

Is it time for a **BABY?**

Having a baby is a major step and a decision that only you can make. We look at the most common issues involved in making this decision.

THINKING ABOUT AN ADDITION?

Some men and women know they want children. That's great, but what happens if you are not sure, your partner doesn't want any children or if you don't have a partner. We look at some common dilemmas.

Q My partner keeps saying that he does not want any children. We have been together for 4 years and I am now 26 and feeling desperate. I am thinking about having 'an accident'.

A Getting pregnant and hoping that your partner will change his mind is a very high-risk strategy and one that does not often pay off. Your partner may leave you if he finds it hard to cope with the baby or simply ignore the baby and leave all the hard work to you. You could both end up feeling resentful of each other and this can put a huge strain on your relationship. Instead try exploring why he feels as he does. Make sure that you are ready to listen and respect his views, even if they are not what you are hoping to hear. Before saying or doing anything rash, try to calmly explain how you are feeling. It could be that he is not sure about settling down yet, although he is ready to think about having children later on. Equally, he could be someone who really does not want children at all costs. If at the end of the day, he really does not want children and you know that you cannot live without having any, you will both need to make some very hard decisions about where your relationship is going.

Q We are a female gay couple wanting a baby. How should we organise this?

A As with any couple or woman wanting to have a baby, you should think carefully about how you will cope with this life change. Talk this through and think about the dynamics of your relationship and the roles that you will play. Families come in all shapes and sizes today, you should find that medical professionals will be supportive of your wishes. Do not be tempted to try and inseminate at home. There is a serious danger of picking up a sexually transmitted infection this way.

Q I am 35 years old and have just been promoted at work. The problem is that my husband is really keen to start a family. It's not that I don't want children, I just want to wait for a few more years.

A While you may be one of those lucky women who get pregnant easily in their late thirties, you do not know this for sure. A woman's fertility declines dramatically in her thirties while the risk of miscarriage and having a baby with Down's syndrome increases. This means that you will seriously need to think about what is at stake if you wait and how much of a gambler you are. If it is your career that is the issue, look to the future. You may get further promotions so you may be facing the same dilemma later on as you are now. If you do want to start a family, you may need to start thinking about how you might juggle career and children. Plenty of women do this and have good careers. Explain to your husband how you are feeling and consider together whether his work habits could change so that he might become responsible for the eventual organisation of childcare.

Q I am a single woman with no boyfriend or partner in sight. I am now nearly 40 and know that time is running out for me.

A Bringing up a baby as a lone parent is not impossible and many women do manage, but it is very tiring, demanding and even lonely at times. You will need to think through the financial consequences of having a baby alone and how you will cope with childcare arrangements if you are working. As well as thinking about the practical demands of being a lone parent, you should also ask yourself why you want a baby and whether you will use the child as an emotional crutch. While it is normal to love a baby and be loved in return, babies cannot be expected to fill in for an absent partner or husband.

If you make the decision to go ahead, you need to get pregnant safely. This means resisting the temptation to have a one night stand or use a friend's sperm. To do so may put you at risk of getting a sexually transmitted infection and in the case of using sperm from someone you know, there may be all kinds of emotional complications later on. This means that you need to get some medical advice and help. Visit your doctor or local family planning clinic and explain your situation. They should help you to access donated sperm, although there may be a fee for this.

Q I already have a teenage daughter by my first marriage. My new partner is really keen for us to have a baby together, but I am not sure how my daughter will react.

A First of all, ask yourself if you are using your teenage daughter as an excuse. Is it that deep down you do not want a baby or that you are unsure about how this relationship is going? If this is not the case, then think about your relationship with your daughter. Most teenagers, after the initial surprise, enjoy having a baby in the family, providing that they do not feel dislodged by the newcomer. Consider if she needs more attention and reassurances from you and your new partner.

Finally, this is one decision that you and your partner must take together. You should both be honest and consider how you will feel in a few years' time if you decide not to have a baby.

Career ^{or} baby?

Can women have it both ways?

YEARS AGO, WOMEN HAD LITTLE OPTION BUT TO STAY AT HOME WHEN THEIR CHILDREN WERE SMALL. NOWADAYS, THERE ARE MORE OPTIONS FOR WOMEN TO RETURN TO WORK. WE TALK TO TWO WOMEN ABOUT THE CHOICES THEY MADE.



