

**Written submissions received for the London Assembly's review into access to
childcare in London Pt (I)**

Evidence Log – Childcare

Number	Organisation	Contact/Title
Sub-001	London Borough of Barking and Dagenham	Chrissy Shurlock - <i>Strategic Childcare Development Manager</i>
Sub-002	London Borough of Havering	Sarah Metcalf - <i>Services Manager</i>
Sub-003	London Borough of Bromley	Sharon Bingham - <i>(FIAS) Principle Officer</i>
Sub-004	London Borough of Hounslow	Aaron Hersey - <i>Senior Officer, Family Information Service</i>
Sub-005	Cherry Blossoms Providers	Christine Money Penny - <i>Divisional Director South</i>
Sub-006	London Borough of Merton	Allison Jones - <i>Service Manager, Early Years, Children's Centres and Childcare</i>
Sub-007	Middlesex University	Dr Linda Bell - <i>Principal Lecturer in Research Methods</i>
Sub-008	London Borough of Lambeth	Marcella McHugh - <i>Head of EYFS & Childcare</i>
Sub-009	Daycare Trust	Jill Rutter - <i>Research Manager</i>
Sub-010	London Borough of Kingston	Christine Halstead - <i>Strategic Manager Childcare and Family Support</i>
Sub-011	Gingerbread	Caroline Davey - <i>Director of Policy, Advice and Communications</i>
Sub-012	FiND, Redbridge	Bruce Hausenloy - <i>FiND Manager</i>
Sub-013	Croydon	Laura McRoberts - <i>Families Information and Workforce Development Manager</i>
Sub-014	London Councils	Lai Chong-Siltola - <i>Principal Policy and Project Officer</i>
Sub-015	London Borough of Enfield	Sharon Brimson - <i>Community Access Childcare & Early Years</i>
Sub-016	4Children	Claire McCarthy - <i>Director of Public Affairs</i>
Sub-017	Savethechildren	Rachel Laurence - <i>Development Manager - 4in10</i>
Sub-018	London Borough of Richmond upon Thames	Jane Knight - <i>Business Support Manager</i>
Sub-019	Learning Trust	Alan Woods - <i>Chief Executive</i>
Sub-020	Policy and Communications National Day Nurseries Association	Claire Schofield - <i>Director of Membership</i>
Sub-021	London Borough of Greenwich	Julia Phillips - <i>Head of Integrated Support, Children and Families</i>
Sub-022	London Borough of Ealing	Therese Langford - <i>Promotions Officer</i>
Sub-023	London Borough of Lewisham	John Green - <i>Strategic Leader Foundation Stage</i>
Sub-024	National Childminding Association	Stuart Turner- <i>Director of Professional Standards</i>

- **What more can be done to ensure Londoners know about the childcare options and financial support available?**

Family Information Services working with other agencies to ensure awareness of the options. HMRC information on tax credits promoted through children's centres and all early years settings.

- **Are you aware of any best practice from local authorities in providing information and advice to parents and carers about childcare?**

- **How could childcare be made more affordable for Londoners?**

Support for providers with the high cost of rent and business rates in London which would result in these costs not being passed onto the parent.

- **What more could be done to improve access to suitable childcare, including childcare outside office hours?**

Availability of a London-wide website for childcare providers.

- **What should local authorities' role be in improving access to childcare outside office hours?**

Providing accurate, up to date information on childcare available outside office hours.

- **Could you outline what your local authority offers in terms of nursery provision in maintained state schools for three and four year olds, and whether this is changing or has recently changed?**

15 hours per week for three and four year olds in all school nurseries.



Victoria Borwick AM
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Services Committee
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17 September, 2011

Dear Ms Borwick

Review Into access to childcare in London

Your letter and additional paperwork in respect of the above review has been passed to me by Andrew Ireland, our Group Director for Social Care and Learning.

As Service Manager for Havering's Foundation Years and Independent Advice Service, I would be pleased to take part in the review on behalf of Havering and will submit views and all relevant information before 27 October.

Yours sincerely

A handwritten signature in black ink, appearing to be "S Metcalf", written over a horizontal line.

Sarah Metcalf
Service Manager

Victoria Borwick AM
Chair, Health and Public Services Committee

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Date: 15 September 2011

Dear

Review into access to childcare in London

The London Assembly's Health and Public Services Committee is reviewing access to childcare in the capital for children up to the age of five. The review is focused on what can be done to tackle the main barriers parents face in finding the right childcare, namely:

- a lack of information and advice on childcare options and financial support,
- the high costs of childcare, and
- problems accessing suitable provision, particularly out of office hours

We are very keen to hear from a wide range of stakeholders to inform our review. I am therefore writing to invite you to submit views and information on behalf of your organisation.

We have identified a number of key questions that we are hoping to answer. We hope respondents can address some or all of these questions, which are as follows:

- **What more can be done to ensure Londoners know about the childcare options and financial support available?**
 - Raise profile and continued promotion of FIS , locally and Nationally, with endorsement (in statute?) from central government
 - National advertising campaign to promote role of FIS in providing information on childcare options and financial support available. Campaign to be targeted specifically in areas of deprivation and at parents with the lowest up-take of childcare e.g. lone parents, ethnic minority parents, those with children with disabilities and/or SEN's and those with older school age children.
 - Annual National free training for FIS/information staff around the financial support available for parents e.g. universal credits etc, with signposting to best resources e.g. on-line benefits calculators. A condition of free attendance could be evidence that participants have delivered childcare/finance workshops/drop-ins for parents in areas of deprivation or in locations where parents frequently meet.

If you have any queries about this letter please contact Susannah Drury, Scrutiny Manager:
Phone: 020 7983 4484 or **Email:** susannah.drury@london.gov.uk

- **Are you aware of any best practice from local authorities in providing information and advice to parents and carers about childcare?**
 - Bromley FIS (Known as FIAS in Bromley) currently provide:
 - face to face support & information from a central location and via home visits. This is particularly beneficial for parents with EAL & low literacy who would have difficulty in finding the appropriate information, completing application forms and accessing quality childcare without help.
 - Outreach sessions at ante & post natal groups, CFC and libraries to offer information on childcare options and financial support.
 - Information stands, with staff offering face to face information and printed information sheets at events and activities targeted at parents less likely to know about and/or take-up childcare e.g. Diversity day, family week etc.
 - Partnership and networking events locally with other support services from the statutory and voluntary sector e.g. Health Visitors, Midwives, Schools, Traveller support, Somali Women's group, Social Care, Job-Centre Plus, Citizens Advice Centres, local shopping centres etc to ensure information is shared and distributed to a wider range of parents
 - Nationally many FIS are being deleted or moved to an on-line or call centre service only, often staffed by general call centre staff whom, because of their wide remit, do not have the expertise and/or experience to provide in-depth childcare specific information. The parents and families currently least likely to have information about, or to use, quality childcare, are the very groups who are most likely to struggle or not be able to access online and call centre services. Deleting FIS or moving to the above delivery models will mean that current and planned good practice will be lost and this will be to the detriment of children and families already disadvantaged.
- **How could childcare be made more affordable for Londoners?**
 - Increase the level of tax-free salary sacrifice options in terms of number of employers who provide it and the amount of salary parents can sacrifice.
 - Increase the percentage (currently 70%) that parents can claim towards the cost of childcare or the maximum claimable (currently £175) which comprises the childcare element of the Working Tax Credit.
 - Include a regional supplement in the new universal credit for parents in London & other regions with higher childcare costs due to staff & premises costs.
 - Offer tax - breaks, including reduced business rates for quality providers of childcare. These could be on a sliding scale according to the level of flexibility and excellence offered.
- **What more could be done to improve access to suitable childcare, including childcare outside office hours?**

- o Local surveys of parents re type of preferred childcare/hours needed and proactive, incentivised recruitment of provision to match parental needs.
 - o Dedicated funding managed by LA's to develop bespoke childcare packages
 - o National & local campaigns to raise the profile of childminders as professional providers of childcare, who can often offer families with children of different age groups more flexible and extended hours, where registration allows. Raising the awareness to families of the professionalism of childminders e.g. having to deliver the EYFS, as well as awareness of the flexibility they can often offer, may then impact on the numbers accessing out of office hours childcare.
- **What should local authorities' role be in improving access to childcare outside office hours?**
 - o Offer incentives e.g. dedicated funding, free training and/or qualifications, professional development, support, including business support for childcare provision offered flexibly and outside of normal hours offered.
 - o Quality, affordable wrap-around provision (before and after-school) located in primary schools in area of deprivation at least each week day.
 - o Strengthen the links between different types of childcare provision e.g. childminders, nurseries etc to ensure parents who need to access different types childcare to accommodate their working patterns, receive a quality, seamless service.
 - o Help to raise and promote the professionalism of childminders who can often offer more flexible childcare to parents..
 - **Could you outline what your local authority offers in terms of nursery provision in maintained state schools for three and four year olds, and whether this is changing or has recently changed?**
 - o The majority of childcare and free entitlement funded sessions are delivered within the PVI in Bromley. Only approximately 5% is delivered in our 12 maintained nursery classes.
 - o This care is undergoing a change, with most of the nurseries now delivering sessions for younger 3 year olds via 2 year old funding, and also extending their days in line with other local PVI provision, a service for which they are charging.

I would be grateful if you were able to reply by email or in writing by **Thursday 27 October**.

For your information, we would normally publish written submissions on our website, unless they are marked as confidential, or there is a legal reason for non-publication. However, we may be required to send out a copy of your written response if a member of the public or the media request it under the Freedom of Information Act 2000, even if it has been marked as confidential.

I am attaching our scoping paper, which provides further details on the focus of our review. The Committee will also be holding a meeting on this subject on 2 November

2011, which members of the public may attend. Further details about this meeting are available at www.london.gov.uk/assembly .

I would like to thank you for participating in our review, and I look forward to hearing from you.

Yours sincerely,

A handwritten signature in black ink that reads "Victoria Borwick". The signature is written in a cursive, flowing style.

Victoria Borwick AM
Chair, Health and Public Services Committee

CC: Director of Children's Services

I write with response to the request for contributions from stakeholders on the review into access to childcare in London. My representation is on behalf of the London Borough of Hounslow Family Information Service. The views presented here are those of myself as a senior officer working for the service for the last 4 years, and are not necessarily those of the organisation, or Children's Services, in general.

I will present my views in a format as follows: each one of the 6 key questions you are asking will be addressed one after the other.

- What more can be done to ensure Londoners know about the childcare options and financial support available?

It is frustrating to hear that Londoners, or any family, is unsure about their childcare options or the financial support available. This is because, as a Family Information Service (FIS), we exist to provide this information, and are here Monday-Friday 9am-5pm to offer this. I appreciate what the Day Care Trust have stated in the attached scoping document that some FISs have been reduced in size and, in some cases, are merely call centres. I concur that this has happened in some boroughs, however can confirm that this is not the case in Hounslow, and it is in fact the expressed intention to maintain the specialist call handling that has always existed. The FIS has, however, lost its outreach function as well as its manager post, in effect shrinking from 6 staff to 3. This has meant that the service has now had to focus much more on telephone-based support and providing information electronically via the council web pages, as opposed to being out in the community and events and groups where families attend.

However, this does not mean that the quality of the service offered, or the information provided, has been allowed to suffer. The FIS continues to pride itself on the quality of the information we offer on childcare, including lists of childcare providers, guidance on finding childcare and what each type of childcare entails, how childcare is registered and inspected, the safeguards in place, information on childcare for families with additional needs and disabilities. We also consider ourselves to be particularly strong in terms of literature provided on financial support for families, including free nursery education for 3 and 4 yr olds, working tax credits, childcare vouchers and so on. Information is increasingly disseminated electronically, especially via the council website, and less so in person. This has had to happen for cost effectiveness and resource reasons, and of course means that hard to reach communities are less aware of the service. The services' marketing budget has also decreased from a reasonable amount (of up to £100k per yr) to nothing. This will undoubtedly have an impact on awareness of the service and has meant that more cost effective means of awareness raising, such as through web pages and networking with colleagues have had to be increasingly used. While outreach by the FIS has finished, outreach is increasingly undertaken by Children's Centres staff who are aware of the service and are able to signpost and spread awareness of the FIS.

I would, therefore, welcome any efforts that can be made to increase awareness of the FIS to Londoners in any way that this could be achieved. While some LA FISs have reduced to just call centres, they are still able to provide information on all childcare in a person's area, and will also know how to at least signpost families to information on financial support. In addition, I would say that it is still at least 50% of FISs which still operate like Hounslow's, with expert staff (all qualified to Level 4 NVQ in Advice and Guidance) able to talk parents through their options and to provide quality literature to help families find childcare. Any publicity offered to FISs would enable families awareness of, and access to, services which exist specifically to provide them with information on childcare and financial support.

- Are you aware of any best practice from local authorities in providing information and advice to parents and carers about childcare?

Hounslow FIS is pleased to state that we are the only FIS in London (and perhaps the UK) where all staff are qualified to Level 4 NVQ in Advice and Guidance. Hounslow FIS operates a number of practises which are considered best practise, including a tiered brokerage service which includes calling back parents who have been provided with information to ensure that it has been understood approximately 1 week after it was sent out to them, and to offer further support where necessary. This is only done on the judgement of the staff in cases where it is perceived likely that the caller may struggle to understand what has been sent.

Hounslow FIS also requests information from every registered childcare provider regarding the facilities, qualifications and experience they have in terms of caring for children with additional needs and/or disabilities. In this way if a family calls and provides information on the nature or the additional need/disability a bespoke list can be provided of settings who have the facilities, qualifications and/or experience to work with children with those needs. This ensures that families are able to access settings who have the right experience, facility and ability to look after their children, and further helps to ensure that families mentioning a child's disability are not treated with shock or apprehension, something which we know can set a family back a long way in terms of being prepared to leave their child in childcare.

Finally, FIS also provides brokerage in terms of families who are having difficulty in finding childcare, for example if childcare outside of typical hours is required. If a family is unable to secure childcare, they are offered 1-1 support from a qualified FIS officer. Steps taken to help secure childcare can include contacting all providers on a parents behalf to see if they can help, including sending an email to all childminders in an area, outlining the needs of the parent and asking them to call the FIS officer back if they feel that they would be able to help.

- How could childcare be made more affordable for Londoners?

This is a question that will always be difficult to answer. Costs of living and for accommodation are high in London. I can only think that a London weighting to any financial support such as the childcare element of working tax credit/universal credit will be essential to ensure that the support available is fair and equal regardless of which part of the country a family lives. In addition, particular local subsidies and schemes such as the Childcare Affordability Programme would be welcomed.

I also feel that the amount paid to providers of free education for 3 and 4 years olds needs to be increased. I know anecdotally that costs of providing these places in some areas of the country, particularly in the North East, is entirely covered by the amount the government pays for early education. However, this is nowhere near the case in parts of London, where providers are effectively expected to subsidise the places they provide as 'free' to 3 and 4 year olds. Why any business should be expected to do this is unclear and already some providers are 'opting out' of providing this entitlement to families altogether, while others continue to find ways to ask families for 'top up' fees, despite local authority attempts to curtail this.

Until the early education entitlement fee is provided to settings at a more realistic London rate this will continue to be a big problem, both to sustainability of childcare providers and to the access (or lack of) to London families.

- What more could be done to improve access to suitable childcare, including childcare outside office hours?

Hounslow FIS has taken additional steps to contact all childcare providers in the Borough and establish what hours they are prepared to work, including short-notice 'emergency' care. Hounslow has a number of childminders, in particular, who cater specifically for shift workers. This is largely because Hounslow is in close proximity to Heathrow airport and to a regional hospital – West Middlesex, and so the demand is there. The childminders who offer this have done so off their own back and so I am unsure how more could be recruited, however offering these as an example to new childminders who are keen to attract new business would be one way forward. I imagine it will be more difficult to attract day care settings such as nurseries to do so, however local authorities could identify one or two settings in a borough who could be attracted to open earlier and run later, through the provision of additional funding or support to encourage this. However, it is likely that only 1 or 2 settings per borough would be needed for this, as it is still only a minority of families that do need childcare outside of office hours. In addition, the role of grandparents and friends to provide ad hoc care should not be underestimated in this regard.

- What should local authorities' role be in improving access to childcare outside office hours?

See above

- Could you outline what your local authority offers in terms of nursery provision in maintained state schools for three and four year olds, and whether this is changing or has recently changed?

In Hounslow every primary school in the borough has a maintained school nursery attached to it, which will admit children in the September after they turn 3. However, due to an increasing birth rate and large-scale immigration and the building of a number of new housing developments there is a large shortage of school nursery places. All families of children who do not get a place in school nursery are referred to the FIS where they are talked through the free education for 3 and 4 years olds (known locally as the Early Education entitlement) and are provided a guide to how the funding works, and a list of pre-school playgroups and private daynurseries who can offer this. However, in some areas the sheer number of children who have not got a place at a school nursery has meant that local childcare settings have also filled up, meaning families either miss out or have to travel quite far. In an attempt to help, Children's Centres have recently started using their qualified teacher (QTS) to run 2 'nursery' sessions for children who did not get a place in school nursery. Parents of the child must remain during the session, but the child is still at least able to get some nursery education.

Childminders are also able to offer the entitlement, however this has proved quite difficult in practice and currently only 3 individuals across the whole borough are able to offer this. Anything that can be done to increase the number of childminders able to offer the entitlement would be welcomed.

Please find attached some comments back from some of the membership of the Pre-school Learning Alliance in London; as well as comments below from Lewisham

What more can be done to ensure Londoners know about the childcare options and financial support available?

Locally advertise, promote what child care there is in local areas. Local authorities should be able to support parents, especially children identified with a Special Educational need, multiple births, deprived areas and offer financial support for children at a younger age.

How could childcare be made more affordable for Londoners?

It should not be such a competitive market, guidelines and restrictions of charges made by private childcare so it is a level playing field.

What more could be done to improve access to suitable childcare, including childcare outside office hours?

Look at what parents want, ask parents what hours, what kind of provision and talk to parents.

Kind regards

Christine Money Penny
Divisional Director South
Pre-school Learning Alliance

What more can be done to ensure Londoners know about the childcare options and financial support available?

