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Level 6

Childcare fees higher than housing costs in UK

6th March, 2014

<http://www.breakingnewsenglish.com/1403/140306-childcare.html>

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Please try Levels 4 and 5 (they are easier).

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THE ARTICLE

From <http://www.BreakingNewsEnglish.com/1403/140306-childcare.html>

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: <http://www.nurseryworld.co.uk/nursery-world/news/1142471/childcare-fees-mortgage-rise-slows>
<http://www.parentdish.co.uk/2014/03/03/childcare-costs-higher-than-average-uk-mortgage-payments/>
<http://www.bbc.com/news/education-26373725>

WARM-UPS

1. CHILDCARE COSTS: Students walk around the class and talk to other students about childcare costs. Change partners often and share your findings.

2. CHAT: In pairs / groups, decide which of these topics or words from the article are most interesting and which are most boring.

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

Have a chat about the topics you liked. Change topics and partners frequently.

3. RAISING CHILDREN: How can parents make savings? Complete this table with your partner(s). Change partners often and share what you wrote.

	Savings	Easy or difficult (and why)
Education		
Food		
Toys		
Going out		
Childcare		
Entertainment		

4. STAY-AT-HOME-PARENT: Students A **strongly** believe one parent should stay at home; Students B **strongly** believe both parents need to work. Change partners again and talk about your conversations.

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

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

6. PARENTS: Spend one minute writing down all of the different words you associate with the word "parents". Share your words with your partner(s) and talk about them. Together, put the words into different categories.

BEFORE READING / LISTENING

From <http://www.BreakingNewsEnglish.com/1403/140306-childcare.html>

1. TRUE / FALSE: Read the headline. Guess if a-h below are true (T) or false (F).

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

2. SYNONYM MATCH: Match the following synonyms from the article.

- | | |
|-----------------|-----------------|
| 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 |

3. PHRASE MATCH: (Sometimes more than one choice is possible.)

- | | |
|--------------------------------|---------------------------|
| 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 |

GAP FILL

From <http://www.BreakingNewsEnglish.com/1403/140306-childcare.html>

Families in the U.K. now pay more on childcare than on their (1) _____. The annual costs of raising children are now outstripping (2) _____ 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 (3) _____ have risen by 13 per cent in the past year. The cost for (4) _____ and child-minders has risen by an (5) _____ of four per cent. The report's author Jill Rutter told the Nursery World website that her (6) _____ showed that childcare in the U.K. is becoming less and less (7) _____ for families. She also said an (8) _____ number of places in nurseries shows the U.K.'s system isn't working.

affordable
babysitters
insufficient
yearly
average
mortgage
findings
fees

The report could well make (9) _____ -be parents think twice about starting a family, or about the number of children they have. A family of four with one child (10) _____ a nursery and another in an after-school club spends an average of \$12,571 a year. This (11) _____ to the average yearly housing loan payments of \$12,000. Families are now spending a (12) _____ of their income on childcare. This does not include the costs of (13) _____, clothing and entertaining children. There are also the costs of toys, books and electronic (14) _____ 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 (15) _____ that the system "isn't fit for (16) _____".

compares
feeding
attending
clear
would
purpose
gadgets
quarter

LISTENING – Guess the answers. Listen to check.

From <http://www.BreakingNewsEnglish.com/1403/140306-childcare.html>

- 1) Families in the U.K. now pay more on childcare than _____
 - a. on their more gauge
 - b. on their mortgage
 - c. on their mall gauge
 - d. on their mortgaged
- 2) The annual costs of raising children are now outstripping yearly _____
 - a. housing loan repayment
 - b. housing loan repay meant
 - c. housing loan replay moments
 - d. housing loan repayments
- 3) nursery fees have risen by 13 per cent _____
 - a. in the passed year
 - b. in the past year
 - c. in the parsed year
 - d. in the last year
- 4) her findings showed that childcare in the U.K. is becoming less _____
 - a. and lesser affordable
 - b. unless affordable
 - c. and lest affordable
 - d. and less affordable
- 5) She also said an insufficient number of _____
 - a. play says in nurseries
 - b. places on nurseries
 - c. places in nursery is
 - d. places in nurseries
- 6) The report could well make would-be _____
 - a. parents think thrice
 - b. parents think twine
 - c. parents think twice
 - d. parents think tricks
- 7) A family of four with one child _____
 - a. attend in a nursery
 - b. attending a nursery
 - c. attending in a nursery
 - d. attending the nursery
- 8) Families are now spending a quarter of their _____
 - a. income in childcare
 - b. income on childcare
 - c. income an childcare
 - d. income by childcare
- 9) There are also the costs of toys, books and _____
 - a. electronic gadgets
 - b. electronic gadget
 - c. electronic gadgetry
 - d. electronics gadgets
- 10) it's clear that the system isn't _____
 - a. fit for purpose
 - b. bit for purpose
 - c. lit for purpose
 - d. wit for purpose

LISTENING – Listen and fill in the gaps

From <http://www.BreakingNewsEnglish.com/1403/140306-childcare.html>

Families in the U.K. now pay more on childcare (1) _____.

