

The price parents pay

sharing the costs of childcare

The Government's National Childcare Strategy, launched in May 1998, presented an opportunity for more children and parents to access quality, affordable childcare services in the UK than ever before. Now, three years on, childcare is high up the political agenda but British parents continue to pick up most of the childcare bill despite the substantial sums of Government money being spent on childcare¹.

The availability and cost of formal childcare have grown in importance in recent decades as increasing numbers of mothers return to paid employment rather than undertake full time care of their children. In 2001, almost 58% of mothers with children under five are in work². A recent MORI survey found that 75% of parents say that working parents do not have enough childcare and two thirds believe that more affordable childcare is essential to help mothers return to work³.

In recent years, Government policy in the UK has favoured formal employment as the best means for families to escape poverty, particularly for families headed by lone parents⁴. To reduce the numbers of workless families with children, the Government has designed ways to improve the financial returns of employment, to reform welfare administration and improve access to childcare.

But for most families childcare is still too expensive and the gap between paying for and accessing affordable childcare provision is still too great. Access to childcare provision is largely determined by income level and ability to pay and parents in the low pay/no pay cycle continue to be denied the benefits that quality childcare provision can bring them and their families on the grounds that they cannot pay. Around three million children live in families where there is no working adult⁵

yet less than 20,000 children are in receipt of childcare paid for by their local authority⁶.

Childcare is key to the Government's pledge to abolish child poverty within a generation as it enables parents to earn or learn. Developing childcare services that every parent can afford and that are sustainable is a critical challenge for the National Childcare Strategy, if the benefits of high quality, affordable childcare are to make a long lasting difference.

This paper proposes how Government could start to address the affordability gap between the childcare services that exist and the childcare services that families need so that children, families and communities don't miss out on the new and improved services being developed because they can't afford to access them.

At BUPA Children@work, we believe that good childcare support and flexible working practices are essential to help employees balance work commitments with family life and caring responsibilities.

However, whilst employers can offer valued support in many ways, ultimately the key concern for many parents is still the actual cost of childcare. We are delighted to support this excellent report from Daycare Trust, as it will help to highlight the important funding issues and options. We particularly hope it will help policymakers to resolve taxation issues that will allow employers to make a real contribution to the costs of childcare for working parents.

THE CASE FOR ACTION

British parents continue to pick up most of the childcare bill despite the substantial sums being spent on childcare by the Government.

- A typical full time nursery place for a two year old now costs over £110 a week - more than £5,700⁷ a year and more than two adult households with children spend on housing (£4,518.80) or food (£4,394.00)⁸.
- Regional variations mean that in some parts of the country - particularly London and the South East - the cost of a typical nursery place rises to £135 a week - over £7,000 a year, with some parents paying much more⁹.
- Typical costs for a childminder looking after a two year old are almost £90 a week nationally - over £4,500 a year¹⁰.

Affording childcare?

Around half of parents in Britain believe that childcare provision has improved in the UK over the last three years. However, parents feel much more is needed, especially with regard to the availability of affordable childcare¹¹.

Parents still struggle on a day-to-day basis to find quality childcare that they can afford and that meets their needs. For many, there is no choice - formal childcare services are either too expensive or simply not available in their neighbourhood. Only 13% of parents with dependent children use formal childcare services all of the time¹².

more than 50% of families said that they found it difficult to pay for childcare

Research has shown families' weekly spending on childcare was not very high, with more than 50% of families spending less than £40 per week. However more than 50% of families surveyed said that they found it difficult to pay for childcare. This is because very few families can afford to access formal paid for childcare on a full time basis. Households with younger children were more likely to report difficulties paying for childcare as were those from low income groups¹³.

Relatives, partners, friends of the family or unregistered informal childcarers are still by far the greatest providers of childcare. An overwhelming 94% of households who use informal childcare services don't pay fees or wages in return for their children being cared

for and indicators suggest that those informal childcarers who do receive payment are usually paid below the national market rates¹⁴.

Childcare and poverty

Children living in poverty are hampered through childhood and into adulthood. They are disproportionately likely to suffer from a cluster of closely connected features: poor health, poor living conditions and low school achievement. Child poverty is inextricably linked to worklessness and low pay for parents. Childcare is known to improve children's educational achievement and health. Effects are especially powerful for children facing poverty related disadvantages. The Independent Inquiry into Inequalities in Health identified links between poverty, poor health indicators and lack of access to childcare services. Evidence reviewed by Acheson and others suggests that childcare is especially effective for the most disadvantaged children because their achievements and health can be measurably improved. He recommended the development of 'an integrated policy for the provision of affordable, high quality daycare and pre-school education with extra resources for disadvantaged communities'¹⁶.