Local Family Information Services are well placed to provide information - about their own boroughs services - in our borough we have a service directory which is accessed through the council's website. This is usually sufficient for many of our residents who have low level information requirements and can source information independently. We also have a public telephone line which is open in the mornings so parents can contact us. We attempt to support them in using the web to source the info required. This our level 1 response. For families that have a greater level of need - or cannot access the web sufficiently to meet their needs our Family Information and Advice and Guidance Service can provide a higher level of support and where required brokerage into childcare settings. In addition our Children's Centres are trained and supported in using web information to best support parents and families who may come into their centres. We also encourage and promote links to national websites I.e. Day Care Trust that provide a range of comprehensive information about childcare options as well as affordability etc. There are however, groups that still do not access information (or other agency staff) in these ways and are therefore missing out on information.

We think that more could be done by:

Generic information about childcare, free entitlement (2, 3 and 4 year olds) in the child's red book (health records) - in main languages

Generic information about childcare choices, children's centres, 2,3 and 4 year old entitlement as part of new birth registration information (pack) - in main languages

Local information sessions by Children's Centres about childcare options and funding support

Improved promotion of the local electronic service directory with other agencies (on their websites)

Information in nursery class admissions booklet (if LA is admission authority for nursery classes)

Staff working with families up skilled in childcare information and the services available.

Financial support is a bit more challenging - as this can change and not all staff are confident - however, greater promotion i.e. tax credits, salary sacrifice via local advertising and promotion

Translating information for community languages could also be used on the electronic Family Services Directory . Another suggestion is that we get the information put on a CD rom so people can listen to it. Its very flexible and then you don't have to wonder if parents are literate in their mother tongue (This is an assumption people often make) Once made that can also be downloaded as a sound file. In addition we must ensure that information is produced in plain English for these with Basic Skills Needs, a lot of the info is far too wordy and complex. Too much reliance on websites will disadvantage some families.

Ideally a London wide advertising campaign TV/ local radio and foreign language stations/social media , we need to recognise that not all parents are engaged with their Children's nursery schools but most people watch TV and use social media.

• **How could childcare be made more affordable for Londoners?**

Minimum amount of base rate within single funding formula for 3 and 4 year old places - recognition from central government that it cost mores to deliver in London (an uplift)

Higher tax credit element (80%??)

Higher income threshold for childcare element of the tax credit?

Childcare tax deductible (not pegged as in salary sacrifice)

Subsidy direct to settings ?? (in addition to tax credits??)

Childcare Affordability Programme??

- **What more could be done to improve access to suitable childcare, including childcare outside office hours?**

Better cross borough working - and sharing of information as to what is available across boroughs - used to be national website -- but that is no longer available - so parents now have to access several individual LAs to get the information they require

promotion of childminders as a flexible childcare offer

we employ childcare brokerage officers to improve access to childcare for some groups within the borough

Thanks

Allison

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Merton Council - Putting you first

Review into access to childcare for Londoners – a response

The review document points out that London has the lowest maternal employment rate in the country (at 53%) so perhaps more could be done to encourage community based or co-operative initiatives in which parents, and especially women who are mothers, share child care with other mothers in their locality. This would for example allow parents (especially women?) to work for part of the time and share care of their own plus other children at other times.

These kinds of informal arrangements have been clearly evident in suburban areas where I have carried out in-depth social research for a number of years (see e.g. Bell & Ribbens, 1994; Bell, 1995).

Many families have reported preferring child care provided by family members (see e.g. Wheelock & Jones), but care provided informally by local 'peer group' parents/mothers can be a valuable addition to paid care for some parents who are prepared to **trust known contacts** to care for their children, both in and out of work hours. Although this form of informal sharing of care may seem to shade into 'child minding', such arrangements can also be complicated if there is a need for formal registration etc, so that in many cases this may not be done in this kind of informal, shared 'economy'.

I have also found there may be social class or family-structure issues involved particularly for *women* being enabled to share care of each others' children:

- mutual caring was sometimes more likely to be accessible if the parent had a live in partner who could care for own children whilst the parent/mother woman went out to care for other children (especially out of working hours); this would have implications for single parents, who might need to take more collective action in these circumstances.
- In middle class areas where women might not be employed out of choice, they would have more time to build trusted contacts locally during day times, which they could then call upon for informal child care arrangements
- Whilst *middle class* women would often be able and willing to meet others in their own homes, this indicates the need for many more, welcoming community spaces in which all local parents/ mothers could meet others in order get to know each other and if appropriate to set up such mutual child care arrangements. (A number of current 'parenting' initiatives operating via schools etc also build in this sort of collective meeting space).

These kinds of informal caring arrangements will clearly only suit some people, particularly those who are employed part time (if at all) but they do have the advantages for parents of involving known, trusted carers and of course they may involve low financial costs. I think more could be done to encourage and provide resources for these kinds of informal arrangements outside the more affluent, middle class sections of the wider community.

I hope these few comments may be helpful for the review.

Dr Linda Bell

Middlesex University

References

Bell, Linda (1995) 'Just a token commitment? Women's involvement in a local babysitting circle' *Women's Studies International Forum*, **18**: 3, 325 - 336 (Special issue) "Women in families & households; qualitative research".

Bell, L and Ribbens, J (1994) 'Isolated housewives and complex maternal worlds: the significance of social contacts between women with young children in industrial societies' *Sociological Review*, **42**, (2), May 227 – 262

Wheelock, J & Jones, K (2002) Grandparents Are the Next Best Thing': Informal Childcare for Working Parents in Urban Britain *Journal of social policy*, 31: 441-463

Victoria Borwick AM

Chair, Health and Public Services Committee
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25 October 2011

Dear Victoria

Review into access to childcare in London – Lambeth response

What more can be done to ensure Londoners know about the childcare options and financial support available?

Lambeth produces a range of information for parents about the childcare options available in the borough with a particular focus on early years provision and services. The information is produced in a range of formats and languages and is widely promoted through our children's centres outreach services and voluntary and community sector groups. Areas for improvement are:

- Central Government guidance which clearly sets out and promotes the childcare options that are available for parents nationally
- Central Government guidance which clearly sets out the tax/universal credits available to parents in respect of childcare
- Support for families to take up tax/universal credits through advice and signposting from universal services such as health services and Jobcentre Plus
- Consistent national guidance for families about what they should expect from the free entitlement
- Clarity for families about the difference between the targeted free offer for two year olds and universal entitlement for three and four year olds.

How could childcare be made more affordable for Londoners?

The higher cost of childcare in London is a market outcome as the costs of premises and staff is higher in London than elsewhere in the country. Therefore the main ways in which childcare can be made more affordable are limited to either direct supply side subsidies or through the take up of tax/universal credits.

A higher percentage of the costs of childcare must be covered through the childcare element of working tax credit or universal credit when it is introduced. Ideally 100% (especially for families with disabled children) of the cost should be considered and the limits in respect of additional children should be lifted. In addition the following should be addressed:

- Ensure that childcare providers comply with the principle of the free entitlement being free at the point of delivery and do not allow the practice of “top up”
- Financial and business support and training must be available for childcare providers to ensure provision is sustainability
- Increased funding made available for free entitlement childcare providers to ensure sustainability and future market growth
- Funding to continue projects like the Childcare Affordability Programme

What more could be done to improve access to suitable childcare including childcare outside office hours?

The core hours for most nurseries are 8am-6pm and there is a lack of provision available outside those hours. This has more impact on lone parents as couples tend to adopt a ‘shift parenting’ arrangement (with one parent working when the other is at home). A key factor in the lack of growth in this area of the market is because the profit margins are less for childcare outside these core hours. Possible solutions to consider:

- Funding to support the development of atypical hours provision
- Increased use of childminders to deliver atypical hours childcare and the promotion of childminder networks to ensure provision is of high quality

In addition to the questions and issues raised, we would also like to highlight the increased number of barriers for families with Children with Disabilities or Special Educational Needs (SEN). These include the following:

- Capacity of settings to support children with disabilities and SEN
- Cost of supporting children with disabilities if additional staffing or equipment is required
- Confidence of parents to relinquish care to another carer
- Families of children with disabilities are more likely to be on low incomes

Yours sincerely



Marcella McHugh

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Daycare Trust Evidence to the London Assembly Investigation into Childcare in London

October 2011

Daycare Trust welcomes the opportunity to respond to this investigation, and for the opportunities to give oral evidence to the Committee. We were founded as an organisation by a group of London parents 25 years ago, and ever since we have represented the views of parents in the capital and across the country in campaigning for affordable, accessible high quality childcare for children of all ages. We undertake research, campaign on childcare issues, work with providers in different types of childcare settings, as well as providing information for parents and carers. Earlier in 2011, Daycare Trust merged with the National Association of Family Information Services (NAFIS), the charity that supports, links and promotes Family Information Services in Great Britain.

Our research with parents, childcare providers and local authorities gives a comprehensive and up-to-date picture of London parents' experiences of accessing childcare and this response draws on that research.

Daycare Trust's work in London

Daycare Trust currently undertakes significant amounts of work with a London focus. The London Childcare Network project is funded by London Councils and coordinated by Daycare Trust, in collaboration with the Pre-school Learning Alliance. The aims of the project are for London parents to be better informed about childcare provision, and supported to access appropriate services, and for childcare providers to be:

- better supported to ensure quality of their workforce, and to increase their sustainability
- better able to influence strategic plans at borough, sub-regional and cross-London level
- supported to improve the home learning and parenting environment of London families, and be
- better able to work with disadvantaged groups.

Key activities include an annual London childcare providers forum and survey, a London e-bulletin covering news, events and services, and regular free workshops and seminars. We have a network of over 2,000 childcare providers who receive information and attend events.

Daycare Trust runs a campaign called Childcare for the Capital's Children, which is funded by Trust for London. The campaign works with parents and local groups across London to fight cuts to childcare; increase access to childcare for low income families; and improve knowledge of childcare entitlements and support available. We also work closely in partnership with other campaigns such as 4in10, the London child poverty campaign.

Over the last 20 years, Daycare Trust has worked to develop ways of reaching out to parents who under-utilise childcare and early education, or find it difficult to access financial support for childcare costs. Daycare Trust is presently running a Department for Education Parent Champions project in a number of local authorities, including a project in the London Borough of Southwark targeting new migrant parents.

Daycare Trust is also delivering a project for the Walcot Foundation, promoting the Walcot grant. Parents who live in Lambeth, who are on a very low income and want to study or train as a pathway to work can apply to for help with their childcare costs through this grant if they meet the criteria. The Walcot Foundation can provide up to £5,000 per year, and students are screened and referred via Daycare Trust.

Daycare Trust is growing its links with London businesses and a major strand of its work is to show the benefits for large and small businesses of childcare and family friendly work practices.

Through its recent merger with NAFIS, Daycare Trust is now working to support London Family Information Services and has recently undertaken a survey of them. Daycare Trust also continues to carry out research on issues relevant to London, for example, on-going research on access to informal childcare and on childcare for those who work atypical hours.

The childcare picture in London

As the Committee's scoping document makes clear, the childcare picture in London is a reflection of London's unique social, economic and demographic conditions.

Children in London

London has a higher proportion of children under five than other parts of the UK and a younger age profile. Half of all Londoners are aged under 34, and the child population (under 16) is estimated to grow to 1.7 million by 2011. Furthermore, London's population is super-diverse and in 2010 some 55 per cent of children were born to mothers who were themselves born outside the UK. As a consequence of population super-diversity there are some specific challenges in imparting information about childcare in London.

One in four children in London lives in poverty, and a quarter live in workless households, the highest of any region. We believe that provision of affordable childcare is one of the most effective and sustainable ways of reducing child poverty, as it enables parents to work. It should be noted that the proportion of working age women in employment in London is, at 60.7 per cent¹, the lowest of any UK region.

¹ NOMIS data from Labour Force Survey, June-August 2011.

Access to early education and childcare also has a number of other benefits for children, such as improving their social, emotional and physical development, promoting good communication and ensuring they are ready to start school. Access to early education is particularly important for children who come from homes where English is not spoken. Rates of childhood obesity are high in London and many children in the capital also have limited access to outdoor play space. For them, the daily outdoor play received through formal childcare has significant physical benefits.

Cost of childcare in London

The cost of childcare in London is significantly higher than the UK average and is the most expensive region for all categories of early years childcare.² A part-time (25 hours) nursery place for a child aged under two now costs £119. For a full time place this could equate to nearly £12,000 per year.

Out of school childcare in London is actually marginally cheaper than the average at £43 per week for 15 hours of care compared with £45 nationally. This may reflect the historically higher levels of investment in play services by London local authorities, along with higher levels of (cheaper) public sector provision. The cost of holiday schemes is also marginally lower than the national average, with a full time place costing £93 per week compared with £95 across Britain.³

	Nursery (under 2)	Nursery (2 and over)	Childminder (under 2)	Childminder (2 and over)	Out of school care (15 hours)
London	£119	£113	£119	£116	£43
Britain average	£96	£94	£90	£88	£45

Source: Daycare Trust Childcare Costs Survey 2011

Daycare Trust is concerned that the cut in April 2011 to the amount of help available through the tax credit system will have made it even more difficult for London parents to pay for childcare and sustain employment. We believe that the Government's decision to reduce the maximum amount of childcare costs paid through the childcare element of the Working Tax Credit from 80 per cent to 70 per cent has already resulted in some parents giving up work. This cut means an average loss this year of £442 for families with one child and £546 for those with more than one child, and it could mean a loss of up to £1,500 for those with the highest claims. Other changes to the tax credit system mean that by 2012 a two child family will not receive any tax credits if their gross household income exceeds £31,000. Daycare Trust is concerned that while government wishes greater numbers of workless households to move into employment, its Tax Credit changes limit families' capacity to do so.

Daycare Trust research has found that parents' inability to pay for childcare is now the biggest sustainability issue for childcare providers in London. Our survey of more than 400

² Daycare Trust Childcare Costs Survey 2011

³ Daycare Trust Holiday Costs Survey 2011

London childcare providers found that this was their top issue in 2011, above workforce issues and Ofsted inspections. Nearly half (46 per cent) of providers said they had experienced lower demand for places and many described how fee arrears had increased. Urgent action to address affordability concerns is therefore essential to protect childcare providers and their workforce.

Take up of childcare initiatives

Despite high childcare costs, the uptake of tax credits, including the childcare element of Working Tax Credit, is low in London. Overall, 18 per cent of income-entitled London families took up the childcare element of Working Tax Credit in 2008⁴. Low uptake may be partly due to the nature of the London labour market, as the tax credit system does not work well for parents with intermittent or unpredictable employment. There may also be barriers relating to the complexity for families with English as an additional language or low levels of literacy. Negative past experiences of over-payment may also act to limit uptake of the childcare element of Working Tax Credit. The development of the Universal Credit, which will replace benefits and Tax Credits from 2013, offers many opportunities for simplifications to increase take up and to help families to move out of poverty.

The creation of free early education places for all three and four year olds was one of the most important policies introduced by the previous Government in its childcare strategy. A universal free entitlement has also been prioritised by the coalition Government, which extended provision to 15 hours per week in 2010. The Government has also pledged to extend free places to the 20 per cent most deprived two year olds.

Despite the overall success of the free entitlement policy, take up of the places is still lower in London than elsewhere in England with just 76 per cent of all London three and four years olds taking up their place, compared with 94 per cent nationally. In some London local authorities more than 40 per cent of eligible three and four year olds do not take up free provision.⁵ Daycare Trust also has concerns that the free early education offer for three and four year olds is not always sufficiently flexible to meet the needs of working parents, with the free hours not always available when parents need them.

We are also concerned that there may be insufficient suitable childcare provision in London for two year old children who become entitled to free early education. (This issue has already been highlighted in evaluations of pilots of the two year old early education offer). It should be noted that while the 20 per cent most deprived children across England will become entitled to free early education, this proportion will be much higher in London because of high levels of child poverty in the capital. This, in turn, will require London local authorities to find a greater number of suitable places for these two year olds.

Support from family members for childcare

London also has the lowest level of informal childcare - provided by relatives and friends - of all the UK regions. This is due to London's role as a hub for international and internal migration. Around one third of London's population was born overseas and more than half of births in London in 2009 were to mothers born overseas. In addition, in 2008/09, 205,000

⁴ DWP data made available on Neighbourhood Statistics

⁵ Daycare Trust analysis of childcare sufficiency assessments, 2011

people moved to London from elsewhere in UK. Moving, whether from overseas or elsewhere in the UK, often severs support networks, so London parents are less likely to live near to grandparents and other relatives that can provide childcare.

An Ipsos MORI survey commissioned by Daycare Trust in 2011 found that 18 per cent of respondents from London had used a grandparent for childcare in the previous six months. This compares to 32 per cent across the UK and 51 per cent in Scotland, which had the highest levels of grandparent care. The same survey found that informal childcare was frequently used by parents who worked outside office hours, to care for children in the evening, overnight or at the weekend, when formal care was not available. Daycare Trust research on informal childcare suggests that parents who have limited access to informal childcare often have to turn down work opportunities.

London's labour market

London's labour market poses unique challenges for childcare. The transport, communications, retail, hotel and catering and health and social care industries all employ large numbers of Londoners and are all sectors of the economy which involve significant amounts of work outside office hours. There were an estimated 1,349,200 jobs in these sectors in 2009 and in some parts of London – for example, Westminster and Hillingdon – a very high proportion of local jobs involve work outside normal office hours⁶.

A higher proportion of London employees work longer than 45 hours per week (23.5 per cent compared to 16.7 per cent in the north east). This means they require childcare for longer. Furthermore, in 2009 56 per cent of Londoners commuted for more than an hour to get to work, compared with just 20 per cent in the rest of the UK. This also adds to the amount of childcare that parents need to buy in order to work.

The times when parents work also influences whether they are able to find appropriate childcare. Recent Daycare Trust research highlighted the difficulties of finding childcare for parents who work outside normal office hours⁷. In this research 53 per cent of parents surveyed had problems accessing childcare before 8am and 66 per cent had problems accessing childcare after 6pm. Parents whose hours varied from week to week found it particularly difficult to find suitable childcare, as most nurseries and childminders were unable to accommodate these changes.

As noted above, some London parents who work outside normal office hours may use relatives or friends to provide informal childcare. However, London parents are less likely to live close to relatives who are willing to provide this type of childcare. Higher income families may also use nannies to provide childcare outside normal office hours, but the high cost of a nanny or nanny share puts this type of childcare out of reach of most families. In other families, parents work at different times in order to manage childcare – an adaptation sometimes called 'shift parenting'. But Daycare Trust research suggest that lone parents, couples who need to work at the same time and those who have no nearby relatives willing or able to provide childcare may not be able to take up employment that involves working outside normal office hours.