The annual costs of raising children (2) _____ yearly housing loan repayments. This is (3) _____ 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 (4) _____ risen by an average of four per cent. The report's author Jill Rutter told the Nursery World website that (5) _____ 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 (6) _____.

The report could well make (7) _____ 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 (8) _____ club spends an average of \$12,571 a year. (9) _____ average yearly housing loan payments of \$12,000. Families are now spending a quarter of their income on childcare. This does not (10) _____ feeding, clothing and entertaining children. There are also the costs of toys, books and electronic (11) _____ 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 "(12) _____".

COMPREHENSION QUESTIONS

From <http://www.BreakingNewsEnglish.com/1403/140306-childcare.html>

1. What are yearly costs or raising children outstripping?

2. How were these conclusions discovered?

3. By how much have some childcare costs risen in the UK?

4. What has risen 4%?

5. What did an author say wasn't working in Britain?

6. How many times could the report make prospective parents think?

7. What family size did the article mention?

8. How much are average housing loan repayments in the UK?

9. What electronic things are not included in childcare costs?

10. Who said the UK's childcare system wasn't "fit for purpose"?

MULTIPLE CHOICE - QUIZ

From <http://www.BreakingNewsEnglish.com/1403/140306-childcare.html>

1. What are yearly costs of raising children outstripping?
 - a) inflation
 - b) average incomes
 - c) food costs
 - d) annual housing loan repayments
2. How were these conclusions discovered?
 - a) word of mouth
 - b) via a survey
 - c) guesswork
 - d) government statistics
3. By how much have some childcare costs risen in the UK?
 - a) give or take 13%
 - b) 13% on the button
 - c) a little over 13%
 - d) by up to 13%
4. What has risen 4%?
 - a) the height of UK kids
 - b) the number of surveys
 - c) babysitters and child-minders
 - d) children's mobile phone bills
5. What did an author say wasn't working in Britain?
 - a) babysitters
 - b) family life
 - c) the whole country
 - d) the childcare system
6. How many times could the report make prospective parents think?
 - a) three times
 - b) countless times
 - c) two times
 - d) just one time
7. What family size did the article mention?
 - a) 4
 - b) 5
 - c) 6
 - d) 7
8. How much are average housing loan repayments in the UK?
 - a) \$11,000
 - b) \$11,571
 - c) \$12,000
 - d) \$12,571
9. What electronic things are not included in childcare costs?
 - a) books
 - b) gadgets
 - c) circuits
 - d) surveillance systems
10. Who said the UK's childcare system wasn't "fit for purpose"?
 - a) a chief executive
 - b) a babysitter
 - c) Britain's prime minister
 - d) a child

ROLE PLAY

From <http://www.BreakingNewsEnglish.com/1403/140306-childcare.html>

Role A – Sports equipment

You think sports equipment is the least necessary thing to buy for 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 buy for 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 buy for 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 buy for 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.

AFTER READING / LISTENING

From <http://www.BreakingNewsEnglish.com/1403/140306-childcare.html>

1. WORD SEARCH: Look in your dictionary / computer to find collocates, other meanings, information, synonyms ... for the words 'child' and 'care'.

child	care
--------------	-------------

- Share your findings with your partners.
- Make questions using the words you found.
- Ask your partner / group your questions.

2. ARTICLE QUESTIONS: Look back at the article and write down some questions you would like to ask the class about the text.

- Share your questions with other classmates / groups.
- Ask your partner / group your questions.

3. GAP FILL: In pairs / groups, compare your answers to this exercise. Check your answers. Talk about the words from the activity. Were they new, interesting, worth learning...?

4. VOCABULARY: Circle any words you do not understand. In groups, pool unknown words and use dictionaries to find their meanings.