Childcare benefits everyone. It gives children a good start in life. It enables parents to work or train, it contributes to a prosperous society by supporting employers and regenerating local communities and it underpins Government policies to tackle social exclusion, create jobs and raise educational standards. But at the moment, not everybody can afford to benefit from childcare.

MULTIPLE BIRTHS MEAN MULTIPLE COSTS

Meeting the childcare costs of multiple births (twins, triplets or more) is particularly burdensome for this group of parents. Childcare services are usually unable to offer discounts to multiples as their own business is affected and while a standard sibling discount of between 5% and 10% is sometimes given, a recent survey by TAMBA¹⁵ revealed that only 31% of families with childcare costs reported receiving some form of discount. This means that nearly 70% of families do not receive any discount at all. That rises to nearly three quarters for families with twins. Childcare costs ranged up to £2500 per month. The inability to return to work because of the high cost of childcare was the highest specific disadvantage stated by parents of multiple births.

Paying for childcare - current funding

Until 1998, formal paid for childcare services were mostly set up by the private and voluntary sectors in response to demand. They include registered nurseries, childminders, out-of-school clubs, playgroups and holiday playschemes. The number of childcare places provided by day nurseries has more than trebled in the last ten years¹⁷. While the National Childcare Strategy is beginning to deliver, out of work parents, and especially out of work lone parents, parents on lower incomes, refugee parents, parents with children with disabilities and student parents all identify the absence of affordable childcare as a major barrier to participating in work or study¹⁸.

The national childcare gap between the childcare services that exist and the childcare services that families need is starting to close but childcare remains highly fragmented and patchy. The Government's pledge to create new childcare places for 1.6 million children in Britain by 2004 is beginning to make a real difference to the availability of childcare in the UK but access to affordable childcare places is still limited in disadvantaged urban and rural areas.

The last few years have brought considerable Government commitment and funding to expanding services for children and families. Funding for childcare is growing and changing rapidly.

Childcare and early years - how much is current funding?

The various elements of the National Childcare Strategy together with the childcare tax credit component of the Working Families' Tax Credit and the increase in funding for nursery education for three and four year old children have tripled the amount of public funding for childcare and early education. Government funding of one kind or another pays for about a quarter of childcare and early education provided in the private and voluntary sectors. Put another way, parents are still paying three quarters of childcare costs¹⁹.

£s for providers and places

Much has been done nationally and locally to improve the quality of childcare services, make them more affordable and increase the number of services.

Key developments include²⁰:

- The National Childcare Strategy is investing money to expand day nursery, childminding and out of school care. By 2003-4 there will have been a threefold increase from £66 million in 2000-1 to over £200 million in the annual investment in childcare via EYDCPs.
- New childcare places for 1.6 million children by March 2004.
- Early education places are available to all four year olds and are being extended to three year olds by 2004.
- Pilot schemes for Early Excellence Centres are

demonstrating the value of integrated services for children and parents, bringing together daycare, early education and family support. At present there are 29 centres and the programme is being extended up to 100 by 2004.

- The Neighbourhood Nurseries Initiative will bring 45,000 affordable new childcare places to deprived areas by 2004.
- The national Sure Start programme is bringing a range of services to families with children under four in deprived neighbourhoods, and the programme will be extended to 500 areas by 2004.

Making the most of the funding streams that are available in a local area is an increasingly complex task that requires a growing investment in strategic planning.

Key funding sources include:

£ Early Years Education

For 2001-2 the Government has made available £290.1 million for early education funding. This includes:

- £226 million for three year old nursery education places and associated initiatives (this is intended to create sufficient places to bring the national average up to 66%)
- £26.6 million for reception class ratios in the 60 most deprived local education authorities.

£ Childcare Grant

Funding for EYDCPs in 2001-2002 through the childcare grant includes

- £62 million general grant
 - £4 million ring-fenced for childcare services for children with special educational needs or disabilities and other special groups.
 - £4.5 million for childminder start up grants, with a further £2.5 million for enhanced grants in areas of disadvantage.
 - £3.75 million for the creation of childminder networks, primarily on areas of disadvantage.
- £46 million for pump-priming running costs on group based childcare for pre-school children in areas of disadvantage.