⁶ Business Register and Employment Survey, 2009

⁷ Singler, R. (2011) *Open All Hours: Flexible Childcare in the 24/7 era*, London: Daycare Trust

Female employment in London

Daycare Trust believes that the high cost of formal childcare and the low levels of informal childcare contribute significantly to London having the lowest level of female employment of any UK region. In the quarter June to August 2011 60.7 per cent of working age women in London were in employment, compared with 68.7 per cent in south west England. This is despite a highly qualified workforce. London also has the highest percentage of working age women who are economically inactive due to caring obligations of any UK region. In the year April 2011 to March 2011 44 per cent of economically inactive women in London were inactive because of family caring obligation, compared with 28.8 per cent in Wales. Daycare Trust believes that urgent efforts must be made to increase the employment rate among women in order to reduce the very high levels of child poverty in London.

We will now address the specific questions that the Committee wishes to consider, highlighting further relevant evidence and recommendations for action the Mayor of London could take.

What more can be done to ensure Londoners know about the childcare options and financial support available?

Unlike school education, the childcare sector is complex and fragmented, involving a diverse group of providers from the maintained, third and private sectors. Research has also shown that many parents do not understand the range financial support that is available to help them meet the costs of childcare. There is, therefore, still a significant need for information about childcare options and financial support.

The importance of information was recognised in the Childcare Act 2006, with Section 12 of this Act outlining the duty of local authorities to provide information to parents about childcare. This duty is backed up with statutory guidance to local authorities⁸. Until very recently almost all local authorities provided this information through a Family Information Service, which in many areas includes a physical presence as well as phone and web-based information. In addition to providing telephone, written, web-based and email advice, statutory guidance supporting the Childcare Act 2006 obliges local authorities to provide a childcare brokerage service to give further assistance for parents who cannot readily find childcare. Childcare brokerage is a more intensive form of support and may involve help searching for childcare or contacting local childcare providers on behalf of the parent. London Family Information Services have pioneered childcare brokerage and ways of reaching families with information, for example, visiting supermarkets on a Saturday to provide information to working parents, or enclosing information about their services in the parent-held child development records (Red Books).

Daycare Trust has recently collated data on the support offered by Family Information Services in a national survey undertaken in September 2011. The survey suggested that the average size of a London Family Information Service was now 4.2 staff, although 72 per cent of London Family Information Services had recently cut staffing.

⁸ Department for Children, Schools and Families (DCSF) (2007) Duty to provide information, advice and assistance, London: DCSF

While Daycare Trust's survey of Family Information Services highlighted much good practice in the capital, it also exposed some worrying trends. In particular, increasing numbers of London local authorities are disbanding their Family Information Services, dividing the work between children's centre outreach teams and generic local authority call centres. In London, at least five local authorities have or will soon disband their Family Information Services and more may follow in April 2012. Daycare Trust concludes that such an approach compromises childcare brokerage services who provide much needed support for families – for example, those with disabled children - who experience particular difficulties finding childcare.

Daycare Trust believes that all local authorities should maintain a distinct Family Information Service, and that this should provide information, advice and brokerage for parents on all aspects of their childcare requirements, outreach to groups who may not be aware of childcare options and support as well as wider family advice services. We are concerned that Family Information Services across London are falling victim to local authority cuts and believe that this is short-sighted and risks undermining high quality provision which at its best can support parents back in to work and ensure that more children take up the provision to which they are entitled.

The roll-out of the free early education offer for the most deprived two year olds and changes to childcare support brought about by the introduction of Universal Credit will result in new challenges for Family Information Services. We are concerned that a weakening of Family Information Services will compromise work to inform parents about these initiatives.

Outreach

We know that parents access information in many other ways apart from through Family Information Services, for example through word of mouth or via parenting websites. Daycare Trust is committed to ensuring that parents receive high quality, accurate information. We work in partnership with organisations such as Netmums and Gingerbread to support their information services. Despite the importance of word of mouth and internet information, outreach activities need to be undertaken by all local authorities, to encourage parents to take up their child's free early education place and to access services at their local children's centre, and these can be supported by the Mayor of London. These activities sometimes need to be community-specific and promote the benefits of early education to the child.

Daycare Trust's work suggests that those planning early childhood education and care often lack good quality population data that enables them to identify and target vulnerable groups who are not being reached by Sure Start. For example, in one London local authority, data indicated that children of black African origin took up free places at levels comparable to the overall population. But when this data was disaggregated it was found that Somali children rarely took up the free place offer, whereas almost all children of West African origin used the free place offer.

One such way of reaching out to parents is through peer-to-peer methods. Daycare Trust has developed Parent Champions as means of reaching out to families who under-use early

education and childcare⁹. Here parents who have an experience of formal childcare are recruited, sometimes by a voluntary sector or private sector organisation to engage parents and channel them towards taster sessions in nurseries. Parent Champions also direct other parents to sources of advice, for example, Family Information Services. That parents place greater weight on informal face-to-face advice is the observation that underpins the work of Parent Champions. Evaluation of the Parent Champion projects suggest that this method of outreach is both cost-effective and successful¹⁰.

We recommend that:

- the Mayor of London should promote and support the roll out of a Parent Champions scheme to every local authority in London.
- The Mayor of London, supported by the GLA Data Management and Analysis Group, should work with both central Government and local authorities to undertake effective outreach activity through making the best use of its data about different population groups. He should ensure that all public services and policymakers use the best demographic data and encourage the use of extended ethnicity codes that are presently used in schools.
- The Mayor of London should support Family Information Services through asking local authorities to publicise his initiatives for children and families (for example disseminating the London Child publication) through their local Family Information Services. This would signal that he considers them to be an important services and one which they should maintain.
- The Mayor should consider publicising the work of Family Information Services in future London-wide awareness raising campaigns.

How could childcare be made more affordable for Londoners?

It has often been recommended that benefits and tax credits should have a London weighting to reflect higher costs in the capital. Daycare Trust is sympathetic to these arguments, since we believe that the high cost of childcare in London is a barrier to work for many parents. However there are also very legitimate concerns about how such a scheme would be administered, boundary issues, and fairness issues for families elsewhere in the country who also face high childcare costs (for example, because of under-supply).

There have been some calls for the new Universal Credit to offer a higher rate of support for parents in London. Daycare Trust would support consideration of this policy, as long as extra funding was found from outside of the current budget. The Government had originally pledged a budget of £2 billion per annum by 2014/15 and recently announced an additional £300m in order to extend support to those working under 16 hours per week. We could not support the creation of a London weighting from within the current budget as this would mean reducing levels of support for other claimants and we already believe that the level of support is too low. However if extra funding could be found we would support higher maximum allowances for London parents.

⁹ Daycare Trust (2009) *Report on Pilot Champions for Childcare Pilot Schemes*, London: Daycare Trust

¹⁰ *ibid*

There is some precedence for regionally-weighted childcare support. The Care to Learn scheme, which offers funding for young parents for childcare and associated travel costs to enable them to complete their education, gain qualifications and enter employment offers up to £175 in London compared with up to £160 a week in the rest of the country.

Another barrier which prevents parents from taking up work is the up-front cost of childcare. Research by Daycare Trust found that many providers require parents to pay up-front costs such as a holding deposit and a month's fees in advance and many parents report that this presents a major barrier to them returning to work¹¹. Discretionary Jobcentre Plus support is rarely available to meet this need and low-income parents who are returning to work or working for the first time find it difficult to access credit to pay these costs. Daycare Trust's report suggested a number of possible solutions, such as low-interest loans via employers, housing associations or credit unions, and we recommended that these were piloted. Daycare Trust has been piloting a scheme in Hillingdon, working with a credit union and registered social landlord. Although the scheme will be evaluated in 2012, initial feedback suggests that there has been fairly low take-up because of difficulties in publicising the scheme, a tight labour market, a small target population and a reluctance among potential claimants to taking on additional debt.

Parents can also receive help with childcare costs from their employer. Payment for using a workplace nursery can be deducted pre-tax, through a workplace nursery salary exchange scheme. Some employers also offer their staff childcare vouchers, with the costs of these vouchers deducted from earnings pre-tax. Across England an estimated 6 per cent of families received help with childcare costs from their employers, most usually in the form of childcare vouchers¹². Local surveys suggest that the use of childcare vouchers is higher in London than elsewhere in the UK. However, not all childcare providers accept vouchers and some parents are not aware of this form of support. Work with employers, childcare providers and parents is needed to ensure that more London parents are able to benefit from vouchers and other forms of employer support for childcare.

We recommend that:

- The Mayor of London should lobby central Government to reverse the cut to the childcare element of Working Tax Credit, which reduced the maximum amount of help available from 80 per cent to 70 per cent.
- The Mayor of London should lobby central Government to ensure that the new Universal Credit system works better for families with fluctuating employment patterns. This could include longer run-ons when finishing work to avoid having to start a new claim when they find another job.
- The Mayor of London introduce a grant scheme to assist parents returning to work with the up-front childcare deposit and advance fee costs, which many parents cannot afford when they first take up employment.
- The Mayor of London consult with London Councils, employers and childcare providers to consider ways that more parents can benefit from childcare vouchers.

¹¹ Bartholomeou, P. (2009) *Childcare Advance: scoping the need for help with up-front*: Daycare Trust; London

¹² Department for Education (DfE) (2010) *Childcare and Early Years Survey of Parents 2009*, London: DfE

What more could be done to improve access to suitable childcare, including childcare outside office hours?

There are still significant gaps in childcare provision in London. Daycare Trust research finds that nationally, 60 per cent of Family Information Services say that parents have reported a lack of available childcare during the previous year¹³. Particular difficulties are found for disabled children, out-of-school care for older children and childcare for parents working outside of office hours. We are also concerned about the growing number of closures of college and university nurseries and the impact this is having on parents who are studying or training.

Local authorities have a duty to manage their local childcare market and to ensure that sufficient childcare is available for parents wishing to work or study. However, in their Childcare Sufficiency Assessments, many local authorities continue to identify areas of under-supply; despite the sufficiency duty being in place since April 2007, they are not meeting parents' needs.

Apart from affordability, across London, the biggest gap in childcare provision for the under-fives is childcare for parents who work outside normal office hours. Daycare Trust is concerned about the year-on-year fall in the numbers of working registered childminders in London and nationally, as childminders often have a greater capacity to accommodate out-of-hours or changeable childcare needs.

Daycare Trust is also concerned that in many London local authorities there is little acknowledgement of the childcare needs of this group of parents. The majority of local authority Childcare Sufficiency Assessments in London fail to examine this issue¹⁴. Despite this omission, there is exemplary practice in some London local authorities and among some London providers to meet the needs of parents who work outside normal office hours or at irregular intervals. The Southwark At Home Childcare Service uses registered childminders and other trained staff to provide care in the child's own home. That carers are registered enables low income parents to apply for the childcare element of Working Tax Credit. It should be acknowledged that this project had some start-up costs, albeit small ones, as well as on-going administrative costs.

The London Borough of Bromley has encouraged nurseries to open before 8am and close after 6pm, to accommodate parents' commuting times. The local authority has also created a providers and employers forum, linking providers with local businesses. Through this forum a number of local employers have given greater consideration to family friendly work practices. Additionally, there are now more childminders and nurseries in Bromley who offer care outside normal office hours.

The above examples from Southwark and Bromley highlight good practice in London at meeting the childcare needs of parents who work outside normal office hours. Extending this provision more widely across London would enable greater numbers of unemployed parents

¹³ Daycare Trust Childcare Costs Survey 2011 and Holiday Childcare Costs Survey 2011

¹⁴ Daycare Trust analysis of 2011 Childcare Sufficiency Assessments

to move into work – and out of poverty. We would encourage the Mayor to work to replicate these initiatives more widely across the capital.

Family friendly work practices are also part of the childcare flexibility picture, as such practices have the potential to lessen the need for childcare outside normal office hours. Daycare Trust's work with both parents and employers continually highlights the benefits of flexible working practices such as job-share, part-time work, home working or compressed hours. These benefits include positive impacts on employee motivation and commitment, better workplace relations, increased productivity and decreased absenteeism. Family friendly work practices can help employers retain skilled staff. While there has been some growth in the number of workplaces where flexibility is accepted over the last decade, there are still a significant number of London workplaces where there is little acceptance of flexible and family friendly work practices.

We recommend that:

- The Mayor of London should introduce a fund to provide grants to childcare providers to operate out of normal office hours. Daycare Trust research found that providers often needed financing to set up the service, as it is difficult to identify initial demand. The scheme could work on a cross-borough basis and could include marketing the service to key population groups and industries that have large amounts of atypical hours working. This would be an important offer to a group of workers who typically struggle to find childcare in order to stay in work.
- The Mayor of London should work with London Councils to conduct an exercise to map the gaps in childcare across London and to offer support to councils to fill these gaps in a time of tight budget constraints.
- The Mayor of London should ensure that the London Assembly, Transport for London, the London Development Agency all operate exemplary practice with regard to their employees' childcare needs. This should include offering childcare vouchers, flexible working patterns to accommodate childcare arrangements, and signposting to information sources about childcare as a very minimum. Additional support could be offered, for example additional support for childcare costs, on or off-site subsidised childcare provision, or an emergency scheme to offer replacement childcare when normal arrangements fall through.
- The Mayor of London should promote the business case for supporting working parents with their childcare in his dealings with London employers and their representatives such as the CBI, Chambers of Commerce and London First.

Older children

We note that the Committee wishes to focus its attention on childcare services for the under fives. While we accept that some of the problems related to affordability and information are particularly acute for this age group, we would like to stress that many of the challenges that parents face with regard to childcare continue, or even intensify when their child starts school.

The challenge of finding flexible childcare that fits with working patterns can be even greater once a child starts school. Most private nurseries are open from 8am to 6pm for at least 50 weeks per year. But when a child starts school parents often find it extremely difficult to find wraparound childcare for the 9am to 3pm school day, and during school holidays. Although many schools and other providers offer breakfast and after-school clubs, these are not guaranteed or may not be suitable for the family's needs. We believe that all schools or clusters of schools should offer childcare from 8am to 6pm which should be free to low income families. This 'extended schools' provision offers real opportunities for schools to work in partnership with other organisations in their local communities, such as third sector youth groups who may be able provide holiday childcare using school premises. We believe that extended schools are one aspect of the Big Society ideal. As well as supporting parental employment, after-school clubs can play a vital role in supporting children's learning and development, for example, through organised sports or by providing a quiet space to do homework.

Holiday childcare is a particular problem, and in 2011 we found that holiday provision had been reduced in a majority of local authorities¹⁵. Many women give up work during the summer as it is simply too difficult to find appropriate childcare, and are then forced to start their search for work again in September.

An additional problem is that some wraparound childcare providers and holiday clubs are not registered with Ofsted (as it is voluntary to join the childcare register if they are solely caring for children aged eight and over) which means that parents cannot use childcare vouchers or tax credits to cover part of the cost.

We recommend that:

- The Mayor of London introduces a programme to promote excellent out-of-school childcare provision, as a means of encouraging more schools to offer such services, which includes support for parents to meet the cost of the care.

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www.daycaretrust.org.uk

¹⁵ Daycare Trust (2011) *Holiday Childcare Survey 2011*, London: Daycare Trust

What more can be done to ensure Londoners know about the childcare options and financial support available?	• With the restraint on spending Local Authorities face, publicity is difficult to fund effectively. A London wide centrally funded promotion of benefits available to parents, and signposting to local Family Information Services' (FIS) would ensure wider publicity of services and access to childcare, and would be more cost effective than each FIS funding it's own publicity, although obviously this would continue in tandem, with the limited funds available. • Increase In local organisations working together to offer a range of points of access to advice, for example CAB, Job Centre, Children's Centres, Health Services. Kingston FIS is a member of the recently formed Kingston Information and Advice Alliance (www.kiaa.org.uk) which is a network of information and advice providers working in our local community – from the statutory, private and voluntary sector working together to make services better for clients, to improve funding for services and to have a stronger campaigning voice.
Awareness of any best practice from Local Authorities in providing information and advice to parents and carers about childcare?	• The Royal Borough of Kingston (RBK) FIS offers a bespoke brokerage service to support any families experiencing difficulty accessing suitable childcare. Families are supported to identify childcare providers who might be able to meet their needs, guided to information about benefits available to them, and where necessary have practical support in communicating with and selecting the right provider for their child. This service includes a text alert to childminders that has been particularly useful in finding more specific or unusual requirements. • Our FIS has a Facebook Page and Twitter Account to ensure that all methods of contact and communication are available to as wide a range of parents as possible. • Childminders are encouraged to link with their local Children's Centre, and Voluntary organisations (CAB, Welcare) work in partnership with Children's Centres to deliver training and support with budget, and in particular, debt management • A Parent's Forum is coordinated to gain parents and families views on key issues. • The KIAA (see above) brings information and advice agencies together to effect strong partnership working and as a result improve access to information and guidance for vulnerable families, those experiencing difficulties and new parents.
How childcare could be made more affordable	• Some areas of RBK have a high number of in-work poor families who struggle to balance low incomes with

for Londoners?	high housing and living costs • RBK promotes the use of Childcare Vouchers, Salary Sacrifice and actively promotes uptake of the Working Families and Childcare Tax Credits, offering surgeries to childcare settings for their parents • Given that according to the London Gov report parents in the capital face fees that are on average 25 – 35 percent higher than the rest of the country some form of financial support, particularly for low income families, is essential. Some kind of additional supply-side subsidy to counter the additional expense of childcare in London (similar to the Childcare Affordability Programme, as this was very valuable funding, but was unnecessarily bureaucratic.) • Two Year Old offer, provide this for more than 38 weeks per year, in order that parents can work throughout the year.
What more could be done to improve access to suitable childcare, including childcare outside office hours?	• Because childminding offers care in a home-based environment, and is better able to adapt and offer greater flexibility, this is the most likely and suitable source of out of office hours care. Many childminders already offer greater flexibility within their working hours to cater for shift workers, weekend work and parents who need to start/finish their working day earlier/later. It is highlighted to people on the vacancy lists who are struggling to find work & also to those attending Briefing Sessions. Childminders are encouraged to consider whether they are able to offer flexible working hours to cover this need and to include this within their vacancy profile. • It is possible that childminders may be more likely to consider this if they are able to charge an enhanced rate, and it would support families if there was financial help from some form of subsidy. • In this LA our BSO is working to encourage employers to offer more family-friendly working arrangements, rather than expecting their employees to work unsocial hours, particularly families with under 5's. • Outreach sessions in Children's Centres and other community locations is aimed at increasing uptake of childcare and Early Education, in particular for vulnerable children and families • Some kind of additional supply-side subsidy to counter the additional expense of childcare in London
What should Local Authorities' role be in improving access to	• See above – coordination of a (preferably centrally funded) London wide subsidy. CSA outcome should highlight if this is an issue for a significant number of families in RBK and if there are a suitable number of childminders willing to offer the care> In the absence of

childcare outside office hours?	the above, centrally funded grant, decisions could then be made to use some of the early intervention grant to offer such a subsidy.
Could we outline what our local authority offers in terms of nursery provision in maintained state schools for three and four year olds, and whether this is changing or has recently changed?	• The established pattern for Early Education in Maintained Schools is 15 hours over 5 days; 3 hours a day. There is a small number of schools offering the entitlement flexibly over two and a half days at the beginning or end of the week. • In addition to this 20 full-time places for 3 year olds have been identified for children in need, allocated by referral to a virtual panel using specific criteria. • In RBK all 4 year olds have the opportunity to start school in September and have a full time place in the reception class.