Mandy (32), Dave (35) and Josh aged 2 years

'I knew that I wanted to continue with my job after Josh was born. Not only did I enjoy my work, but, to be honest, it would have been very hard going financially. After Josh was born, I fell deeply in love with him. Nothing prepares you for this and it was quite a shock to find myself thinking

about staying at home with him. We found a childminder close to where we live and from five months old, I used to leave him for the odd morning so that he and I got in the habit of being apart. The first time I left him was really hard, but when I picked him up he was fine and I felt that it had gone well. When I started back at work, I was a bit worried that I would feel 'out of it' but everyone was pleased to see me back and by the end of morning, it felt like I had not been away. I hardly thought about Josh at all, although at the end of the day I was desperate to pick up. Josh is now two years old and it is working out really well, although it is tiring to come home from work and then find the energy to play and spend time with him. Dave and I try and work out our holidays so that we can have some time together with him, but also so that we have the odd day off with him by ourselves.

There have been times when I have felt guilty about being a working mother. I know that I am not alone though because other working mothers say the same thing. The guilt can come from the odd comment that people make, but the worst guilt comes from inside me and you have to learn to manage this. You also need to make sure that you are 100% happy with the person who is looking after your child, so that you can get along in the day with your job without worrying.'



Gail (27), Paul (30) with Toby (2)

'We decided to start a family earlier rather than later. Someone I knew at work had left it quite late and then not managed to conceive and so I think that this shaped my decision to get on with it rather than leave it until later. We also felt it would be easier to survive without money, if we hadn't actually got used to having any in the first place. I did enjoy my job, but I also knew that I wanted to be at home for the baby. It was hard at first being at home especially during the first six or seven months. I realised that I didn't really know anybody with babies and of course most of my friends were at work. Things have changed a lot now because I have got my own circle of friends and I have much more of a pattern to the week.

The other thing about being at home is that you don't get much time for yourself. At work, I was used to having a lunch hour or a few minutes break, but at home, you are on the go nearly all the time. It's quite hard sometimes to feel that you have achieved anything. In my old job, I could see what I had done especially when a project was finished, but being at home you don't get that same sense of achievement. Hanging out the washing or reading the paper for ten minutes isn't something to feel good about and you can get to feel quite down unless you do something for yourself each week. In my case, I have started to study again as I have had a chance to think about what I really want to do once I go back to work. It's a bit like having an early career break. Money is tight, though, and we do watch what we spend, although when we go out, it's more of treat than before. I know that not having much to spend won't last forever and being with Toby is more important for me.'

Finding out about CHILD CARE

THE KEY TO RETURNING TO WORK IS TO FIND GOOD AND AFFORDABLE CHILDCARE. IT IS A GOOD IDEA TO FIND OUT ABOUT CHILDCARE IN YOUR AREA BEFORE THE BIRTH OF YOUR CHILD SO THAT YOU CAN WORK OUT THE COSTS AND ALSO CHECK OUT THE AVAILABILITY.

WHERE TO FIND OUT ABOUT CHILDCARE

Every local authority has been asked by the government to provide information about childcare. To find out about the Children's Information Service in your local area, phone 0800 096 02 96 or log on to www.childcarelink.gov.uk

CHILDMINDERS, NANNIES AND AU PAIRS

Childminders	Look after babies and children in their own homes. Can offer full and part time places. Many children carry on going to their childminder after school. Their practice and homes are inspected.	Children's information service Local newspaper Word of mouth
Nannies	Care for babies and children in your own home. Can live in with you. Some nannies are happy to be shared with another family. As they are not inspected or registered, it is a good idea only to use qualified nannies.	Nanny agencies Put in an advert in local newspaper or national magazine such as <i>The Lady</i> or <i>Nursery World</i>
Au pair	Care for children alongside the parents or for very short periods. Au pairs are not meant to have sole responsibility for children as they are often not trained, registered or inspected.	Nanny agency Local newspaper

NURSERIES AND PRE-SCHOOLS

ALL NURSERIES AND PRE-SCHOOLS ARE REGISTERED AND INSPECTED

Day care nurseries	Most day care nurseries take babies and also open long hours so that parents can go on to work.	Children's information service Local newspaper Word of mouth
Workplace nurseries	As above, but are based in an employer's workplace or nearby.	Children's information service Human resources or personnel department
Nursery schools	Usually take children from two years upwards and often only in term times.	Children's information service Local newspaper Word of mouth
Pre-schools	Usually offer sessional care for children over two years e.g. mornings or afternoons. Are usually not open for long hours.	Children's information service Local newspaper Word of mouth

What are your rights?