£ Neighbourhood Childcare Initiative

The Neighbourhood Childcare Initiative is providing £203 million to develop services for people living in the most disadvantaged areas who need childcare. It aims to create new childcare places through nursery provision (45,000 places), out of school childcare (50,000 places), childminding (25,000 places) and the support of childminder networks.

Government funding of one kind or another pays for about a quarter of childcare and early education provided in the private and voluntary sectors



Early Excellence Centres

A further £17 million has been invested to expand the Early Excellence Centre programme, working closely with other early years schemes such as Sure Start and the Neighbourhood Nurseries Initiative. The aim is to extend the number of Early Excellence Centres across the country up to 100 by 2004, taking the total investment in the Early Excellence Centre programme to £45 million.



Sure Start

The Government plans to support 500 Sure Start programmes in disadvantaged areas by 2003-2004, reaching around a third of children from low income families under four in England. The resources for Sure Start will rise from £184 million in 2000-2001 to £499 million by 2003-2004.



The Children's Fund

A £450 million Children's Fund to help tackle poverty and social exclusion was launched by the Government in November 2000.

- £80 million will be focused over three years on providing increased and better co-ordinated services for children and young people aged 5-13 at risk of social exclusion and their families.
- £70 million over three years will develop a local network which will channel money to local and voluntary community groups in England helping vulnerable children aged 0-19 years. Grants will be made under four themes - economic disadvantage, isolation and access, aspirations and experience and children's voices.



New Opportunities Fund

The Fund aims to allocate £400 million by the year 2003 to create new out of school hours childcare places, education projects and integrated childcare and education schemes. £170 million of Lottery funding is being made available from 1999-2003 to support the establishment of out of school childcare in England. £15.5 million of this total will be made available to support integrated childcare and education projects.

Funding averages just under £455 per new place, and will normally be for one year only. Grants cover:

- start up costs for new schemes, including initial running costs.
- running costs (including staff salaries) to allow more places to be provided
- small capital projects

Other funding sources available to fund new places include the Neighbourhood Renewal Fund, Community Chest, Single Regeneration Budget, New Deal for Communities and European Funding.

£s FOR PARENTS' POCKETS

WORKING FAMILIES' TAX CREDIT AND CHILDCARE TAX CREDIT

Of the help paying for childcare available to parents, the most important is the childcare tax credit. The childcare tax credit is part of a new form of help for working parents on low to middle incomes - Working Families' Tax Credit.

Childcare tax credit is worth:

- up to 70% of £135 a week for one child, and
- up to 70% of £200 a week for two or more children.

Or up to 70% of the costs of registered or approved childcare that are taken into account when calculating Working Families' Tax Credit or Disabled Person's Tax Credit.

To be eligible for financial assistance towards childcare costs from the childcare tax credit parents (and their partners) must both

- be working 16 hours per week or more;
- be using registered childcare

129,000 families are currently gaining an average award per week of £35.10 towards childcare costs through the childcare tax credit component of the Working Families' Tax Credit²¹. This constitutes 11% of those claiming the Working Families' Tax Credit. This means that those receiving childcare tax credit are receiving on average less than a third of the typical costs of a nursery place.

HELP FROM EMPLOYERS

Employers are becoming increasingly aware that they depend upon parents and Government is taking a fresh interest in the potential contribution of employers to ease work/life balance for employees. New legislation is focusing attention on practical measures to ease work/life balance for employees and Government, employers and trade unions are looking for fresh ways forward but employers' contributions to childcare remain small. Currently only one in ten working parents say their employer provides help with childcare. Questions remain about how employers should be involved in childcare and what the appropriate mechanisms are for extending their role.

NEW DEAL FOR LONE PARENTS

Out of work parents, and especially out of work lone parents, identify the absence of available and affordable childcare as a major barrier to employment²². For parents participating in New Deal schemes, New Deal can help with childcare costs for lone parents who are working less than 16 hours, or wish to return to work or take up training courses.

FURTHER EDUCATION STUDENTS

Funding for childcare in further education is now part of a ringfenced element of the Further Education Access Fund. Allocation of Childcare Access Funds will be by a formula based on student numbers and a widening participation factor. Childcare Access funds can support any formal registered childcare and can be utilised in the form of a subsidised place, a waived charge or a cash payment to the student. Costs relating to travel to and from the childcare provision can also be included in the grant made.

HIGHER EDUCATION STUDENTS

From September 2001, the Government will pay up to 85% of childcare costs of £135 per week for a student with one child or up to £200 per week for a student with two or more children in Higher Education. The grant will pay 85% of childcare costs up to these limits during term time and shorter holidays and 70% of childcare costs during the long vacation. For example, during term time, a parent with a single child will receive up to £114.75 per week in their pocket or £170 for two or more children²³.