Resolution Foundation



Childcare support and the hours trap

Donald Hirsch

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Overview

In its planned reform of the welfare system and the introduction of Universal Credit, the Government aims to help and encourage families to use work as a route out of poverty. For many low-to-middle income families with young children, a crucial issue is whether it pays to work after covering childcare costs, which have been rising steeply and are among the highest in OECD countries (Daycare Trust, Childcare costs survey 2011; OECD, *Doing better for families*, 2011). The Universal Credit reforms will for the first time help parents working fewer than 16 hours to pay for childcare. However, the Government has said that it will not spend more on support for childcare than it currently does, despite more parents being eligible for support. This inevitably means that many parents will receive less support towards their childcare costs than they currently receive. This briefing shows the impact on incomes and work incentives of possible reform options.

Overall, the briefing shows that restructuring support for childcare, in combination with the other changes that Universal Credit will bring, could introduce serious disincentives to work for parents working more than a few hours a week. While the situation will vary according to the circumstances of each family, in some cases it will trap families below the poverty line, by making them lose 83p of every additional pound earned if they work more than 7 hours a week, rising to 94p in the pound if they work more than 24 hours. Moreover, the reform options being considered would reduce caps on eligible childcare costs. This would make many families worse off if they worked full time rather than a few hours because they would have to pay the full cost of any childcare above the cap. This would deny many families on low-to-middle incomes the opportunity to earn their way to a more acceptable standard of living. Such conditions directly contradict the major Government priorities of incentivising work and helping economically disadvantaged families to improve their lives through hard work.

On the other hand, if the Government were willing to give the same level of support for childcare under Universal Credit as existed until recently under the tax credit system, this would ensure, for the first time, that most parents will be better off for each additional hour that they work.

Two policy options and their overall impact

Until March 2011, the tax credit system reimbursed 80% of childcare costs up to £175 a week for one child and £300 for two or more children, to families working at least 16 hours a week on low-to-middle incomes. The rate was reduced to 70% in April 2011. The Universal Credit system, due to be introduced from 2013, will extend support to people working fewer than 16 hours but aims to do so without raising the total cost of childcare support from its present level¹. Since the Universal Credit aims to extend childcare support to new clients and overall take up is expected to increase, reductions in existing childcare entitlements would be necessary in order to keep to present spending levels. There are two possible parameters that can be changed: the percentage of childcare costs covered and the cap on eligible costs. To remain within current spending, this implies the following two reform options that are analyzed in this paper: retaining the reimbursable amount of 70% and reducing eligible childcare costs from £175 to £125 for one child and from £300 to £215 for two or more children; or restoring the 80% coverage rate but lowering the cap more severely, to £100 for one child and £170 for two or more children.

The examples considered below compare these two reform scenarios to the system in operation in 2010/11². That system is taken as a starting point, recognizing that it provided adequate support to families prior to the reduction from 80% to 70% of eligible costs as of April 2011. The main focus of the analysis is the impact of childcare on the incentive to work extra hours, assuming that each extra hour of work for a single parent or second earner in a couple with children leads to an extra hour's childcare requirement. The analysis also considers the consequences of working various numbers of hours for the overall level of disposable family income, against two benchmarks. One is the official "poverty line" of 60% median income after housing costs. The other is an "adequacy line" showing the minimum that people actually require in order to get to an acceptable living standard as defined by the general public (see notes on Illustration 1 below).

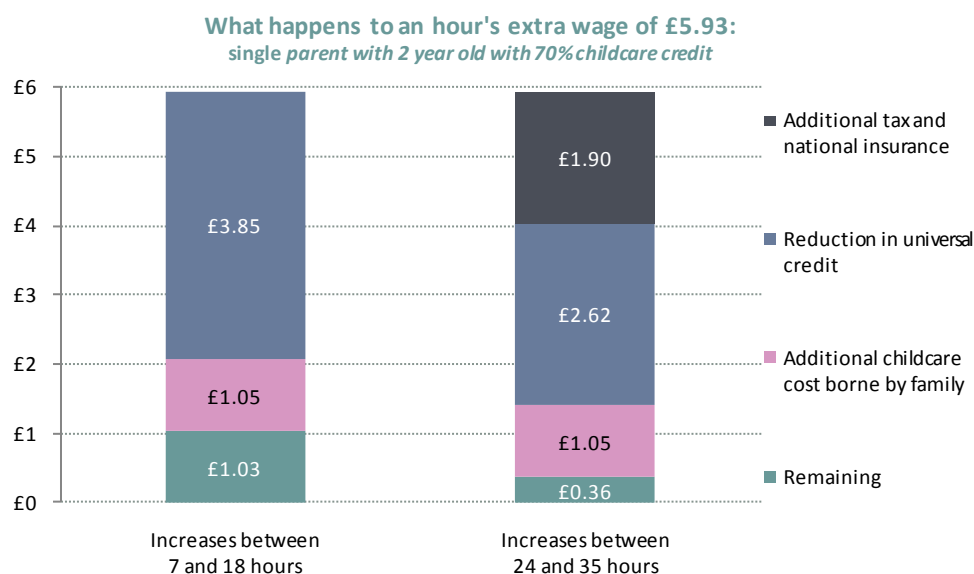
The hours trap for single parents

People on the lowest wages would find it especially hard to improve their incomes through working more hours if support for childcare were reduced. The example of a single parent on the minimum wage with a small child paying average childcare costs (£3.50 an hour- see Daycare Trust survey cited above) is shown in the first illustration at the end of this briefing.

At present, such a family can get comfortably above the poverty line if the single parent works for at least 16 hours, although because of very sharp withdrawal rates of benefits and tax credits above that point, there is little incentive to work longer hours. Under Universal Credit, unlike today, if the parent finds a "mini-job" of say seven hours, the family will be better off than if she is not working – but still below the poverty line. However, with childcare support limited to 70%, for every hour that she works beyond this amount, she will lose most of what she earns.

¹ In the Committee stage of the Welfare Reform Bill, Minister for Work and Pensions, Chris Grayling, commented: "We accept that this is a complicated area. There have been a number of changes. Some issues arise from the Budget last year and some from our desire to reduce the threshold, from the current 16 hours, below which child care costs cannot be paid, because we recognise that the mini-jobs that we have discussed are a vehicle to get many people back into the workplace. By definition, that leaves us with some hard challenges. We are committed to retaining the current spending on child care; that is important to do".

² The analysis looks at the relationship between gross earnings and disposable income at 2010/11 prices and benefit levels.



As shown in the graph based on 70% reimbursement, even when this single parent is earning too little to pay tax, once she is earning enough for tax credits to be reduced (above 7 hours), she will lose £4.90 of the £5.93 that she earns for each extra hour worked – a withdrawal rate of 83p in the pound. Working anything more than 24 hours, she will be paying tax and national insurance contributions, and keep only 36p for each additional hour that she works – a withdrawal rate of 94% which means keeping only 6p of each additional pound earned. The cap on eligible childcare costs would in this case only take effect at 36 hours a week, after which extra earnings would bring no additional net income.

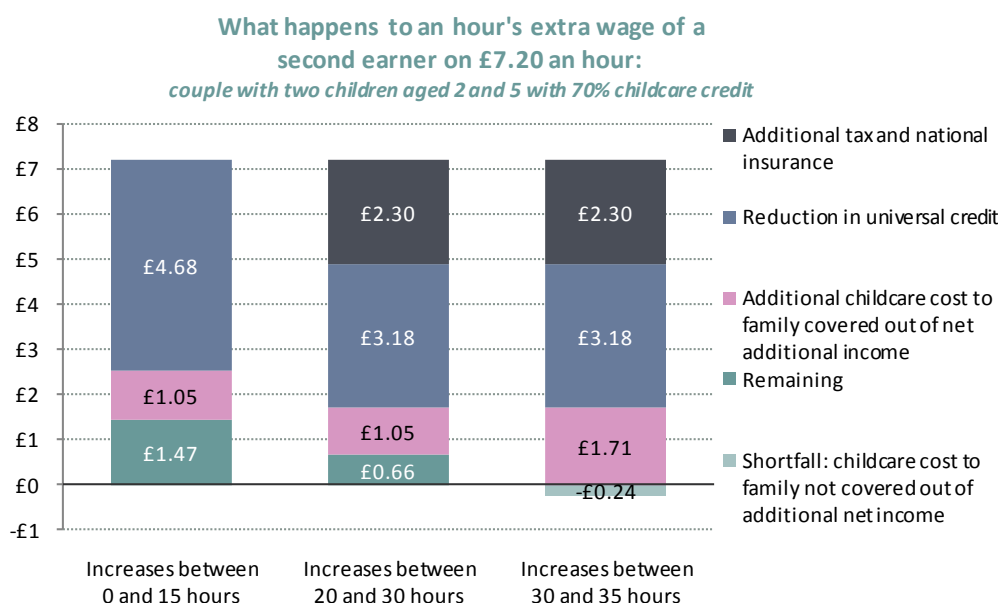
Under the alternative scenario, with Universal Credit reimbursing 80% of childcare costs but a lower cap, the net income of the same family would rise to just above the poverty line if the single parent increased her hours to 28. However, at that point she would hit the £100 limit in childcare costs above which she would have to pay all additional charges herself. This means that she would lose money by working any more hours, and as a result, sink below the poverty line.

For a single parent on a modest but not very low wage (around £20,000 full-time equivalent), both options put a tighter lid on aspirations than the present system (see illustration 2). Under the old system, someone in an entry-level career job such as a midwife could reach an adequate income if she worked more than three days a week, even with relatively high (London level) childcare costs. She could never expect to do so under either of the scenarios of reduced childcare support. For someone in this situation paying average national childcare costs, the typical withdrawal rate of extra income would rise from 57% under the old system to 86% with 70% reimbursement under Universal Credit.

The hours trap for second earners

For couples with children, the issue of childcare arises when a second adult goes out to work. As shown in illustration 3 below, the starting point for such a family, if the first earner is on a very modest wage, is more favourable under the Universal Credit than under the old system, potentially allowing the family to rise above the poverty line on the basis of a single earner. However, the changes being considered would again put a tight lid on aspirations for such families. Under the 70% reimbursement scenario, the partner would lose 80% of her wages even by working a few hours on the minimum wage, and 91% if she increased her hours from 20 to 30. Above that level, she could not become better off, since childcare support would be capped.

Three examples of withdrawal rates for couples with two children under this scenario are as follows:



Where the second earner is working for up to 30 hours a week, there is a small gain, shown in green, but once the cap on eligible childcare costs is reached, at 30 hours, the family's additional income is less than they need to pay to cover additional childcare. The overall effect of these potential changes on second earners would be to enable many couples on low wages just to escape poverty with a single earner, but deny them the chance of using a second person's earnings to reach a more acceptable standard of living.

In cash terms, the potential reforms analysed here could result in significant losses to families in the amount of financial support for childcare they receive from Government. This is illustrated in the tables below.

a) One child aged 2, average national childcare costs (£3.50 for childminder)

	Working part time (18hrs/wk) (£63 a week to childminder)			Working full time (£131.25 a week to childminder)		
	Paid by state	Paid by family	Loss compared to old system	Paid by state	Paid by family	Loss compared to old system
<i>£ per week</i>						
Tax credit system 80% of up to £175 for one child (old system - to Apr 2011)	£50.40	£12.60	-	£105.00	£26.25	-
Universal Credit at 70% of up to £125 for one child	£44.10	£18.90	£6.30	£87.50	£43.75	£17.50
Universal Credit at 80% of up to £100 for one child	£50.40	£12.60	£0.00	£80.00	£51.25	£25.00

- b) Two children aged 2 and 4, the older one getting free 15-hour a week childcare entitlement, average childcare cost for London £4.75 for childminder

<i>£ per week</i>	Working part time(18hrs/wk) (99.75 a week to childminder)			Working full time (37.5 hrs/wk) (£285 a week to childminder)		
	Paid by state	Paid by family	Loss compared to old system	Paid by state	Paid by family	Loss compared to old system
Tax credit system at 80% of up to £300 for two children (old system - to Apr 2011)	£79.80	£19.95	-	£228.00	£57.00	-
Universal Credit at 70% of up to £210 for two children	£69.83	£29.93	£9.98	£147.00	£138.00	£81.00
Universal Credit at 80% of up to £170 for two children	£79.80	£19.95	£0.00	£136.00	£149.00	£92.00

As the first table shows, for a single parent or second earner in a couple working part time with one child, the losses may be relatively modest – about £6 a week or £300 a year, as a result of a 70% rather than 80% reimbursement rate. This is because childcare costs for these families remain below the cap. On the other hand, as the second table illustrates, for a family in London requiring full-time childcare for two small children, childcare costs would be well above the reduced caps analyzed here. As a result, they could potentially lose £4,000 to £5,000 a year in childcare support. In reality, few families would incur such losses because faced with such a heavy price for working full-time, most single parents or second earners would be likely to reduce their hours. This confirms the negative impact on work incentives of possible changes to support for childcare illustrated in the previous analysis, particularly for those trying to move from part-time into full-time work.

Variations in the hours trap

The pattern described above applies in general terms to any parent on a low-to-middle income who wants to become better off by working more hours, but needs to finance more childcare in order to do so. More expensive childcare, or having more children to pay for, can make the penalties of working and paying for childcare even worse. In all the scenarios considered, this would make the caps on eligible childcare more important and reduce the number of hours above which parents would not find it worth working because footing the entire childcare cost themselves would leave them worse off overall. For example, with the average London childcare cost of £4.75 an hour rather than the national average of £3.50, the “hours cap” for a single parent on the minimum wage with one child aged two would reduce from 28 to 21 in the 80% scenario, and from 36 to 26 hours in the 70% scenario.

The alternative: pre-April 2011 levels of childcare support under Universal Credit

In the illustrations below, a yellow line shows what would happen if the rules for childcare support that were in place prior to April 2011 were kept under Universal Credit. This would mean an 80% reimbursement rate up to £175 for one child or £300 for two or more children, which are enough to allow support for a full 40 hour week unless childcare costs are very high. In every example tested, this scenario would address the hours trap by allowing a steady if modest increase in net income over the entire range of hours worked. This would be a significant improvement over the present system where taking a job on a modest wage for less than 16 hours may be pointless because childcare costs are not supported. Removing this barrier, without creating new ones above 16 hours, would boost the Government’s objective of making work pay.

The cost of such a system would be relatively small compared to the overall cost of Universal Credit. It may even be lower than currently anticipated since the additional cost arises partly from the assumption that

significant numbers of parents will work very short hours and use paid childcare to which they were not previously eligible. It is unclear whether finding such short-hours childcare will be possible or whether people working such short hours will have to rely on informal arrangements that are not eligible for childcare support.

Conclusion

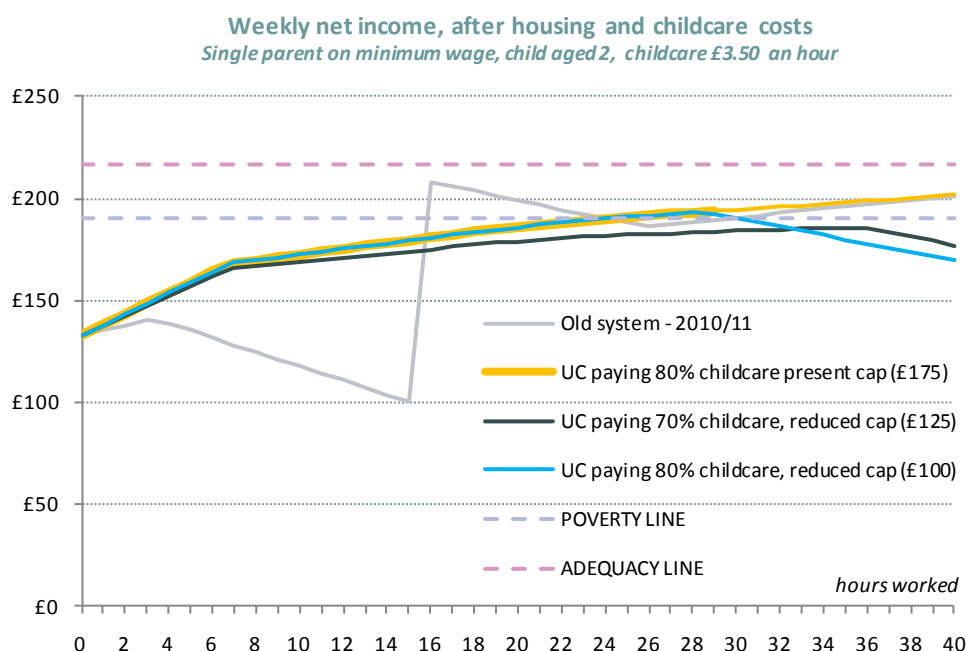
In an effort to contain costs, the Government has already reduced the amount of childcare support available to working parents and is considering how it might maintain this lower cost under its Universal Credit reforms when it may need to cover more claimants. This briefing has shown that cuts in entitlements, however structured, could badly damage the primary Government objective of making work pay. Reducing the rate of childcare support would recreate the very work disincentives that Universal Credit is trying to abolish, making it not worth working more than a few hours a week for many parents.

Maintaining a 70% reimbursement rate means that families have to pay half as much again for childcare as they did prior to April 2011 (30% rather than 20% of the cost). For a single parent working on or close to the minimum wage, this typically creates very little reward for working more than a few hours a week. For example, she would have only £7.50 a week more in her purse if she decided to work two full days a week rather than one, and only £3 more if she increased from three days to four. In the latter case, she would lose 94p for every extra pound that she earned.

