

What are the National Averages for childcare costs?

When faced with a scenario where the customer does not know what their childcare costs will be (current or future) but is certain or has a clear intention to use childcare, national averages will need to be referred to. With the customers consent brokers can use national averages. However, if the customer is not happy to use national averages, they will need to declare what they expect their likely costs will be.

Depending on the customers working pattern and family arrangements, they might place their child in part-time or full-time childcare. Please see the below tables that documents the national averages for childcare costs which should be used when the customer does not know the childcare costs.

- **Part-time childcare:** childcare for less than 25 hours per week (108 hours per month)
- **Full-time childcare:** childcare of over 25 hours per week (108 hours per month)

Pre School (0-5 Years Old)	Part Time National Average (Monthly)	Full Time National Average (Monthly)
Nursery	£528	£1,010
Childminder	£464	£940
Daily Nanny	£1,508	£2,218
Live in Nanny	N/A	£2,496
Au Pair	£335	
Playgroup or Pre School	£7.50 per 3 hour session	

School (5-18 Years Old)	National Average (Monthly)
Breakfast Clubs	£24
Afterschool Clubs	£182
Holiday Clubs	£76
Childminder	£273
Au Pair	£335

NatWest Intermediary Solutions

