

AUPAIR CONNECT — SHEET

Childcare cost comparison sheet

Au pair, nanny or daycare: monthly cost, subsidies and net outlay.

SHEET

ENGLISH

V1.0.0

Au pair, nanny or daycare: the right choice mostly depends on the real monthly cost and how much flexibility you need. Here is how to compare the three options honestly, including subsidies and the limits of each.

The au pair: capped cost, but no childcare tax credit

Hosting an au pair is a cultural exchange, not standard childcare employment. The family pays pocket money and agreed costs, but the arrangement is not a regular childcare job and does not create a specific tax deduction.

- Pocket money: around €280/month according to published guidance.
- A private room and meals included.
- Family-related tasks, not a full-time employment relationship.
- No specific tax deduction for hosting an au pair.

MONTHLY NET OUTLAY (AU PAIR)

The nanny: flexible, but higher hourly cost

A registered nanny offers great flexibility and one-to-one care, usually at a higher hourly rate. Depending on your situation, childcare costs may be tax-deductible, but that is always a case-by-case question.

- Higher hourly rate depending on region and experience.
- Small-group or one-to-one care, often more flexible than daycare.
- Possible tax relief on childcare costs in individual cases.
- Availability depends on the local market.

MONTHLY NET OUTLAY (NANNY)

Daycare: cheap, but not flexible

Daycare is often the cheapest option, depending on places and provider. In exchange, opening hours are rigid and evenings or off-hours are usually not covered.

- Income-based or publicly subsidised fees.

- Fixed opening hours, holiday closures.
- Group care, not individual.
- Frequent waiting lists depending on the area.

MONTHLY NET OUTLAY (DAYCARE)

How to decide

Always compare the real monthly outlay, not just the headline rate: pocket money and room for the au pair, tax treatment and hourly rate for the nanny, actual fees for daycare.

- Need flexible hours? The nanny is often the most adaptable.
- Tight budget and standard hours? Daycare is usually cheapest.
- At-home care plus cultural exchange? The au pair may fit.
- Invalidate tax assumptions with a qualified adviser before deciding.

To complete together

DECISION AND FINAL TRADE-OFF
