

Dear Louise

I have received your letter from our family Nursery 'Leeward Childcare'.

I would like to raise the following points when you discuss with the Education Minister the above subject:

1. We are already identifying that our school age is slightly too young compared to our European counterparts and the obvious benefits of a child going to school later on at the age of 6/7 years. Nursery care already prepares our children for the onset of early school years by having an organised curriculum to follow. The potential to cut the benefit to families earning over £75k would potentially place many children being at home until the school age and therefore not receive the extra curriculum provided to prepare them for school at the age of 4 let alone the added benefits of socialising with other children and working together.
2. A joint salary of £75k plus will only get you a property (family home) to live in Jersey for £375k x5 salary which does not include the cost of lawyers, bank charges and surveyor charges and the general cost of living. As you may or may not be aware (which he probably isn't given his salary and age) that amount of money will not buy you a 3bed family home in Jersey. When you look at the cost of childcare in Jersey there is little benefit in a mother working when approaching it from a normal/average wage. This causes a number of problems
 - a. Mums don't work as it works out more cost effective to stay at home with the kids. This potentially results in a pressure on states schools, sick benefits, social benefits etc. all being squeezed. By the time a mum can work (child is three) it is really hard to get part-time work which covers the hours and terms which are available. 1 year later from receiving states benefit for nursery 20 hours they have to give up the job as the children have started school and a job which is term time part time is impossible to obtain.
 - b. Mums can get depressed by being forced to stay at home and not contribute to the household, Dads feel the pressure of carrying the weight of providing for the whole house etc. and this becomes a vicious cycle. Which can also squeeze the state and effect the child's upbringing (in brief, but I'm sure you understand my angle)
3. As a parent I work full time as does my husband, we have two children (6 & 2 years) and one on the way. Our total childcare costs per month works out roughly as £2130 which doesn't include, clothes, food, school holiday activities, mortgage, utilities and living! When my daughter turns three, I will only receive benefit for one year then she will go to school. I pay a considerable amount on social security & tax and when I retire I will be paying tax on my pension! Why isn't childcare covered at a reduced rate from the age of 15 months? Why is it 3 years? Surely we should have a female workforce out there contributing towards the economy, surely we should provide them with the opportunity if they want to work!
4. There are a number of children on the island who are in care or social services due to the parents being unable to adequately look after them. Should they not be receiving private nurseries earlier so that the parents have a chance to get on top of things, so that the child can benefit from sense of normality with other children and activities? What will happen with these children will they stay in care?
5. The states are putting pressures on areas that need help, the children shouldn't suffer the states getting greedy, the help they provide is not enough, their focus should be on providing benefit at an earlier point not taking it away completely for those that are trying to pay their way.
6. I was off for 2.5 years with my first child and Social would not provide us with any help as we had a mortgage we had to have a mortgage break and try to survive... Once my daughter received the private nursery benefit, this allowed me to study for my qualifications and to

get a well-paid job. The new rule of £75k would have been unachievable as our mortgage was £1900 per month, our childcare would have been just under to cover my work period and it would have been a very unhappy household. I am in a fortunate position now as we both have good jobs but our mortgage is bigger and our costs of childcare is still high. When you try and better yourselves and the lives of your children you get penalised. I might as well have free housing, receive a benefit and not contribute to the state at all given what they give me back!!

I hope this is beneficial