

[Why is childcare so expensive and what help is available? - BBC News](#) - This article helps to clarify the complexity of childcare costs.

Including:

## What free childcare is available?

Three and four-year-olds are entitled to some free childcare provision throughout the UK, with different schemes in operation in **England, Scotland, Wales** and **Northern Ireland**.

It needs to be "approved childcare", meaning the provider has to be officially registered, and meet the **relevant requirements**.

In England, all three and four-year-olds are entitled to 15 hours of free childcare per week in term time, or 38 weeks a year. The free hours can be used in some private nurseries or in state-run preschools.

Children of working parents who meet **income eligibility rules** are entitled to 30 free hours per week.

Two-year-olds in England are also eligible for 15 hours of free childcare under certain circumstances, for example if the family receives Universal Credit.

Parents who use their free hours in private nurseries may still have to pay for **extras on top, such as nappies or snacks**.

## What other help is available?

Under the **tax free childcare scheme**, the government pays £2 into an account for every £8 the family contributes, up to a value of £2,000 per child per year, or £4,000 for disabled children.

The money can be used for approved childcare including childminders, nurseries, nannies, and after-school clubs. Parents can use this scheme alongside free childcare hours if they qualify for both.

Grandparents and other family members who look after young relatives in the UK may also be eligible for extra national insurance credits under the **specified adult childcare credits** scheme. This can boost their state pension.