5. TEST EACH OTHER: Look at the words below. With your partner, try to recall how they were used in the text:

<ul style="list-style-type: none">• annual• parts• 4%• author• less• working	<ul style="list-style-type: none">• starting• after• 12,000• clothing• top• fit
-----------------------------------------------------------------------------------------------------------------------------------------	--------------------------------------------------------------------------------------------------------------------------------------------

CHILDCARE COSTS SURVEY

From <http://www.BreakingNewsEnglish.com/1403/140306-childcare.html>

Write five GOOD questions about childcare costs in the table. Do this in pairs. Each student must write the questions on his / her own paper. When you have finished, interview other students. Write down their answers.

	STUDENT 1 _____	STUDENT 2 _____	STUDENT 3 _____
Q.1.			
Q.2.			
Q.3.			
Q.4.			
Q.5.			

- Now return to your original partner and share and talk about what you found out. Change partners often.
- Make mini-presentations to other groups on your findings.

CHILDCARE COSTS DISCUSSION

STUDENT A's QUESTIONS (Do not show these to student B)

- a) What did you think when you read the headline?
- b) What springs to mind when you hear the word 'childcare'?
- c) Do people ever consider the costs of raising children before they have them?
- d) Why are children becoming so expensive?
- e) How can families make having kids more affordable?
- f) Have children always been expensive?
- g) Are children all over the world expensive to raise?
- h) What should governments do to help families with kids?
- i) What do you think of the idea of babysitters?
- j) What's the system of childcare like in your country?

Childcare fees higher than housing costs in UK – 6th March, 2014
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CHILDCARE COSTS DISCUSSION

STUDENT B's QUESTIONS (Do not show these to student A)

- a) Did you like reading this article? Why/not?
- b) Should would-be parents think twice before starting a family?
- c) What are the pros and cons of having children?
- d) Are people with kids happier than those without kids?
- e) Is a greater demand for childcare services a sign of traditional family breakdown?
- f) Should one parent stay at home to look after the kids?
- g) What could a group of parents do to save on childcare costs?
- h) Who looked after you when you were young?
- i) Should childcare be free?
- j) What questions would you like to ask the author of this report?

DISCUSSION (Write your own questions)

STUDENT A's QUESTIONS (Do not show these to student B)

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____

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DISCUSSION (Write your own questions)

STUDENT B's QUESTIONS (Do not show these to student A)

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____

LANGUAGE - CLOZE

From <http://www.BreakingNewsEnglish.com/1403/140306-childcare.html>

Families in the U.K. now pay more on childcare than on their mortgage. The (1) _____ costs of raising children are now (2) _____ yearly housing loan repayments. This is according to a survey conducted by Britain's Family and Childcare Trust. The organization says that in some (3) _____ 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 (4) _____ showed that childcare in the U.K. is becoming (5) _____ and less affordable for families. She also said an insufficient (6) _____ of places in nurseries shows the U.K.'s system isn't working.

The report could well make would-be parents think (7) _____ about starting a family, or about the number of children they have. A family of four with one child (8) _____ 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 (9) _____ quarter of their income on childcare. This does not include the costs of (10) _____, clothing and entertaining children. There are also the costs of toys, books and electronic gadgets on (11) _____ 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 (12) _____".

Put the correct words from the table below in the above article.

- | | | | | |
|-----|------------------|-----------------|-----------------|----------------|
| 1. | (a) annulled | (b) analysis | (c) annual | (d) annul |
| 2. | (a) outstripping | (b) outstanding | (c) outsourcing | (d) outstaying |
| 3. | (a) parties | (b) parts | (c) partners | (d) departs |
| 4. | (a) proof | (b) doodles | (c) scribbles | (d) findings |
| 5. | (a) fewer | (b) smaller | (c) less | (d) lower |
| 6. | (a) palette | (b) number | (c) criteria | (d) flow |
| 7. | (a) twice | (b) too | (c) few | (d) second |
| 8. | (a) attendant | (b) attends | (c) attendance | (d) attending |
| 9. | (a) the | (b) two | (c) a | (d) full |
| 10. | (a) foodstuffs | (b) foodies | (c) fodder | (d) feeding |
| 11. | (a) place | (b) top | (c) list | (d) demand |
| 12. | (a) purpose | (b) reason | (c) excuse | (d) rationale |

SPELLING

From <http://www.BreakingNewsEnglish.com/1403/140306-childcare.html>

Paragraph 1

1. pay more on childcare than on their tegaogmr
2. toppisiugnr yearly housing loan repayments
3. This is cocagirdn to a survey
4. rsernuy fees
5. becoming less and less rflafodeba
6. an nifniseuiftc number of places

Paragraph 2

7. udowl-eb parents
8. an ageraev of \$12,571 a year
9. electronic segtdag
10. chief iveeutexc
11. spend more than a tqraeru of their income
12. isn't fit for ruospep

PUT THE TEXT BACK TOGETHER

From <http://www.BreakingNewsEnglish.com/1403/140306-childcare.html>

Number these lines in the correct order.

