'll actually also see the benefit of that; whereas most nannies also have a little bit of a gripe that the new tax year comes along and actually they don't see their pay go up.

LEWIS: *(laughs)* Indeed.

HARVEY: So you know there are pros for nannies as well as the employer.

LEWIS: Well they're certainly going up at the moment. And we've had a plea actually really from Helen who's emailed us to say, '12 years ago my son was 3. I began work earning £4.50 an hour. My childminder cost £2 an hour. Was it worth it? I just had to think ahead to when he'd begin school. All I could do was think ahead.' So she's saying that it's well worth ... Even if you don't make much money, it's good for you and it's good for the child if you do carry on working. Would you go along with that, Kate?

GROUCUTT: Yeah, I think we hear from many parents who say that; that they are keeping a foot in the workplace, it keeps the confidence up, keeps the skills up. But it's very, very hard ...

LEWIS: Indeed.

GROUCOTT: ... and for some people, particularly on a low income, sometimes they're not actually better off at all and they're worse off and it's a case of paying the bills, eating, you know paying the water bill, electricity bill and simply it's really making ends meet - in which case I think we need more support for childcare.

LEWIS: Yes, which is the purpose of your organisation. Tanya's on the phone now.

TANYA: Tanya is a childminder, I think. Tanya, what's your point?

TANYA: Hello. I just felt I ought to contact you and let you know a bit more about the process of becoming registered as a childminder to provide the free 15 hours that the Government are offering.

LEWIS: Right. Do you provide that? You are registered? You provide that, do you?

TANYA: No I'm not registered ...

LEWIS: Ah right.

TANYA: ... the point being that it's actually prohibitively long-winded. There are many, many forms to fill in. My local authority contacted all the childminders and asked would we like to be involved in a pilot scheme to do that, but it seemed so time consuming and it was almost like having an Ofsted inspection, filling in many, many forms, having extra visits, and this is all something that you have to do in your own time. The other crux of the problem is that the Government actually only provide a very small amount per hour, which doesn't cover my hourly rate. So it just seems impossible to actually do as childminders, so that's I think why so few childminders are actually registered to the scheme.

LEWIS: So you're saying the cost of registering is high and even if you get the money from the state, it's less than you would actually charge?

TANYA: Yes.

LEWIS: This is a real problem then, Kate?

GROUCUTT: I think it is, yes. I mean just so that we're absolutely clear, there's almost two stages. There's registration by which we're talking about Ofsted mainly (it's only in England) and all childminders will do that. And then what we're talking

about here is being perhaps part of an accredited network or some additional process to deliver the free entitlement. And I think certainly there seems to be at a policy level a consensus about making it simpler - reducing that bureaucracy at a local level. Local authorities are the key in this case and if they want to find more places for parents, they're going to have to find ways to make it easier for childminders.

LEWIS: Okay, Tanya thanks very much for your call. I'm just going to try and squeeze one more in. Edie is calling from Belfast. Edie?

EDIE: Hi.

LEWIS: I hope I've pronounced your name correctly, I'm sorry.

EDIE: It's alright. I have a 7 year old daughter and a baby. I have to go back to work in September. My husband and I, we both earn something around 52k a year and childcare is really a big issue. I don't really understand ... Not being from here, I don't understand the difference between child benefit, working tax credit, child tax credit.

LEWIS: Right. Well I'm sorry you phoned right at the end because in 15 seconds I don't think anyone could explain that. Child benefit, you might lose some of it if you both earn that much. Kate, are you going to have a go at this? You've got 5 seconds actually literally.

GROUCUTT: *(laughs)* I would say have a look online is probably the best thing at the Money Advice Service and find out what you're entitled to.

LEWIS: Go to the websites we've mentioned. I'm sorry Edie to cut you off. We are actually are running out of time and that's a big deal on Radio Four. So that's all we have time for. Thanks to Kate Groucutt of Daycare Trust; Nigel Kern from Money Advice Service; Helen Harvey from Nannytax. Thanks to all of you for your calls and emails. Sorry we didn't get through them all. Our website, bbc.co.uk/moneybox, has

more information, and you can listen again and there'll be a transcript in a few days. I'm back at noon on Saturday with Money Box and here to take more of your calls on Money Box Live next Wednesday afternoon.