The alternative of retaining the 80% rate but only applying it to the first £100 of childcare for one child would avoid a particularly high withdrawal rate for people in very part-time jobs. However, it would put an even more severe cap on aspirations for those moving towards full-time employment. Having to foot all the extra cost of childcare once the limit was reached would in many cases mean that longer hours would leave families significantly worse off, in some cases falling back into poverty. Typically this would start happening when people worked more than between 22 and 28 hours a week, depending on hourly childcare costs. We have not modeled here the impact on families with significantly higher childcare costs, for example those with three or more children or those with a disabled child (where the cost of appropriate childcare is much higher), but the impact would clearly be more severe.

Either of the changes considered here would put a cap on work incentives and aspirations. In many cases, they would only allow families to get just above the poverty line before it was not worth working additional hours. The alternative is to invest a relatively small extra amount in restoring previous levels of entitlement. This would cost about two per cent of the £30 billion presently spent on the tax credit system. This could be considered a small price to pay in order to avoid a damaging new hours trap which would undermine the objectives at the core of the Universal Credit reform.

ILLUSTRATION 1



Notes

These examples illustrate how much extra someone's family would have available in disposable income according to how long they work, once all taxes, credits, benefits and childcare costs have been taken into account. They consider how this disposable income changes for each hour worked from 0 to 40 hours. The slopes of the lines show the extent to which families can increase their earnings through additional hours. For reference, these graphs show the "poverty line" of 60% median income (after housing costs). They also show an "adequacy line" based on real evidence of what families need as a minimum income. This is the Minimum Income Standard, based on what members of the public say families require for an acceptable standard of living³.

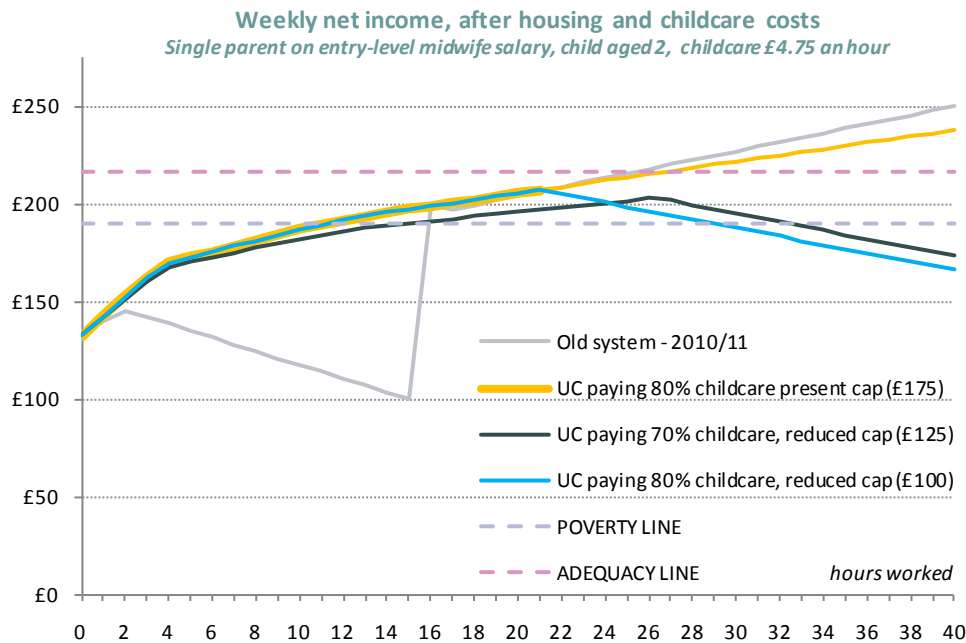
Points to note:

- Under the previous system (grey line), a single parent on the minimum wage paying a childminder for one child does not benefit from working very short hours, but can get above the poverty line once they work 16 hours. The Universal Credit system will make short working hours more worthwhile (black and light blue lines).
- However, under a 70% reimbursement rate with Universal Credit, it would barely be worth this family working more than a few hours a week: above 7 hours, they would have to earn £6 more to raise their net income by £1, and above 24 hours a week they would have to earn £16.

³ A Minimum Income Standard for the United Kingdom is produced annually by the Centre for Research on Social Policy based on detailed research involving members of the public and experts. Groups of members of the public meet to negotiate a consensus about what items should be included in a budget for various household types in order to afford a "minimum acceptable" standard of living allowing families to cover the basics and participate in society. These lists are checked by subsequent groups and by experts who ensure that certain physical requirements such as nutrition and warmth are adequately met.

- Incentives would be slightly better if an 80% reimbursement rate were retained, but if the maximum eligible childcare were capped at a lower rate, this would cap incomes at about the poverty line (see light blue line). This is because it is at the point where net income gets just above the poverty line (working 28 hours on the minimum wage) that childcare credits are capped, so extra hours of childcare need to be covered entirely by the family.

ILLUSTRATION 2



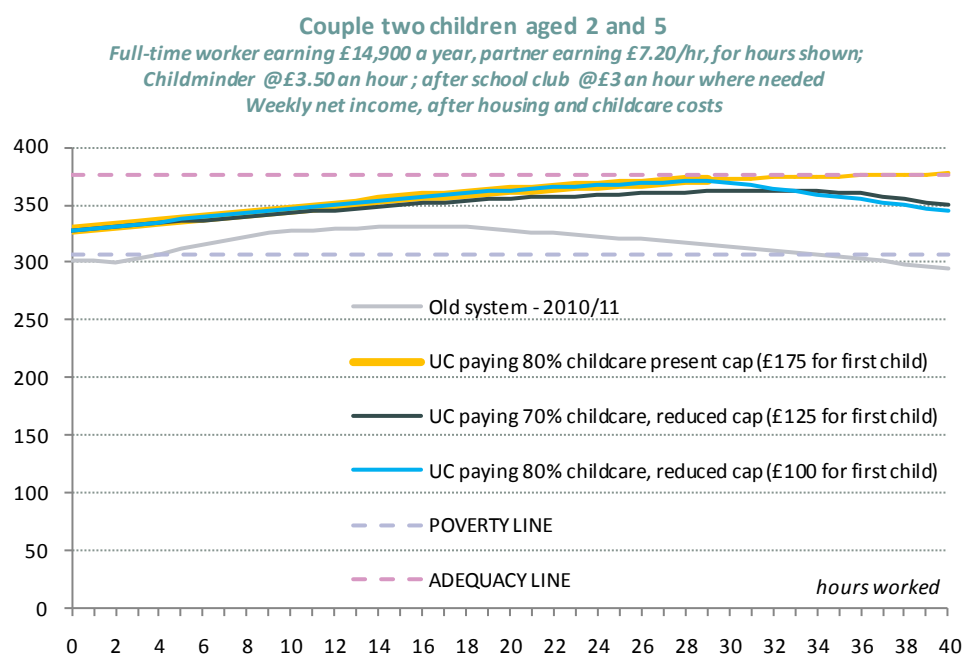
Notes (see also notes on Illustration 1):

This example shows the situation for a single parent working in a job with a modest salary, earning the equivalent of just over £20,000 a year full time. It also assumes a somewhat higher childcare cost than the previous example: the £4.75 rate represents the average for childcare in London.

Points to note:

- Under the old system, helped by Government support for childcare, this parent could get her family out of poverty by working at least 16 hours a week and get above a minimum acceptable living standard by working 26 hours a week or more
- With only 70% support for childcare under Universal Credit, the family could just get out of poverty at 16 hours a week, but could not aspire to an adequate income that allowed them to have all the things that members of the public consider necessities for this family with young children (including for example basic forms of social participation such as soft play activities for the toddler, and a short family holiday in the UK).
- With 80% support and a lower cap, they could escape poverty by working just 12 hours, but could never aspire to an adequate income, with any earnings above 22 hours a week being more than offset by extra childcare costs. In both the Universal Credit scenarios shown here, capping childcare costs would actually bring a full-time worker in London on £20,000 to below the poverty line, in terms of net income after childcare costs.

ILLUSTRATION 3



Notes (see also notes on Illustration 1):

This example looks at the case of a couple, and shows the effect of having a second earner in the family, working various hours. It assumes that the two year old needs childcare for each hour worked by the second earner, and the five year old needs after-school care for each hour worked over 30. The hourly wage rate of £7.20 has been calculated as a Living Wage outside London under the present system.

Points to note:

- Where a single earner has very modest earnings (shown here where the second earner's hours are zero), couples with children will be better off under UC.
- The incentive for a second earner to work part time is however very weak under UC, especially with a reduced rate of childcare support
- If both members of the couple work full time, the caps on childcare support modelled here could bring the family income back down towards the poverty line (black and light blue lines)

General notes

The calculations used to produce this briefing represent the actual situation in 2010/11 and, for comparison, the situation under the reform proposals using 2010/11 values. This was chosen as the best "before and after" situation, since in 2011/12 there has already been a cut in the percentage of eligible childcare costs included in tax credits. Since the main aim is to look at the impact of the Universal Credit, not all future policy changes have been taken into account (eg tax allowance rises after 2011/12 and the freezing of Child Benefit are ignored), but the calculations take account of the £1000 increase in the personal tax allowance in 2011/12, in modelling the Universal Credit, since this is an important aspect of the reform of work incentives. Assumptions about rent, other housing costs and council tax are from the Minimum Income Standard research, which uses council rents appropriate to each family type. Childcare costs are based on the Daycare Trust's January 2011 survey.



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London Assembly: Health and Public Services Committee review into access to childcare for Londoners

Gingerbread submission – covering note

Overview – the importance of childcare to single parents

Gingerbread is the national charity working with and for single parents. We know that, for single parents, being able to find affordable, accessible childcare can be the deciding factor in whether going into (or remaining in) work is financially viable¹. The support for childcare costs currently received through working tax credits is vital; 488,000 families currently receive support for their childcare costs through tax credits, 64% of whom are single parents².

While we recognise that childcare is a consideration for all working parents, it is a particular issue for single parents, who are not able to do the juggling between both parents that many couple-families can achieve. We hear time and time again through our work with single parents that affordable childcare is often the make-or-break element between it being worth going out to work or not; in a 2010 Gingerbread/Netmums survey 55 per cent of single parents chose 'more financial help with childcare' as one of their top three responses when we asked about money, and 54 per cent chose this option when we asked about combining work and family³.

While we recognise that the review's focus is childcare for 0-5 year olds, which is of course an important area, we would urge that provision of childcare for older children is also considered. Gingerbread's experience is that, once single parents are subject to lone parent obligations and required to seek work (currently when their youngest child reaches 7, but soon to change to when their youngest child reaches 5, subject to the passage of the Welfare Reform Bill), the need for quality, affordable childcare is just as important to enable them to meet jobseeking requirements and take up work.

Evidence shows that there is a particular lack of out-of-school hours and holiday childcare, especially for second school age children, who are too old for 'traditional' (e.g. childminder) childcare, but may still need looking after while parents are at work⁴. These early teenage years can be a cause of real stress for parents who don't want to leave their children home alone, but who are required – either by the JobCentre or through the necessity of earning sufficient income – to work outside of school hours.

¹ EHRC (2010) *Working Better – Childcare Matters: Improving choices and chances for parents and children*

² Daycare Trust (2010) *The impact of the Spending Review on Childcare*

³ Gingerbread (2010) *A single parents' manifesto for change*

⁴ EHRC (2010) *Childcare: A review of what parents want*

“I want to know that my 13 and 11 year old boys are being properly supervised/cared for if I have to take a job that doesn't fall within school hours. Also, what about school holidays? There is a complete lack of affordable and accessible childcare available for teenage kids - how can I leave my sons at home unattended all day if I have to work through them?”

“More facilities for childcare for older children [are needed] during the school holidays. Childminders are geared for primary school children but once a child reaches secondary school there is little provision for their care. They are not old enough to look after themselves while a parent goes to [work].”⁵

Review response

Our principal submission to the Health and Public Services committee review is some new analysis that Gingerbread has commissioned in partnership with Resolution Foundation, to model the impact of the recently-announced childcare settlement under Universal Credit⁶. This addresses the review question on **affordability**. This analysis, by academic Donald Hirsch, shows that, while the announcement of an additional £300 million under Universal Credit means that parents won't lose out at the point of transition to Universal Credit in 2013, the impact of the reduction in support from 80% to 70% under tax credits (effective from April 2011) is damaging for parents' work incentives.

This analysis (attached as a separate paper⁷) is modelled on the basis of national assumptions, i.e. using an average childcare cost of £3.50 per hour, and using assumptions about rent using local authority rents appropriate to each family type⁸. It is therefore worth highlighting that, for many parents in London, the outcomes – and indeed work disincentives, where these are shown – would be likely to be significantly worse, because of the higher childcare costs in London and the higher housing costs for those in private rental accommodation (particularly in light of recent changes to entitlements to local housing allowance).

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⁵ Quotes taken from: Gingerbread (2010) *Single parents and childcare*

⁶ <http://www.dwp.gov.uk/newsroom/press-releases/2011/oct-2011/dwp115-11.shtml>; DWP (2011), *Universal Credit briefing note 10: childcare*

⁷ Hirsch, D (2011), *Childcare support and the hours trap: the Universal Credit*, London: Gingerbread/Resolution Foundation

⁸ For full explanation see earlier paper Hirsch, D (2011) *Childcare support and the hours trap*, London: Gingerbread/Resolution Foundation

Review into access to childcare in London London Borough of Redbridge

What more can be done to ensure Londoners know about the childcare options and financial support available?

- Increase awareness and improve profile of all aspects of childcare and financial support available at a local and national level e.g. Family Services Directory (FSD) the Families Information Service own website, page on Direct Gov, radio, TV etc.
- Ensure that new initiatives to bring information to parents eg the 4children website commissioned by the DFE (<http://www.foundationyears.org.uk/parents/>) are accurate and directing parents to local FIS's who are best placed to provide information .
- Acknowledge the key role played by Family Information Services (FIS) and increase awareness of all aspects of the services offered by FIS across London .
- Increase awareness of the FIS childcare brokerage services including raising awareness of partner practitioners' e.g. social workers, health visitors.
- Increase the accessibility of the service and information to parents who do not have English as their first language.
- Ensure that Family Information Services promote childcare services and information at a local level to key practitioners and voluntary organisations so that they can filter to families they are working with.
- Robust evaluation and feedback to ensure target groups, in particular where the use of formal childcare is not widespread are informed and assisted where possible.

Are you aware of any best practice from local authorities in providing information and advice to parents about childcare?

- Families Information Services are a vital resource for parents, ensuring that they have reliable information about childcare in their local area, someone they can speak to about their childcare needs and access to extra support to find and take up the right childcare through brokerage services.
- The Families First Award is a quality assurance process for Family Information Service (FIS) agencies operating in the UK. It was developed by NAFIS in conjunction with FIS practitioners and the Department for Education (DfE) as a tool to measure the effectiveness of a FIS agency's delivery of its statutory obligation to meet the Information Duty in Section 12 (Section 27 in Wales) of the 2006 Childcare Act.
- Redbridge achieved this award in April 2011 – a significant number of LA's hold the award.
- The Award contains a set of 11 Standards (plus Standard 10 for FIS agencies in Wales) against which a FIS is assessed in its delivery of its statutory obligation and is the only recognised and endorsed measure available.
- The National Association of Family Information Services (NAFIS) is a registered charity that supports links and promotes Family Information Services (FIS) in Great Britain. NAFIS represents a network of quality Family Information Services across England, Wales & Scotland.
- In June 2011, NAFIS merged with Daycare Trust and are now working together to support families through local Family Information Services (FIS).

How could childcare be made more affordable to Londoners?

- Parents in Redbridge continue to find the cost a significant barrier to accessing childcare.
- To improve take-up of childcare in Redbridge the objectives are to ensure that parents are aware of and are given support to utilise national and local initiatives that make the costs of childcare more affordable and to ensure that parents are kept up to date with the benefits available to support their families.
- Regional supplements would be an excellent idea as the cost of living in London is significantly higher than other parts of the country
- Families on middle incomes struggle to afford childcare costs in London as they are not able to claim tax credits. Childcare Vouchers can help toward paying for childcare however not all employers offer this service – further incentives to employers could be considered .
- While parents have been encouraged to access training to improve their chances of obtaining work or to improve their earning capacity the lack of funded childcare places in colleges and limited access to Learner Support Funds mean that for many parents this is simply not feasible. There needs to be significantly increased funding in this area .

What more could be done to improve access to suitable childcare, including childcare outside of office hours?

The [Redbridge Childcare Sufficiency Report 2011](#) highlighted a number of issues for parents in accessing suitable quality childcare. The assessment process aimed to identify where there are gaps in the childcare market in Redbridge. Redbridge currently has an increasing population and a fluctuating population and this makes it difficult to keep abreast of parents need for childcare .The CSA identified a range of initiatives specific to Redbridge that included the following :

Increasing Places

- As part of review Children's Centre priorities/targets consider change of childcare provision to focus on delivery of 2, 3 and 4 year old places
- Closer monitoring of access to early education across the maintained and PVI sector
- Create an Information leaflet for schools to distribute to parents whose children are placed on their waiting lists explaining alternative provision in the private and voluntary sector and the application process for reception class places
- Establish better links with Planning Services to ensure that planning gain takes sufficient account of the impact of new housing provision on the sufficiency of early education and childcare.

Promotion and communication

- Families Information Direct to facilitate the sharing of data on the childcare needs of JCP customers outside of the current Barriers to Childcare system. And use this information to accurately inform childcare sufficiency.
- Refresh information tools 'in light of benefit changes.
- Circulate refreshed information: parents; childcare and activity providers; children's centre staff; health visiting teams; School Parent Support Advisors; relevant third sector organisations; other practitioners who work with families.
- Engage with Employers and provide Information for HR and staff.
- Promote back to work initiatives; job opportunities; through links from FSD website to partner websites and other channels.

- Establish a programme of training for EYC staff focussing on local back to work support and initiatives .
- Negotiate a regular programme of visits from a Welfare Benefits Advisor to Children Centre Stay and Play sessions
- Continue referral process between FiND and Welfare Benefits. Ensure all CC staff are aware of the referral process.
- Review the criteria and organisation of 2 year old funding to align more closely with work in Children's Centres continuing to ensure that free early education places are targeted at the most vulnerable low income families.