Supply vs demand

paying for new services or paying for parents to buy services?

DESPITE ALL THE ACTIVITY IN CHILDCARE FUNDING MANY PARENTS STILL CAN'T AFFORD THE CHILDCARE THAT THEY WANT AND NEED TO SUPPORT THEIR CHILDREN AND ENABLE THEM TO WORK, TRAIN OR STUDY.

Parents out of pocket?

The impact of the childcare tax credit is limited.

- The childcare tax credit element of the Working Families' Tax Credit is concerned with the costs of working²⁴. Many people living in poverty are completely untouched by funding being channelled through the Working Families' Tax Credit childcare tax credit element as many of them live in households which have no one in work²⁵.
- Childcare tax credit help is only available for registered childcare, which can be difficult to access, especially for parents working flexible 'unsocial hours' or shifts.
- To be eligible for childcare tax credit, for couples, both must be working at least 16 hours per week, (or at least 16 hours and the other incapable of looking after the children) and similarly, a lone parent must work at least 16 hours to qualify. In working families where parents are working less than 16 hours, they are automatically disqualified from accessing childcare tax credit.
- The typical cost of services for younger children at £110 per week or more per child means that despite a childcare tax credit contribution to their childcare costs, the parents' share of the cost still often remains unaffordable. From June 2001, childcare tax credit contributions increased to a maximum of 70% for one child of £135 and 70% of £200 for two children per week towards childcare costs. Despite this recognition of the real costs of childcare, parents on lower incomes still need to find 30% of childcare costs.
- When the parent finds a place with a registered childminder or nursery, it is also not possible to begin claiming the childcare tax credit component of the Working Families' Tax Credit until the claim is renewed. Similarly, regulations around childcare tax credit awards being reassessed every six months cause difficulties for parents needing extra money to pay for childcare when they have increased their working hours.
- Those in the band of modest earnings above eligibility for Working Families' Tax Credit and those with savings above £8,000 get no subsidy at all.
- The childcare tax credit is limited to households where both parents are in work. Low income lone parent families are the clear beneficiaries of the childcare tax credit. Most low income two parent families are yet to feel any impact.

To date, poverty reduction amongst families is mostly amongst the working poor. However 25% of children live in a family where there is no working adult in the family²⁶. This would suggest that more help paying for childcare is needed amongst those families with minimum household incomes and the dependent poor²⁷. Childcare places with fees sufficiently subsidised to be affordable by non-working families are rarely available. The amount of childcare that local authorities can allocate to children in need is often small and time limited²⁸. Money for childcare available under the New Deal schemes is discretionary and is not always made available or sufficient. Some local

authority grants to childcare providers for children in need have been terminated and some local authority facilities closed, in part because of financial difficulties within the local authority but also because money is seen to be going to childcare through the childcare tax credit.

A funding farrago?

Despite the ever increasing number of supply side funding streams, there is mounting evidence that there is still not an even spread of services where they are most needed despite the many sources of funding. Sustainability of childcare is an issue for 51% of Early Years Development and Childcare Partnerships²⁹. The never-ending list of potential funding sources are so complex, diverse and short term that key players are often unaware of all the potential sources or how to access them. EYDCPs noted in a recent survey, that their levels of understanding and accessing the various funding streams directly impacted on their effectiveness as Partnerships³⁰.

● Complex funding

Early Years Development and Childcare Partnerships can catalyse, steer and generate bids rather than actually bid themselves. A snapshot survey of funding streams in April 2001 revealed more than 55 funding streams, all with separate bidding processes, criteria, target groups, timescales and payment schemes, requiring a diverse range of partners to make successful bids. This level of complexity makes planning and securing funds difficult for Early Years Development and Childcare Partnerships when the money available within these streams is often not specific to childcare provision.

● Making the most of funding

Early Years Development and Childcare Partnerships face practical difficulties accessing and drawing together the diverse sources of money. There are gaps in Early Years Development and Childcare Partnerships' access to funding sources that could stimulate and underpin their work to tackle local childcare gaps. Consequently those seeking funding for childcare are all too often unaware of possible funding sources or unable to make the most of them, due to their complex and uncoordinated nature. Partnerships have also noted the lack of flexibility in using the funding streams that are available to address the very real and pressing childcare needs in their local areas.