Maternity leave

You are entitled to 26 weeks maternity leave regardless of how long you have worked for your employer. The earliest you can take this maternity leave is 11 weeks before the baby is due. Depending on how long you have worked with your employer you may be entitled to some paid leave. When you return to work, your employer must give you back your old job/similar job on the same terms and conditions.

Paternity leave

Fathers can take one or two weeks off work any time within the 56-week period of the expected date of birth. Fathers have to have worked for at least 26 weeks and can claim a paternity leave payment.

Parental leave

If you have worked for more than one year with an employer, either you or your partner can apply for parental leave. This is unpaid leave and allows each of you to have three months for each child. You have to show that this will be used for the purpose of caring for a child of under five years unless the child has a disability.

Time off for dependents

Your employer has to give you time off if you have a family emergency such as illness of a child or childcare problem. This is usually unpaid leave.

Flexible working

All employers now have to consider requests from men and women if they wish to change their hours because they have young children under five years old. This can also mean that you can ask to work part time rather than full time. You must apply for flexible working in writing and you must have been in continuous employment for a minimum of 26 weeks.

Additional maternity leave

If by the fifteenth week before your baby is due, you have been employed for 26 continuous weeks, you are entitled to take additional maternity leave. This can last a further 26 weeks from the date the ordinary maternity leave finishes. This will not be paid leave. When you return to work, your employer must find you a job which has the same status and conditions as your old job.

Returning to work after leave

You must give your employer 28 days notice of your intention to return to work after either type of leave.

Money Clinic

WITH NEWSPAPERS RUNNING HEADLINES SUGGESTING THAT HAVING CHILDREN CAN COST A FORTUNE, IT'S NOT SURPRISING THAT MANY PEOPLE WORRY ABOUT WHETHER THEY CAN AFFORD A BABY.



Citizens Advice Bureau (CAB) give impartial and confidential advice on a wide range of topics. You can find information about the benefit system, your employment rights and also advice if you are in debt or have difficulties with shops and services. Information is free. To find out about your nearest CAB, look in your local telephone directory or go to www.adviceguide.org.uk

HOW EXPENSIVE IS IT?

It is worth remembering that babies are not in themselves expensive. They do not come into the world demanding designer cots, clothes or toys. Most parents find that it is only in children's teenage years that the food and clothing becomes a real expense. The chief expense is actually the cost of childcare or if you decide not to return to work, the loss of a regular income. This is the figure that usually makes headline news and can cause people to panic. The reality is that thousands of parents each year are able to manage financially. So how do they do it?

GETTING USED TO HAVING LESS MONEY

It's an old saying that you spend up to what you earn. Most couples find that while money is tight after having children, they are able to adjust to having less money. Some couples even wonder what they were spending it on before! If you are unsure about whether or not you can cope, one suggestion is to keep a money diary for a month. This will show you exactly where your money is going. Takeaway foods, drinks, evenings out and clothes are often some of the main culprits. The question at the end of the month to consider is if you are ready to lower your standard and cost of living in order to have a baby.

SAVING AND PAYING OFF DEBTS

Once you know where your money is going, ideally you should start to save. Some couples open separate savings accounts to make sure they don't spend it. Having your own 'baby fund' can be a great incentive.

If you have debts, you should look at ways of reducing them. Paying off debts can in the longer term save money even if you cannot pay them off in full. Consider going to seek free professional help at your local Citizens Advice Bureau or contacting an independent financial advisor.

DON'T WORRY ABOUT PROVIDING PERFECTION

There is a lot of pressure when having a baby to buy expensive equipment or to feel that your home has to be perfect. The reality is that babies and young children simply do not care. A battered kitchen or old carpet in the lounge makes absolutely no difference to their happiness or your ability to be a good parent. Remembering this can save you thousands of pounds. The only baby equipment that should be bought new are safety items such as car seats. Everything else can be second hand, although you would want to check it is in good condition.

GETTING FINANCIAL HELP

There are a number of benefits and tax credits that all families can claim even those who are on higher incomes. If you are on a low income, you may also receive other financial help. To find out more, you should visit your local social security office or local branch of the Citizens Advice Bureau. You can find out the telephone numbers or addresses by looking in a phone book.

Tips for keeping financial control

- Get a hold on your spending. Keep within your income.
- Work out where the money 'black hole' is by keeping a diary.
- Try and get into the habit of saving regularly.
- Before taking on new financial commitments, think about whether they are really needed.
- Get advice and help if you are in debt.