To increase disabled children's access to childcare and early education

- Increase the funding to provide enhanced staff ratios in early education settings to support the inclusion of disabled children who are entitled to free early education.
- Sustain and develop the work in EYC supported under the Aiming High Programme
- In consultation with key stakeholders continue to develop services for disabled children and their families in Children's centres

What should local authorities' role be in improving access to childcare outside office hours?

The Redbridge CSA 2011 Report highlighted that Parents increasingly need flexible childcare /early education to accommodate their working hours. The CSA Action plan identifies the following objectives:

- Encourage providers establishing new provision to be aware of parents needs for flexible childcare
- Establish childcare clusters based within Children's centres – to facilitate ongoing sharing of information about sufficiency and partnership working to meet identified needs
- In consultation with providers commission business support/training to maintain sustainability for childcare providers in the changing market
- Use information collected as part of the research for this CSA to design a marketing campaign to inform parents perceptions of childminding and to increase awareness of the flexible services some childminders are able to provide
- Undertake an analysis of the progress of school nurseries in delivering flexible places. Where places are successfully being delivered in a more flexible way arrange to share experience /learning with other schools

Could you outline what your local authority offers in terms of nursery provision in maintained state schools for three and four year olds, and whether this is changing or has recently changed?

- Each nursery class attached to a community primary school has an agreed limit and criteria. In each category of admission if there are more children than places then priority is based on shortest walking distance to the school.
- There is no statutory right of appeal for admission into nursery classes.
- School nurseries currently offer their places in five sessions of three hours either in the morning or afternoon during school term time (38 weeks per year)
- In response to flexibility issues as highlighted in the Redbridge Childcare Sufficiency Report 2011, school Nursery units in community schools are being encouraged to offer more flexible places and a number of schools are currently considering this.

Good morning

Please see our answers to questions below

Please contact us if you need further information

- Are you aware of any best practice from local authorities in providing information and advice to parents and carers about childcare?

In Croydon we have provided information by telephone and web access and have a shop front service where parents can access face to face and this is supported by a out reach programme. As a result of involvement in Croydon's Total Place initiative, where parents informed us that the majority of information was from family and friends.

The redesign of the Early Years and Childcare department to Early Intervention and Family Support the FIS has a function role in the strategy for a staged intervention approach to support families.

. As part of our strategy to deliver information the FIS have redesigned their website and will be launching it as the place for families to receive information on childcare and other services, at the same time the shop front service will be replaced by a robust locality delivery of information with FIS advisors working with partners to deliver information.

However the responsibility for holding and updating the information sits with the FIS team insuring the quality of information remains high.

- How could childcare be made more affordable for Londoners?

Cost of childcare remains high and is linked to the cost of premises and staffing in London. Strategies need to be looked at how providers can be supported in these areas. Croydon was part of the CAP scheme and was very successful because it included providers to look at models of delivery. Providers who participated in the Cap scheme found delivering of the 15 hours flexible an easier transition. However any scheme should be linked to quality provisions

- What more could be done to improve access to suitable childcare, including childcare outside office hours?

Good quality information is key for parents to access childcare and with changes to tax credit and benefits, support for LA to deliver this is essential. Demand for out of hours can be small so makes it hugely expensive; we need to wok with colleagues in regeneration to raise awareness of the need for childcare to be in plans

- What should local authorities' role be in improving access to childcare outside office hours?

Please see question above

- Could you outline what your local authority offers in terms of nursery provision in maintained state schools for three and four year olds, and whether this is changing or has recently changed?

All nursery schools offer 15 hours, mainly 5 morning or 5 afternoons, however a number offer more flexible packages for example 2.5 days

Laura McRoberts

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Review into access to childcare in London

Submission from London Councils

London Councils represents all 32 London boroughs, the City of London, the Metropolitan Police Authority and the London Fire and Emergency Planning Authority.

We are committed to fighting for more resources for London and getting the best the possible deal for London's 33 councils. We develop policy, lobby government and others, and run a range of services designed to make life better for Londoners.

London Councils welcomes the opportunity to submit evidence as part of the review into access to childcare in London. We acknowledge the important role formal childcare plays in promoting economic growth, primarily through parental employment and its consequences for tackling child poverty. It is through this child poverty focus that London Councils wishes to respond to the review.

London Councils believes that:

- o Affordable, accessible quality childcare has an important role to play in tackling child poverty in London.
- o Intervening early in a child's life by accessing good quality childcare can set the foundations for better development and attainment outcomes and better life chances later in life.
- o Local authorities, through conducting childcare sufficiency assessments and subsequent action plans know the local childcare market and have identified what interventions are needed.
- o Jobcentre Plus is well positioned to provide tailored 1:1 advice and even financial support to parents seeking employment, working with local partners. This could include specific intervention to help parents overcome barriers to work such as childcare costs.
- o Previous projects assisting with childcare costs in order to get London parents back into work, such as CAP05 worked well in the capital and the Mayor should consider an iteration of it.
- o The welfare reform changes will pose distinct challenges for London. The amount of childcare support should vary according to childcare costs in the area.

Introduction

The Government has enshrined in legislation its commitment to eradicate child poverty by 2020. Child poverty is estimated to cost the country at least £25 billion a year¹ but the human cost of allowing children to grow up in deprivation is arguably much greater. London has the highest rate of child poverty of any region in the UK, with 41 per cent of children living in poverty, compared with 30 per cent for the UK as a whole.² It is imperative that in order to tackle child poverty effectively at a national level, London's unique child poverty challenges, which include childcare, must be addressed.

As well as allowing parents to take up education/training or employment, good quality childcare has been shown to be highly beneficial for the development of the most deprived children³. Most children who are developing well at the end of their early years go on to exceed expectations in reading and in maths at the end of Key Stage 1.⁴

Frank Field's review⁵ into poverty found that children's life chances are most heavily predicated on their development in the first five years of life. Therefore, by accessing good quality childcare, children living in poverty should have a better chance of reducing educational attainment gaps between deprived children and others and increasing their life chances.

Information and advice

Under the Childcare Act 2006 it is a statutory duty of all English local authorities to secure sufficient childcare for local parents who need it, and to measure this sufficiency by conducting a Childcare Sufficiency Assessment (CSA) every three years. The most recent assessments were conducted in late 2010 with reports produced in spring 2011. These assessments allow local authorities to identify gaps in provision and develop action plans to fill these gaps, so far as is reasonably practicable.

By conducting these assessments and consulting the views of parents, carers, children, childcare providers and employers, local authorities have intimate knowledge of the childcare market in their locality.

The Committee's⁶ scoping paper "Review into access to childcare for Londoners" identifies a lack of information and advice on childcare options and financial support as a major barrier to accessing formal childcare. London Councils believes that there is enough high quality information available, the challenge is in tailoring it to provide 1:1 advice for parents. This information should be included as a 'whole-family' package of advice that encompasses benefit/credit take up, study/training for work, jobseeker's advice, transport, financial budgeting etc. Jobcentre Plus is in a good position to provide this advice as parents who are out of work need to contact them to claim benefits. It is at this stage that all the options available to a parent seeking work should be discussed. This should include ways to overcome barriers to work for parents, such as paying for the upfront costs

¹ Estimating the costs of child poverty, Joseph Rowntree Foundation 2008

² Households Below Average Income (HBAI), DWP, May 2008

³ The effective provision of pre-school education project, Sylva, K. Melhuish, E. Sammons, P. Siraj-Blatchford, I. and Taggart, B. (2004)

⁴ The Early Years: Foundations for life, health and learning, Independent report on the Early Years Foundation Stage, 2010

⁵ The Foundation Years: preventing poor children becoming poor adults, Independent Review on Poverty and Life Chances, December 2010

⁶ London Assembly Health and Public Services Committee

of childcare. This can be a significant barrier as many childcare providers ask for a deposit and/or the first month's costs to be paid upfront. London boroughs are already working with JCP to improve data sharing and to promote childcare information within the JCP service and this should be developed. Child poverty pilots where JCP advisers worked in children's centres were successful and this has been rolled out across different parts of London. This should be maintained and expanded where appropriate.

Learning from the past

London Councils considers the London Childcare Affordability Programme Pilot 2005-2008 (CAP05) to have been particularly useful in helping families. This pilot, funded by the London Development Agency, sought to get more London parents into work by reducing the barrier of high childcare costs. London's childcare costs are 23% higher than the national average⁷ but childcare tax credits do not take account of this regional difference and the limits on costs that can be reclaimed under tax credits is applied nationally. By subsidising providers directly, the pilot allowed childcare costs from those London providers to be reduced to levels comparable with other parts of the country. This allowed Londoners to access the childcare market on a more equal financial footing as other parents across the country.

The DfES review of CAP05 found that despite some problems in administration and implementation, the project met its target of providing 10,000 affordable quality childcare places and "demonstrated that provision of supply side funding can be used to support access to provision in a highly diverse market"⁸.

London Councils believes that CAP05 helped a large number of families in London to access childcare which would otherwise have been beyond their reach. Its principles of ensuring fair access to childcare and increasing support for parents to get back to work and out of poverty are those which London families are again in need of today. London Councils believes that the Mayor of London should give serious consideration to re-introducing a supply side funding programme.

Impacts of welfare reform on childcare in London

A recent survey⁹ found that of 4,000 parents questioned, a quarter of parents in severe poverty had given up work, a third had turned down a job and a quarter had been unable to take up education or training because of difficulties in accessing childcare. The higher costs of childcare in London are not reflected in the amount of childcare benefits/credits that a parent receives. As a result, a family that moves into work is often financially worse off, because they have to pay more for someone to look after their children while they work than they get in financial support.

The Government's proposals for welfare reform with the introduction of Universal Credit in 2013 do not address this problem. London Councils welcomes the extension of childcare support to families working less than 16 hours as well as the extra £300million¹⁰ for childcare support recently announced. However, neither of these measures addresses the

⁷ Making work pay in London under Universal Credit, CESI 2011

⁸ Childcare Affordability Programme 2005 Pilot Review, DCFS 2009

⁹ Save the Children and Daycare Trust survey of parents, 2011

¹⁰ This is not 'new' money but funding from elsewhere within the Universal Credit budget.

existing problem of London's higher childcare costs. Londoners still need to pay proportionally more of their income on childcare costs than other families in England.

Research¹¹ commissioned by London Councils found that:

- When Universal Credit is introduced, all household types in London will have lower gains from working than in the rest of the country when moving into low paid work ;
- London families with two or more children are considerably worse off under Universal Credit compared to the rest of the country;
- Additionally, there is less incentive for these families to increase the numbers of hours they are working. This is true for single earner couple households but especially for two earner households because of the additional costs for using registered and inspected childcare;
- Lone parents with two or more children will need higher wages, even when working full time, to be better off in work under Universal Credit. The research found that even being paid the London Living wage would not be sufficient to make work pay for these households;
- A couple with two children, both moving into full time work at the average entry job wage in London would only have an increase in spending power of just over £10 per week. Spending power is the money that a family has available to meet their living expenses once they have paid for their housing costs, fares and childcare – the money for food and clothing. A couple outside of London would see their spending power increase by almost £50 per week;
- Under Universal Credit London couples with two children will be £2,000 per year worse off than for the rest of the country if both move into work after both being out of work, because of childcare costs.

London Councils believes that the amount of childcare support should vary according to childcare costs in the area. Different childcare market areas across the country should have differing support to enable working parents to have equal spending power. This does not necessarily equate to an additional cost. Support for childcare costs could be organised in the same way as housing support – by using broad market areas. This would make the provisions both efficient and cost-effective.

The move to Universal Credit provides an opportunity to address disparities between London and the rest of the country and to make work pay for all London households, particularly for parents. London Councils is lobbying to achieve this as the Welfare Reform Bill passes through the Lords and would welcome the support of the Mayor on this issue.

Conclusion

London Councils believes that increasing parental employment is one of the best ways to lift children out of poverty. London has lower employment rates than the rest of the country for groups who are more at risk of living in poverty. For lone parents, London had an 11 percent gap in employment rates compared with the rest of the country. To close this gap would mean getting 33,000 more lone parents into work.¹² The female employment rate in London is 60.7 percent. This is significantly lower (by 4.7 percentage points) than the national average for female employment rates.¹³

¹¹ Making work pay in London under Universal Credit, CESI 2011

¹² Estimate from GLA, August 2010

¹³ Labour Force Survey, ONS

In order for parents to take up work, they need to access affordable, good quality childcare. Market intervention should focus on greater support both to supply and demand side. Subsidising providers so that they can offer lower fees to low-income families, such as the CAP05 project worked well. It would be naïve to think that increasing competition within the childcare market will drive costs down as a report¹⁴ commissioned by the London Development Agency found that higher staff and accommodation costs and not excessive profits contributed to the higher childcare costs in London. On the demand side, Londoners should receive childcare support that reflects London's higher costs.

¹⁴ The London Childcare Market, Roger Tym & Partners et al, Feb 2011

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Date: 27 October 2011

To: Health and Public Services Committee

Review into access to childcare in London – submission from London Councils

I am pleased to attach London Councils' submission to the Committee's review into access to childcare in London.

London Councils welcomes the opportunity to submit evidence as part of this review. We acknowledge the important role formal childcare plays in promoting economic growth, primarily through parental employment and its consequences for tackling child poverty. It is through this child poverty focus that London Councils wishes to respond to the review.

It is crucial that London families are supported to access good quality formal childcare, not only to help parents pursue employment that will help lift their family out of poverty, but also for the developmental benefits that children from the most deprived families will gain during their early years.

London Councils believes that accessibility can be increased through market intervention. Childcare support for parents within the benefits/credits system should vary according to childcare costs in the area. Projects, such as CAP05, that subsidised providers directly so that they could reduce fees to levels comparable with other parts of the country, allowed Londoners to access the childcare market on a more equal financial footing as other parents across the country.

London Councils believes that increasing parental employment is one of the best ways to lift children out of poverty. In order for parents to take up work, they need to access affordable, good quality childcare.

Yours sincerely

A handwritten signature in dark ink, appearing to read "Steve Reed".

Cllr Steve Reed
London Councils Executive Member for Children's Services and Skills and Employment

LB Enfield response to the London Assembly's request for information regarding the Health and Public Services Committee:
Review into access to childcare for Londoners – October 2011

What more can be done to ensure Londoners know about the childcare options and financial support available?

- A coordinated London wide promotional campaign
- Articles in local and ethnic newspapers and magazines
- Meetings with the most influential members of local communities and business leaders
- London Assembly to gather evidence and issue best practice guidance regarding the impact of close working links between Family Information Services, JCP, Housing and Benefit Departments, local employment skills and training agencies and RSL's
- Review information being delivered through Children's Centres – outreach messages. (Are the messages being co-ordinated between other agencies up to date and relevant?)
- London Assembly should be lobbying the government to give FIS's a higher profile. Refresh guidance under section 12 to ensure that FIS's are maintained and are seen as the primary vehicle for the delivery of the LA's information duty
- Protect funding under the Early Intervention Grant to ensure that all councils can offer a freephone service to parents
- London Assembly should be working with Daycare Trust/NAFIS and other third sector partners to ensure that national/London wide childcare websites promote the importance of using registered childcare and signpost to FIS's to find suitable childcare providers
- London Assembly funding for specific training to enable key members of council, statutory and voluntary front line services to attend workshops with a specific remit around financial support, better off calculations, financial resilience, training and employment pathways

Are you aware of any best practice from local authorities in providing information and advice to parents and carers about childcare?

Example of good practice – Enfield's Informed Families (IF)

We have strengthened our accountability to Enfield's families by agreeing to meet set standards of quality information, advice and assistance. The Family Information Service (FIS) was also selected to be an early adopter of the Families First Standard by the end of 2009. This is a new quality framework governed by the National Association of Family Information Services (NAFIS), which claims to "help FIS ... [deliver] a high-quality experience from the point of view of the service-user."¹ CACEY sees this framework as a vital quality management tool that will enable it to meet the FIS clients' expectations of exceptional customer care.

¹ NAFIS, Families First Standards V2.0 – March 2009

Example of good practice – promotional activity through the Enfield Barriers to Take Up steering group

The Enfield Barriers to Take Up steering group is a multi agency board which focuses on the barriers encountered by parents in terms of taking up childcare, the Free Entitlement and the childcare element of Working Tax Credits (WTC).

During the early phase of the groups discussions it became apparent that many parents were not able to maintain a sustained return to employment because they were not following some of the most basic but significant 'steps' on their journey, such as informing Housing Benefit of their new status or using WTC and the childcare element to support their (registered) childcare costs.

The continued learning from the group has enabled us to continue to develop our MaxUp 'income maximisation' campaign for parents and carers.

Over the past four years we have produced numerous adverts and associated literature, featuring subjects such as the parents 'journey' to employment, HMRC's WTC annual renewal process and changes to the percentage rates of the childcare element.

The third edition of our main MaxUp booklet (which includes the main tax credits and benefits that families might be entitled to) is currently under revision. The booklet will include as much information regarding welfare reform and the processes involved in the move towards Universal Credit as we are currently aware.

We are also planning the fourth phase of our MaxUp Information Sessions for frontline staff and practitioners who support families in order for them to have a wider understanding of the main issues impacting on families and how to signpost them to the most appropriate IAG in terms of training and employment options.

Example of good practice – Enfield's DCATCH

Enfield's Joint Service for Disabled Children and CACEY in partnership with Early Years providers and with our parents agreed to focus on workforce development as our targeted - DCATCH - area of improvement.

Our aim was to provide a comprehensive training programme to challenge attitudes and develop capacity and confidence in the ability of providers to meet the childcare needs of disabled children and young people.

In total 1197 training places were taken up by 472 individual attendees. The feedback² has been overwhelmingly positive –

² Joint Service for Disabled Children, Provider feedback to DCATCH Programme – October 2011

'I learned how to care for a diabetic child in the (childminding) environment
(Diabetes Awareness)

'Had no idea that so much needs to be taken into consideration. Very impressed and have learned lots'
(Introduction to Autism)

'The most useful information was how to communicate with non-verbal disabled children'
(Communication Skills)

'Very knowledgeable trainer and good relevant information'
(Cerebral Palsy)

'Everything taught was great- things make a lot more sense now. Had the practical and now the theory'
(Caring for children with medical needs)

'The course has helped me to be more confident in looking after disabled children and young people'
(Disability Equality in Childcare)

We were particularly keen to target Childminders to support the development of the full range of childcare options for all parents. We now have over 35 identified Childminding Champions who support other childminders, sharing their experiences and disseminating best practice through regular forums and events.