- () average of four per cent. The report's author Jill Rutter told the Nursery World website that her findings showed that childcare
- (**1**) Families in the U.K. now pay more on childcare than on their mortgage. The annual costs of raising
- () number of places in nurseries shows the U.K.'s system isn't working.
- () in the U.K. is becoming less and less affordable for families. She also said an insufficient
- () children are now outstripping yearly housing loan repayments. This is according to a survey conducted
- () The report could well make would-be parents think twice about starting a family, or
- () gadgets on top of that. The chief executive of the Trust warned that when many parents have
- () about the number of children they have. A family of four with one child attending a nursery and
- () to spend more than a quarter of their income on childcare, it's clear that the system "isn't fit for purpose".
- () include the costs of feeding, clothing and entertaining children. There are also the costs of toys, books and electronic
- () another in an after-school club spends an average of \$12,571 a year. This compares to the average yearly
- () fees have risen by 13 per cent in the past year. The cost for babysitters and child-minders has risen by an
- () by Britain's Family and Childcare Trust. The organization says that in some parts of the country, nursery
- () housing loan payments of \$12,000. Families are now spending a quarter of their income on childcare. This does not

PUT THE WORDS IN THE RIGHT ORDER

From <http://www.BreakingNewsEnglish.com/1403/140306-childcare.html>

1. in childcare pay UK the more Families on now.

2. repayments loan housing yearly Outstripping.

3. have the per risen Nursery past cent by fees year in 13.

4. affordable becoming less families is and for Childcare less.

5. An nurseries in places of number insufficient.

6. could report The twice think parents would-be make well.

7. four with one child attending a nursery A family of.

8. Spending income a on quarter childcare of their.

9. and books , toys of costs The top on gadgets electronic.

10. the fit that isn't purpose clear system for It's.

CIRCLE THE CORRECT WORD (20 PAIRS)

From <http://www.BreakingNewsEnglish.com/1403/140306-childcare.html>

Families in the U.K. *now / know* pay more on childcare than on their mortgage. The *annually / annual* costs of raising children are now *outstripping / outsourcing* yearly housing loan repayments. This is according *to / by* a survey conducted by Britain's Family and Childcare Trust. The organization says that in some *partners / parts* of the country, nursery fees have *risen / arisen* by 13 per cent in the past year. The cost for babysitters and child-minders has risen *for / by* an average of four per cent. The report's author Jill Rutter told the Nursery World website that her *find / findings* showed that childcare in the U.K. is becoming *less / more* and less affordable for families. She also said an *insufficient / insufficiency* number of places in nurseries shows the U.K.'s system isn't working.

The report could well make would-be parents *think / thinking* twice about starting a family, or about the number of children they *get / have*. A family of four with one child *attendance / attending* a nursery and another in an after-school club spends *an / on* average of \$12,571 a year. This compares to the average yearly housing *loan / loaned* payments of \$12,000. Families are now spending a quarter of their income on childcare. This does not include the costs of *feeds / feeding*, clothing and *entertaining / entertainment* children. There are also the costs of toys, books and *electronic / electrically* gadgets on top *for / 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 / reason*".

Talk about the connection between each pair of words in italics, and why the correct word is correct.

INSERT THE VOWELS (a, e, i, o, u)

From <http://www.BreakingNewsEnglish.com/1403/140306-childcare.html>

F_m_l__s _n th_ __.K. n_w p_y m_r_ _n ch_ldc_r_ th_n
_n th_r m_rtg_g_. Th_ _nn_l c_sts _f r__s ng
ch_ldr_n _r_ n_w __tstr_pp_ng y__rly h__s ng l__n
r_p_ym_nts. Th_s _s _cc_rd_ng t_ __ s_rv_y c_nd_ct_d
by Br_t__n's F_m_ly _nd Ch_ldc_r_ Tr_st. Th_
_rg_n_z_t__n s_ys th_t _n s_m_p_rts _f th_ c__ntry,
n_rs_ry f__s h_v_r_s_n by 13 p_r c_nt _n th_ p_st
y__r. Th_ c_st f_r b_bys_tt_rs _nd ch_ld-m_nd_rs h_s
r_s_n by _n _v_r_g_ _f f__r p_r c_nt. Th_ r_p_r_t's
__th_r J__ll R__tt_r t_ld th_ N_rs_ry W_rld w_bs_t_ th_t
h_r f_nd_ngs sh_w_d th_t ch_ldc_r_ _n th_ __.K. _s
b_c_m_ng l_ss _nd l_ss _ff_rd_bl_f_r f_m_l__s. Sh_
ls s__d _n _ns_ff_c__nt n_mb_r _f pl_c_s _n
n_rs_r__s sh_ws th_ __.K.'s syst_m _sn't w_rk_ng.