● Short term funding

The main sources of dedicated start-up funds for childcare, via the New Opportunities Fund and the Neighbourhood Childcare Initiative, are based on the premise that virtually all childcare should be sustainable within one to three years through parental contributions. Short termism within funding streams inhibits childcare development and suggests that in disadvantaged areas the sustainability problems may not be resolved³¹.

Funding the way forward

Much has been done to make childcare services more plentiful and more affordable. Over the next three years, the investment in childcare will increase from £66 million annually to over £200 million by 2003-4. Many new initiatives have been taken and successful pilots are being extended more widely but so too has the complex arrangement of funding streams.

Investment is critical. The economic arguments for public subsidy of childcare and early education hinge on a sharing of the costs between Government, employers and parents. As deficiencies and gaps in the present funding structures are identified, it is apparent that public funding is well below what is needed.

KEY AREAS THAT NEED ADDRESSING:

Short term

● **ASSESSING SUPPLY AND DEMAND FOR CHILDCARE SERVICES:**

To date supply side investment has been building capacity and new services, particularly for those parents needing childcare who are already in work. Little attention has been paid as to what the demand is and whether the services being delivered are really what parents want. Early Years Development and Childcare Partnership audits are currently audits of provision, not of need. Real attention needs to be paid to analysing and understanding the demand and making funding flexible enough so that local childcare priorities and demands can be met.

● **WIDENING ACCESS TO FINANCIAL HELP FOR WORKING FAMILIES:**

Working parents need a clear, simple, transparent system to access financial assistance with childcare costs. Childcare tax credit take up is still low and is yet to mirror real childcare costs for many families. Many parents struggle to pay the 30% of childcare costs that the childcare tax credit doesn't support. Means tested subsidies for childcare costs paid by parents could be brought into a unified system giving highest subsidy to parents on lowest incomes or with greatest need but also relieving the pressures of childcare costs on low to mid income families.

● **SIMPLIFYING APPLICATION PROCESSES:**

To simplify the process of bidding and applying for funds, it is proposed that a common application form for sources of childcare funding be devised in order to streamline the application process.

● **CLARIFYING THE TAX ENVIRONMENT FOR EMPLOYERS:**

While employers who become involved in providing childcare for employees reap some tax related rewards, the current system is unclear and contains anomalies. To encourage employers to come on board and provide childcare, employers need to be clear about the costs that they are required to meet. Currently there is confusion as to how schemes should be set up to comply with Inland Revenue guidelines. Further clarification of Inland Revenue's interpretation of section 155a that has been set out in the 1998 tax bulletin is required to ensure consistency for employers.

Long term

● **INTEGRATED CHILD CREDIT:** The introduction of Integrated Child Credit (ICC) provides an opportunity to support all working parents wanting and needing to access affordable, high quality childcare. The consultative document released by the Inland Revenue³² proposes that the childcare element of the new Integrated Child Credit be attached to the Employment Tax Credit. There is still scope to tackle the difficulties and limitations of the current childcare tax credit element of the Working Families' Tax Credit.

● **SIMPLIFIED AND UNIFIED FUNDING STREAMS:**

The Government needs to move towards a simplified and unified system of joined up childcare funding streams. The following three delivery options are possible ways forward:

● Paying local authorities all childcare and early education money through a ringfenced fund directly and providing them with a statutory duty to ensure that services are available.

● Strengthening Early Years Development and Childcare Partnerships to have the capacity to hold and control budgets to help deliver the childcare services that their local areas need.

● Establishing a single childcare and early years education budget where all funding for early education, childcare and related family support would be held centrally and distributed through a national Childcare Agency.

● **MORE AFFORDABLE CHILDCARE FOR WORKLESS FAMILIES:**

The Government needs to review the provision of subsidised childcare for parents to ensure that it supports the aims of the National Childcare Strategy and supports childcare provision in disadvantaged communities. Childcare and early years services have societal benefits, which like schools and hospitals should be funded by Government. Affordable, quality childcare provision delivered through children's centres that meets the needs of all families caught in the vicious no pay/low pay poverty cycle is critical to the Government's welfare to work and eliminating poverty programmes.

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Daycare Trust is the national childcare charity. We promote quality, affordable childcare for all and advise parents, providers, employers, trade unions, and policymakers on childcare issues. This briefing paper is the third in the 2001 *Thinking Big: Childcare for All* policy series. It is preceded by *All our futures... putting childcare at the centre of every neighbourhood*; *Quality matters - ensuring childcare benefits children* and is followed by *The Childcare Workforce*; *Childcare for children and families with disabilities and special needs*; *Childcare for older children*.

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