All practitioners who attended any of the training have been provided with a complete training manual as a source of information and reference. In addition providers have access to a range of specialist toys including Dark Dens and sensory equipment.

Generally the project significantly raised the profile of the challenges in providing child care for disabled children and young people. It focussed people's collective thinking; the ensuing synergies enabled all partners to work together more productively and efficiently.

For example we have brought together a number of Early Years groups to work on our Early Years Inclusion Strategy allowing for a more co-ordinated and strategic approach to working with PVIs, Children's Centres and Childminders. Together we are monitoring training delivered and attended and together challenging and improving poor practice. We will also be evaluating the impact of the allocation of funding provided via the Capital Access grant. We are visiting settings who accessed resources from this grant to discuss how improvements to settings are helping to include disabled children, particularly those who accessed funding under improving the learning environment, improving outdoor play areas and access and inclusion themes. All agencies including Area SENCOs are represented on this strategy

group which is reporting directly to an Assistant Director and into the Children's Trust.

We are more effectively sharing data via our Informed Families Service, looking at the number of queries received in relation to children with SEND. We have devised a form for use by PVIs to request support, advice, guidance and training. Information from these requests is discussed at the new Early Years Inclusion Strategy group.

On-going discussion with parents remains essential including in relation to their ability to secure employment as there are a number of factors, other than just the capacity of providers to meet their child's additional needs. Disabled children frequently have multiple assessments and hospital appointments which necessitate parents needing a considerable amount of time off work, there are therefore issues in relation to 'family friendly' employers. Families in receipt of DLA at the higher rate and other benefits including Carers Allowance comment that part-time work is simply not cost effective given the cost of any required childcare. Families of young children - under 5's – have also reported that having a disabled child causes such disruption to family life particularly in the early years so many choose not to return to work, as they may have originally planned.

As part of the DCATCH initiative we produced a 'Max-Up' your income information booklet, providing families with a comprehensive guide to benefits and income sources, (a pdf is attached with this document). This will be evaluated by our parent consultants in terms of providing families with financial and up to date information which supports them in securing affordable childcare.

By far the most significant outcome of the project is that the reality of the lives of families with disabled children, the context in which they live is now much more understood by a wider group of professionals and providers. The on-going challenge is not to lose the impetus provided by this programme and to ensure we continue to collectively improve and develop childcare provision.

How could childcare be made more affordable for Londoners?

- London Assembly to fund the development and deployment of outreach teams of Childcare/Family Information, JCP and Benefit Advisors. Funding must include adequate project set up and delivery for anything from 3 to 5 years
- Similar to previous CAP, funding for parents to access a top-up of up to 100% of their childcare fees under the Free Entitlement for the first 9 to 12 months of employment and then on a taper for the next 3 to 6 months. To also include training/vocational courses - could support where the childcare element currently does not apply.
- Recognition that the Free Entitlement (FE) in London needs to be set higher than the national rate – government to set FE fee structure based on evidence which already exists.

- Free Entitlement in London to extend to 36 hours - based on income and/or areas of deprivation
- London Assembly to lobby government to ensure that the '2 year funding' – is maintained in terms of the impact on outcomes through Early Intervention, is sufficient and protected, for all children where there is a recognised need e.g. deprivation, disability or family circumstance. Parenting and vocational programmes should also be available to work in synergy with both the 2 year old and FE elements to build the capacity of the parents in terms of developing a positive Home Learning Environment and their entry to employment.
- London Assembly to support the financial cost of a new project which supports the parents of disabled children to access childcare for employment and training – similar to Enfield CAP II.
Data extracted from the CAP Parent survey ³ showed that the project was able to support a large percentage of families of SEN children, in accessing employment opportunities thus meeting the projects aims of 'addressing childcare as a barrier to employment & training'. (It should also be noted that the report also found that 'childcare remained a barrier to study and training with regards to a parent's readiness for work').
- London Assembly to fund (similar) CAP for parents of disabled children at a local level – to include direct funding to childcare providers who need to increase their staff ratios to support a disabled child or children
- London Assembly to lobby government to increase childcare element percentage for London parents – either to 90% of costs or increase threshold from £175 for one child to £200 and £300 for two children to £350⁴.
- London Assembly to lobby government to agree childcare element for three or more children in a family rather than just two. (Evidence is available locally to support the argument that there is a higher risk of child poverty ⁵ for families with 3 or more children).

What more could be done to improve access to childcare outside office hours?

- Childcare providers able to charge an additional unsocial hours fee and for this to be supported through the childcare element
- Grants available to set up new 'unsocial hours' childcare businesses and Saturday Clubs
- Establish 'networks' of childminders who can offer flexible childcare
- Funding to enable LA's to deliver support and challenge to Ofsted registered 'home childcare' networks. (Information on 'home childcare' is already known to LA's which would enable the funding stream to be accurately calculated). These networks could advertise free through the FIS, which would tie up the information and advice and access to suitable provision barriers.

At all times we have to ensure that the systems are child centred.
Snap shot monitoring should be incorporated into the process e.g.

³ CACEY, Childcare Affordability Programme Phase 2 Review – December 2009

⁴ Daycare Trust, Childcare Costs Survey – February 2011

⁵ LB Enfield, Child Poverty Needs Assessment – March 2011

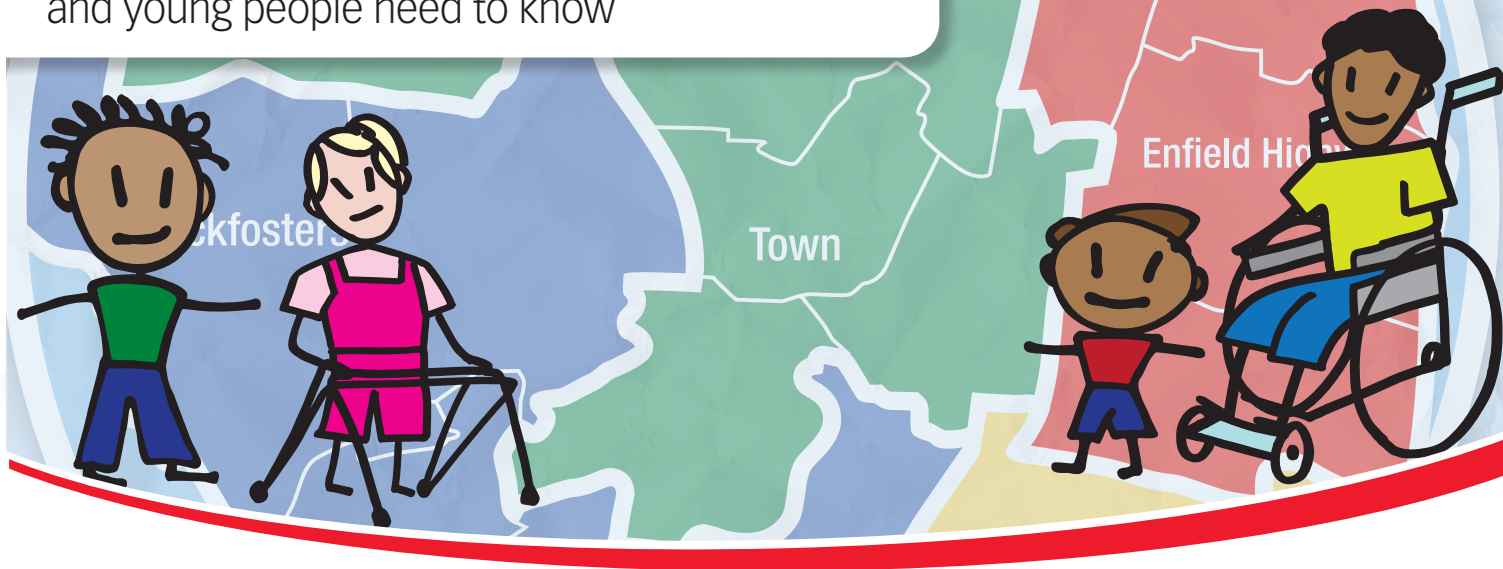
through a (new) quality assurance body specifically requiring the network coordinator to periodically review the children's consistency of care.

Could you outline what your authority offers in terms of nursery provision in maintained schools for three and four years olds, and whether this is changing or has recently changed?

LBE offers up to 15 hours of free early education in 5 sessions across the week during term-time, which equates to the standard offer in all private, voluntary and independent nurseries and pre-schools on the Council's Directory of Providers. There are no plans to amend this offer at the time of responding.

Max[↑] your income

what parents and carers of disabled children
and young people need to know



www.enfield.gov.uk

Introduction

Dear Parents and Carers,

Welcome to the first edition of our new 'Max-Up Your Income' guide.

The Joint Service for Disabled Children (JSDC) and the Community Access, Childcare and Early Years (CACEY) teams have produced this information because you told us that you would really value having a comprehensive guide to benefits - one relevant to you and your families - all in one place.

We have made it as up to date as possible. There will inevitably be future changes to benefits but we will do our best to keep it up to date.

The information is also available on our website www.enfield.gov.uk

We do hope you find it helpful. To ensure we continue to improve how we provide families with information we would really appreciate your comments on the content, layout and usefulness of the guide. You can feedback any comments by email to cheviots@enfield.gov.uk by phone: 020 8363 4047, or by fax 020 8366 2561

Yours sincerely,

Janet Leach on behalf of the JSDC and CACEY

Information in this booklet has been taken from government or council website pages whenever possible – the information may be subject to change.

It was not possible to include every specific helpline or advice centre but we have recommended a certain number of **FREE** support and information websites and helpline organisations – but there are many more available depending on your or your child's needs. You can search for contact details either through the web, in your local library or by calling Informed Families – Enfield's Family Information Service – 0800 694 1066.

www.direct.gov.uk is also a fantastic source of up-dated information and useful links.

Important note:

Most people with restrictions on their right to stay in the country cannot claim tax credits and other benefits. If this applies to you, seek specialist advice.

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This booklet offers a guide to what parents need to know about Maximising their income.

Child Benefit

What is Child Benefit?

Child Benefit is a tax-free payment that you can claim for your child.

It is usually paid every four weeks but in some cases can be paid weekly, and there are separate rates for each child. Currently the payment can be claimed by anyone who qualifies, whatever their income or savings.

Who can get child benefit?

You may be able to get Child Benefit if any of the following apply:

- your child is under 16
- your child is over 16 but under 20 and in education or training that qualifies for Child Benefit
- your child is 16 or 17, has left education or training that qualifies for Child Benefit and is registered for work, education or training with an approved body

You can get Child Benefit even if your child doesn't live with you. However, if they live with someone else, you can only get Child Benefit if:

- you pay towards the upkeep of your child
- what you pay is at least the same as the amount of Child Benefit you get for your child
- the person bringing up your child is not getting Child Benefit for them - if you and another person both claim Child Benefit for the same child, only one of you can get it

You can also get Child Benefit for a child even if you are not their parent, but you have to be responsible for them to qualify.



How much Child Benefit will you get?

There are two separate amounts, with a higher amount for your eldest (or only) child. You get £20.30 a week for your eldest child and £13.20 a week for each of your other children.

How is Child Benefit paid?

Child Benefit can be paid into any bank, building society, or National Savings & Investments (NS&I) account that accepts Direct Payment. It's usually paid every four weeks, but it can be paid weekly if you are getting Income Support, Income-based Jobseeker's Allowance, Income Related Employment and Support Allowance or if you are a single parent.

The only way to claim Child Benefit is to fill in a Child Benefit claim form and send it to the Child Benefit Office along with your child's birth or adoption certificate. You can't claim over the phone or the internet.

Where to get the claim form?

There are several ways of getting a claim form. You can:

- get one from the 'Bounty Pack' that's given to new mothers in hospital

- fill in a Child Benefit claim form on screen and print it out - you'll still need to send it to the Child Benefit Office
- print out a blank Child Benefit claim form and fill it in by hand

Before you complete the claim form, please read the accompanying notes that will help you fill it in.

Child Benefit - how to claim it:

If you have problems getting a claim form, and are calling from the UK, please contact the Child Benefit Helpline on: 0845 302 1444
Textphone: 0845 302 1474.
Website: **www.direct.gov.uk**
The helpline is open between 8.00 am and 8.00 pm, seven days a week, except Christmas Day, Boxing Day and New Year's Day.

Child Benefit and young people

Child Benefit can be claimed by parents/carers on behalf of young people 19 years or under in fulltime, non-advanced

It can also be claimed for three to four months on behalf of a young people 18 and under who have just left education. This is called the Child Benefit extension period, but they have to be registered for work or training with their local Connexions Centre in order to qualify.

In order to claim Child Benefit, the young person must not be claiming Employment and Support Allowance, Incapacity Benefit, Income Support or Jobseeker's Allowance or any tax credit in their own right. If they do start claiming any of these benefits then the parent or carer must inform the Child Benefit office.

Based on the most current information (January 2011)

- The rate of Child Benefit will remain at current levels until April 2014, which will help fund increases in the 'child element' of the Child Tax Credit.
- Child benefit to be withdrawn from families with a higher rate taxpayer (40%) from January 2013.



Attendance Allowance

What is Attendance Allowance?

Attendance Allowance is a tax-free benefit for people aged 65 or over who need someone to help look after them because they are physically or mentally disabled, (but may also have caring responsibilities for a disabled child).

Who can get the allowance?

You may get Attendance Allowance if:

- you have a physical disability (including sensory disability, such as blindness), a mental disability (including learning difficulties), or both
- your disability is severe enough for you to need help caring for yourself or someone to supervise you, for your own or someone else's safety
- you are aged 65 or over when you claim

Normally, you must have had these care or supervision needs for at least six months. However, if you are terminally ill, there are special rules for claiming the benefit.

If you are under age 65, you may be able to get Disability Living Allowance.

Attendance Allowance is not usually affected by any savings or income you may have.

Your care needs

To get Attendance Allowance, your disability must be severe enough for you to need any of the following:

- help with things such as washing (and getting in or out of the bath or shower), dressing, eating, getting to and using the toilet, or communicating your needs
- supervision to avoid putting yourself or others in substantial danger, for example, needing someone to keep an eye on your medical condition or diet, or because you cannot control the way you behave
- someone with you when you are on dialysis

Attendance Allowance

There are two rates of Attendance Allowance depending on how your disability affects you.

(You can get Attendance Allowance even if no one is actually giving you the care you need - even if you live alone.)

There are certain conditions about your residence and presence which you need to meet to get Attendance Allowance. You need to tell the office that deals with your payments when your circumstances change.

Top Tip!

Help with health costs advice line:

Phone: 0845 850 1166

Website: www.nhsbsa.nhs.uk/1884.aspx

How to claim DLA and AA:
Disability Benefits Helpline
Phone: 0845 7 12 3 456
Text phone: 08457 224 433
Email: DCPU.Customer-Services@dwg.gov.uk



Disability Living Allowance (DLA)

What is Disability Living Allowance?

Disability Living Allowance - sometimes referred to as DLA - is a non means-tested, tax-free benefit paid to people with a long term illness or disability and can be paid from the age of three months, usually for a limited period after which the application will have to be renewed.

Who (children) can get DLA?

The amounts received are dependent upon the level of care or mobility needs of the child. For a child under 16, care and supervision needs must be 'substantially in excess of what is normally required by a child of the same age'. (This does not apply to terminally ill children).

This could include:

- needing regular help with personal care for things like getting out of bed, washing, getting dressed or taking medication. **Please note - there is not a cooking test for under 16's.**

- needing supervision or care to prevent the child hurting themselves or others
- having difficulties walking or needing someone with them when walking outside.

Normally, the child must have had these care or supervision needs or walking difficulties for at least three months and they are likely to continue for at least a further six months. However, if your child is terminally ill, there are special rules for claiming the benefit.

DLA is **specifically** for the person with a disability to spend on what they need, not for a carer or parent. For children under 16 an 'appointee' will be nominated – normally the mother, father or primary carer, who will manage the funds for the child. DLA can be paid for life, or be given as a time-limited award with the need for renewal claims at required intervals.

Disability Living Allowance (DLA)

DLA is not taxable and is paid on top of any other money, benefits and savings. When the child is awarded DLA a 'disabled child premium' (DCP) will be provided to top-up certain benefits for the person who is responsible for the child, such as housing benefit, council tax benefit, (and in some cases income support for claims pre-April 2004 and income-based Jobseeker's Allowance).

DLA also gives extra money in Tax Credits – please refer to pages 28 and 29 for more information.

Remember!

If you request a form from the Benefit Enquiry Line, the date of request will be treated as your date of claim from which Disability Living Allowance can be paid, as long as the form you receive is returned within six weeks of that date. If you delay making a claim, you may lose out on benefit.

The person taking your call will not have your personal details but will be able to give you general advice. This advice must not be taken as a decision about your claim.

DLA - how to claim it:

- Contact the Benefit Enquiry Line
- This is a confidential freephone service.
- Call them for a claim pack
- They can also arrange for someone to help you fill out the form if required.

Phone: 0800 88 22 00
Textphone: 0800 24 33 55

You can also use the Text Relay service.
The Benefit Enquiry Line is open 8.30 am to 6.30 pm Monday to Friday and 9.00 am to 1.00 pm Saturday.

Email: BEL-Customer-Services@dwp.gsi.gov.uk
Website: www.direct.gov.uk/disability-money
Forms can be downloaded from:
www.directgov.uk

Top Tip!

www.contactafamily.org.uk has a range of downloadable leaflets which will cover this subject in more depth.

Carer's Allowance

What is Carer's Allowance?

Carer's allowance is a weekly benefit paid to people who look after someone receiving Attendance Allowance or the higher or middle rate care component of DLA.

DLA - who can get it? (Also refer to page 9)

You will have to be caring for at least 35 hours a week and not earning more than £100 per week (after expenses).

Carer's Allowance should be claimed within three months of the DLA or AA decision being made, or you could lose some of the Carer's Allowance benefit.

Carer's Allowance and other benefits:

Some benefits, allowances or pensions can affect how much Carer's Allowance that can be paid.

This means that if you get another benefit, you may not get Carer's Allowance at all, or be paid it at a reduced rate. But you may still have an underlying

entitlement to Carer's Allowance even if it can't be paid, and having an underlying entitlement means that you may get an extra amount paid with:

- Income based Jobseeker's Allowance
- Income related Employment and Support Allowance
- Income Support
- Pension Credit
- Housing Benefit or Council Tax Benefit.

Remember!