Th_ r_p_r_t c__ld w_ll m_k_ w__ld-b_ p_r_nts th_nk
tw_c__b__t st_rtn_g _f m_ly, _r_b__t th_ n_mb_r _f
ch_ldr_n th_y h_v_. _f_m_ly _f f__r w_th _n_ ch_ld
_tt_ndng _n_rs_ry _nd _n_th_r _n _n_ft_r-sch__l
cl_b_sp_nds _n _v_r_g_ _f \$12,571 _y__r. Th_s
c_mpr_s t_ th_ _v_r_g_ y__rly h__s ng l__n
p_ym_nts _f \$12,000. F_m_l__s _r_ n_w sp_ndng _
q__rt_r _f th__r _nc_m_ _n ch_ldc_r_. Th_s d__s n_t
_ncl_d_ th_ c_sts _f f__dng, cl_thng _nd
_nt_rt__nng ch_ldr_n. Th_r_ _r_ _ls_ th_ c_sts _f
t_ys, b__ks _nd _l_ctr_n_c_g_dg_ts _n t_p _f th_t. Th_
ch__f_x_c_t_v_ _f th_ Tr_st w_rn_d th_t wh_n m_ny
p_r_nts h_v_t_ sp_nd m_r_ th_n _q__rt_r _f th__r
_nc_m_ _n ch_ldc_r_, _t's cl__r th_t th_ syst_m "_sn't
f_t_f_r_p_rp_s_".

PUNCTUATE THE TEXT AND ADD CAPITALS

From <http://www.BreakingNewsEnglish.com/1403/140306-childcare.html>

families in the uk 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 uk is becoming less and less affordable for families she also said an insufficient number of places in nurseries shows the uk'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 \$12571 a year this compares to the average yearly housing loan payments of \$12000 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"

PUT A SLASH (/) WHERE THE SPACES ARE

From <http://www.BreakingNewsEnglish.com/1403/140306-childcare.html>

Families in the U.K. now pay more on childcare than on their mortgage. The annual cost 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 percent in the past year. The cost for babysitters and child-minders has risen by an average of four percent. The report's author Jill Rutter told the Nursery World website that the 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 show 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".

FREE WRITING

From <http://www.BreakingNewsEnglish.com/1403/140306-childcare.html>

Write about **childcare costs** for 10 minutes. Comment on your partner's paper.

ACADEMIC WRITING

From <http://www.BreakingNewsEnglish.com/1403/140306-childcare.html>

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

HOMework

1. VOCABULARY EXTENSION: Choose several of the words from the text. Use a dictionary or Google's search field (or another search engine) to build up more associations / collocations of each word.

2. INTERNET: Search the Internet and find out more about childcare costs. Share what you discover with your partner(s) in the next lesson.

3. CHILDCARE COSTS: Make a poster about childcare costs. Show your work to your classmates in the next lesson. Did you all have similar things?

4. RAISING CHILDREN: Write a magazine article about how expensive it is to raise children nowadays. Include imaginary interviews with poorer parents and experts in saving money for families.

Read what you wrote to your classmates in the next lesson. Write down any new words and expressions you hear from your partner(s).

5. WHAT HAPPENED NEXT? Write a newspaper article about the next stage in this news story. Read what you wrote to your classmates in the next lesson. Give each other feedback on your articles.

6. LETTER: Write a letter to a childcare expert. Ask him/her three questions about childcare costs. Give him/her three of your ideas on how to save money on childcare. Read your letter to your partner(s) in your next lesson. Your partner(s) will answer your questions.

ANSWERS

TRUE / FALSE (p.4)

a F b T c F d F e T f T g F h F

SYNONYM MATCH (p.4)

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

COMPREHENSION QUESTIONS (p.8)

1. Yearly housing loan repayments
2. Via a survey
3. Up to 13%
4. The cost for babysitters and child-minders
5. The childcare system
6. Twice
7. A family of four
8. \$12,000
9. Gadgets
10. The chief executive of a childcare trust

MULTIPLE CHOICE - QUIZ (p.9)

1. d 2. b 3. d 4. c 5. d 6. c 7. a 8. c 9. b 10. a

ALL OTHER EXERCISES

Please check for yourself by looking at the Article on page 2.
(It's good for your English ;-)