- If the child's DLA stops so will the CA
- CA is taxable and counts as income for means tested benefits



Carer's Allowance

Remember!

Claiming Carer's Allowance may affect any other benefits, allowances, pensions and entitlements you or the person you are caring for, are receiving.

You must inform them of any changes, for example if your child goes into hospital, or if you start work or your earnings increase.

2 Top Tips!

1. Disability and Carers Service leaflet

Can be downloaded from links from www.direct.gov.uk

Search under 'disabled people' site.

2. For an up-to-date weekly earning figure

please refer to the Carers UK website:
www.carersuk.org

**How to claim Carer's Allowance or
find out more information:**

Visit: www.direct.gov.uk/carers

Call the Benefit Enquiry Line on:

Phone: 0800 88 22 00

Textphone: 0800 24 33 55

Lines open:

8.30am to 6.30pm Monday to Friday,
or 9am to 1pm on Saturday

Email: cau.customerservices@dwp.gsi.gov.uk

Carer's Credit

What is Carer's Credit?

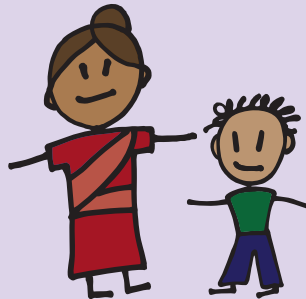
This is a National Insurance Credit for carers of working age which can protect your future entitlement to the basic element of the State Pension and bereavement benefits.

Who can get it?

If you cannot get Carer's Allowance and look after one or more disabled people for a total of 20 hours or more a week, you may want to apply for Carer's Credit.

The credit may also help you build up some additional pension, sometimes called State Second Pension. Any additional pension you are entitled to will be paid with your basic State Pension when you claim it.

- the earliest you could have applied for Carer's Credit was the 6 April 2010
- you do not need to apply for Carer's Credit if you receive Child Benefit for a child under the age of 12 or get Carer's Allowance as you will already get National Insurance Credits
- other 'condition' of entitlement' may also apply



You can find out more about
Care's Credit and how to
apply by going to:
www.direct.gov.uk/carers
Phone: 0845 608 4321
Textphone: 0845 604 5312.

Housing and Council Tax Benefit

What is Housing Benefit?

You can claim Housing Benefit if you pay rent, your income is low and you (and your partner) have less than £16,000 savings.

Who is eligible for Housing Benefit?

It does not matter if you are working or not.

The amount you get depends on:

- your rent
- size of your family
- your children's ages
- any ill health or disability in the family and
- the level of your savings and weekly income.

Some of your income can be ignored if you have to pay for certain registered childcare costs.

You may get less Housing Benefit if there is another adult (other than your partner) living with you. If your Housing Benefit does not cover all your rent you can ask for a Discretionary Housing Payment which may make up some of the difference.

What is Council Tax Benefit?

Who is eligible for Council Tax Benefit?

The rules for claiming Council Tax Benefit are almost the same as for Housing Benefit. You can claim Council Tax Benefit if you own your own home. You can also get a 25% discount if you are a Lone parents and if no other adults live in your home.

Important changes to Housing Benefit and Council Tax:

- are you receiving Child Benefit? From 2nd November 2009 it is no longer counted as income when your Housing and Council Tax Benefit is worked out.

For example, a family getting Child Benefit for four children will have £59.50 ignored from their Housing and Council Tax calculation. This could mean up to an extra £39 Housing Benefit and £12 Council Tax Benefit each week.

Many families who may have not benefited before could now receive some help towards paying their rent or Council Tax.

- if you (and your partner) are working you could still be eligible for a reduced amount of Housing Benefit.
- the quicker you tell Housing Benefit, the earlier they can assess your new entitlement and avoid any overpayments of benefit.

Remember!

If you are already claiming Housing Benefit you can avoid overpayments by letting them know straight away if your tax credits change and completing a 'Return To Work' form

Don't wait to get your first pay slip

- get a letter from your employer to confirm your expected income as soon as possible.
- take in your wage slips – to a local Housing Benefit office - as soon as you have them.



Housing and Council Tax Benefit and young people

If the person is aged 16 or above they may be able to get Housing Benefit (apart from some 16 and 17 year olds looked after by the local authority). Housing Benefit helps people pay their rent, but not residential or nursing care.

The amount a person receives will take into account their income against their housing costs. People on Income Support, or whose incomes are low enough, can get maximum Housing Benefit.

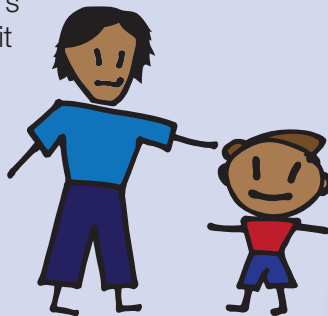
Council Tax Benefit

Council Tax Benefit helps people pay their Council tax. A young person is entitled if they are over 18, their capital is no more than £16,000 and they are on Income Support or income-based Job Seeker's Allowance or have a fairly low income. This benefit is worked out and claimed in a similar way as housing benefit.

The amount of benefit will depend on the band (value of your property) in which the property is placed.

You can get a disability reduction if you or any other resident in your home is 'substantially and permanently disabled'. This can be a child or adult of any age, whether or not related to you. Please be aware that you will have to also meet additional conditions.

There is a discount scheme for when less than two adults live in the home. If a person has learning or other disability, severely mentally impaired including those on DLA, middle or higher rate care component, or those on SDA, they may not be counted as in the home.



To claim Housing Benefit and or Council Tax you should contact your local Housing Benefit Department for a claim form.
Phone: 020 8379 1000

Young people - Independent Living Fund (ILF)

What is the ILF?

The ILF was set up as a national resource to enable disabled people to live independent lives in their community rather than in residential care.

At the time of publication we have been given to understand that the ILF is not in a position to take on any new clients.

- existing clients will have their awards maintained up until March 2015 **as long as** all of the eligibility criteria still applies to them.

If they receive funding from the ILF, then they will need to continue to fulfill the following conditions:

- live in the UK
- be over 16 and under 65 when your application was received
- get social services support worth at least £340 a week or £17,680 a year - this can include direct payments or services from your local council, like going to a day centre
- get or be entitled to the highest rate care component of Disability Living Allowance

- have less than £23,000 in savings or capital - this includes any money your partner has, if you have a partner

There is no direct entitlement to ILF and certain criteria will apply.

Existing clients can contact the Independent Living fund:

Phone: 0845 601 8815 or 0115 945 0700

Text phone: 0845 601 8816

Fax: 0115 945 0945

Email: funds@ilf.org.uk

Website: www.dwp.gov.uk/ilf



Enfield Social Care Service
Enfield Council
Customer Services
020 8379 1000

Income Support

What is Income Support?

Income Support is extra money to help people on a low income. It's for people who don't have to sign on as unemployed. Whether you qualify or not and how much you get depends on your circumstances.

Who can get Income Support?

It's for people who all the following apply to:

- are between age 16 and the age they can get Pension Credit
- have a low income
- work less than 16 hours a week
- aren't in full-time study (but there are some exceptions)
- don't get Jobseeker's Allowance or Employment and Support Allowance
- don't have savings above £16,000
- live in Great Britain

(Contact Jobcentre Plus for more information)

You may get Income Support if you are one of the following:

- a lone parent of child under seven (will reduce to five from October 2011)
- on parental or paternity leave
- a carer
- a refugee learning English who arrived less than a year ago

Young people in relevant education may also get Income Support. Generally, this means full-time education up to GCE A-level or Scottish Certificate of Education (Higher level). This might apply if you:

- are a lone parent
- don't live with a parent or someone acting as a parent
- are at serious risk of abuse or violence
- are a refugee learning English

Remember!

Savings and other income are taken into account for Income Support.

Job Centre Plus

If you are on Jobseekers Allowance, Income Support or Employment Support Allowance (previously called Incapacity Benefit) you can make an appointment to see a Job Centre Plus advisor. Ask them if you can get any of the extra money available to help you to return to work:

Advisor Discretion Fund

Money is available to pay for items that will aid parents to be successful at job interviews

Travel to Interview Scheme

This scheme allows eligible parents to claim fares for job interviews beyond their normal daily travel pattern. You will need to discuss whether you are eligible with the Jobcentre before buying tickets or making the journey.

Help with Childcare

Parents who require childcare to attend job interviews/training can receive £35.00 per day for one child or £60 per day for two or more children to help with childcare costs. You must apply for

this money before attending the job interview or commencing training or your claim will be unsuccessful.

Reduced Fare Scheme

This scheme allows jobseeking parents who have been claiming benefit for a period of 13 weeks or more to have reduced fares on Transport for London buses and trams. This card cannot be used on any London Underground or DLR services.

In Work Credit

In Work Credit is a tax-free payment of £40 to lone parents (£60 for parents in London) who have been claiming benefits for a year or more and go back to work for at least 16 hours a week. In Work Credit is paid for 52 weeks



What is Jobseeker's Allowance?

- Jobseeker's Allowance is the main benefit for people of working age who are out of work or work less than 16 hours a week on average.
- If you're eligible, it is paid while you're looking for work. Find out more information including how to apply online at www.direct.gov.uk.

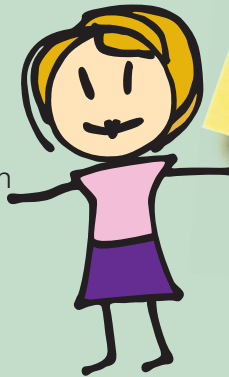
What is Employment and Support Allowance?

- If you are not able to work due to a health condition or disability you may be able to get Employment and Support Allowance (ESA).
- ESA offers you personalised support and financial help, so that you can work if you are able to. If you cannot work because of an illness or disability, you will receive a support component in addition to the basic rate.

Income Support:

Please also refer to page 18.

New claims may go through for Income Support for Lone Parent and on carer's grounds. No new claims for Income Support can be made if you are unable to work due to ill health.



Recent government announcement - developing from April 2011:

As part of its drive to 'Get Britain Working', JCP is replacing existing employment schemes, pilots and projects with one new Work Programme. More information will be available from JCP or on www.direct.gov.uk

Work Focused Support for Carers

What is Work Focused Employment Support (WFSC)

Employment Support (one to one help from an advisor, training opportunities and financial help) is for eligible carers, available on a voluntary basis, to help those who want to balance their caring responsibilities with paid work or want to improve their job readiness in preparation for a time when their caring responsibilities end.

Who can get WFSC?

To be able to get WFSC carers must:

- be aged 18 or over **and**
- not be working or working less than 16 hours per week **and**
- spend a significant proportion of their lives providing unpaid support to relatives, partners or friends who are ill, frail, disabled or have a mental health or substance misuse problems and

- not have access to an existing voluntary or mandatory employment support programme – for example Pathways to Work.

Financial help may be available with funding for replacement care for carers participating in approved activities and or childcare expenses.

Parents and carers will have access to a personal advisor to help them develop an action plan, find training or work and to explain the financial help available when training or looking for work.

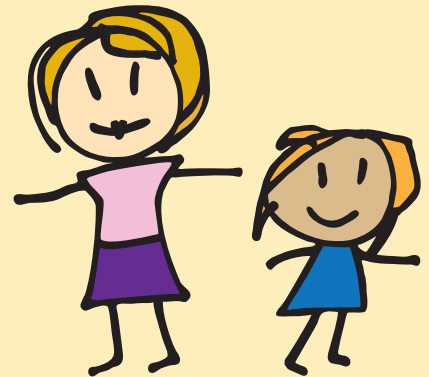


Funding for Replacement Care Costs

The Government's Carers Strategy – 'Carers at the heart of 21st century families and communities', published in June 2008, contains a commitment to improve Jobcentre Plus (JCP) services for carers.

Many carers require help with replacement care costs to enable them to participate effectively in JCP approved activities and interviews.

From 7th December 2009 eligible JCP customers participating in JCP approved activities or pre-arranged interviews with employers, providers or advisors may be able to access funding where there is a replacement care need – in the same way that JCP fund payments of childcare costs for eligible parents.



Caring for someone while working

Caring for someone while working

You may be working when you start your caring role. It may be helpful to tell your employers about your situation. There are several things that you and your employer can do to help you combine your caring role and employment.

Talking to your employer:

Caring for a disabled child (or relative), is often unpredictable and care arrangements can be complex, so you will need to talk to your employer about your concerns and commitments.

Many employers offer help to carers. This could include:

- being able to talk to a welfare officer or occupational health advisor who knows about carers
- in-house information and advice or counselling
- a subscription to a carers' organisation, or employee's services.

Other things to consider:

Flexible working arrangements

The right to request flexible working regulations gives working parents of disabled children under 18 the right to request working arrangements from their employer.

www.direct.gov.uk/en/Employment/Employees/Flexibleworking/DG_10029491

What is flexible working?

'Flexible working' is a phrase that describes any working pattern adapted to suit your needs, it includes things like part-time working, flexitime and home working. If you have the statutory right to apply then your employer has a duty to properly consider your request.



Caring for someone while working

Special leave arrangements and time off in emergencies:

If you have legal parental responsibility for a disabled child under 18, you may have the right to take up to 18 weeks unpaid parental leave.

A right to time off in emergencies:

You are entitled to take a reasonable amount of time off if you have worked for your employer for at least a year and there is an emergency relating to the person you care for – this could include:

- a breakdown in care arrangements
- your child is involved in an incident during school hours
- you need to make longer term care arrangements

2 Top Tips!

1. Check your contract written statement of employment or company handbook for details of the policy on time off for dependants and compassionate leave.
2. Log onto:
www.direct.gov.uk for more information, advice and links to other websites



More about young people - 16+

When a young person reaches the age of 16 they will be treated as an adult by the Department for Work and Pensions (DWP) and, because they have a disability, they may be able to claim Social Security benefits in their own right.

The following is a brief list of the benefits and allowances that may be relevant to you.

We recommend that you contact a benefits adviser about benefits for your specific situation.

Disability Living Allowance (DLA) 16+

Please also refer to pages 9 DLA.

Up to the age of 16, DLA is paid to parents on the young person's behalf. The benefits agency will offer the individual a choice when they reach 16, to pay DLA direct to them, or to continue as they have done.

How to claim DLA:
Contact the Benefits Enquiry Line for the claim pack DLA1 – by telephoning free on 0800 882200.

Employment and Support Allowance (ESA):

Who can get ESA?

A young person may be eligible for Employment and Support Allowance if they are incapable of work or training because of illness or disability. If the young person receives Employment and Support Allowance in their own right, they may also get maximum Housing Benefit and 100% Council Tax Benefit (although not liable for Council Tax until 18 years old) to help when they become responsible for paying rent in their own accommodation.

If you are aged between 16 and 20 (or under 25 if you were in education or training at least three months immediately before turning 20), you must:

- have been too ill to work because of an illness or disability for at least 28 weeks (this limitation only applies to contribution-based Employment and Support Allowance, but you may still be eligible for income-based Employment and Support Allowance).
- have been too ill to work before you turned 20 (or 25 if you were in education or training at least three months immediately before turning 20)

More about young people - 16+

Moving into paid employment?

Jobcentre Plus offers financial incentives to help some people move into employment. For those who are able to work, but not able to find work, Job Seekers Allowance is a benefit that could be available.

To receive Income Related Employment and Support Allowance in the person's own right there are general rules, including the amount of savings they have. To claim Employment and Support Allowance contact the Benefits Enquiry line or call in at your local Jobcentre Plus.

Please note: Some young people may still be claiming Income Support or Incapacity Benefit, but there were no new claims from 27.10.08.



ESA - how to claim it:
Claim on form A1, available from your local Jobcentre Plus office. You will need to start your claim by telephone. The number to ring is **0800 055 6688**. If this is difficult for you because of your disability seek advice.

Remember!

Working Tax Credit and Child Tax Credit

These credits are means tested. Working Tax Credit is paid to anyone aged 16 or over who is working more than 16 hours per week and who has a disability and, or at least one dependent child.

If you think you might be able to claim Child Tax Credit or Working Tax Credit or both, you can go online at <http://taxcredits.direct.gov.uk/> to check.

Both Tax Credits are claimed on form TC600.

If you would like a claim pack sent to you or need further advice about tax credits, phone the helpline on: 0845 300 3900

Young people - benefits when in education

Disabled Students Allowances (DSAs) and who can get it?

Disabled Students' Allowances (DSAs) provide extra financial help if the student wants to study a higher education course and they have a disability, ongoing health condition, mental health condition or specific learning difficulty like dyslexia, if the course is:

- full-time and lasts at least one year or
- part-time, lasts at least one year and doesn't take more than twice as long to complete as an equivalent full-time course

DSA is not means tested, but the student will require a need assessment to identify their extra study related need.

What can DSAs be used for?

They can help pay for:

- specialist equipment you need for studying - for example, computer software
- non-medical helpers, such as a note-taker or reader

- extra travel costs you have to pay because of your disability
- other costs - for example, tapes or Braille paper

DSA - how to claim it:

DSA is claimed through Student Finance England: 0800 731 9133 – www.direct.gov.uk/studentfinance
Bridging the Gap – a guide to disabled students' allowances in higher education: A pdf version of the booklet is available on the above website. You can also get more copies by calling the publication line on the above number and quoting reference SFE/BTGB/V10.

Remember!

Working Tax Credit and Child Tax Credit

If the young person you care for is 16 to 19 and is receiving Incapacity Benefit or Income Support, you cannot claim Child Benefit as well. If you get Income Support yourself, you will also lose any allowances or premiums you receive for the young person.

Tax Credits

What are Tax Credits?

Child Tax Credit:

If you have a new baby or have responsibility for any children under the age of 16 – or under 20 if they are in full-time education or approved training – you may be able to claim Child Tax Credit for looking after them.

You can usually claim tax credits for:

- any child who lives with you, until 31st August after their 16th birthday
- children under *20, if they're in full-time education or approved training.

* Although they must have started the course before they reached 19.

If you have a new baby, the Tax Credit office can backdate your payments to the date the baby was born as long as you claim (currently) within three months. (The additional 'baby element' will be removed from 6th April 2011).

Disabled Child Element and Severely Disabled Child Element of Child Tax Credit:

If your child has a disability, (or registered blind), or if you are responsible for a child with a disability, you may qualify for extra Child Tax Credit, to help cover the cost of looking after them.

Who can get the extra money?

You can get extra Child Tax Credit if any one of the following applies:

- Disability Living Allowance is paid for your child
- your child is registered blind
- your child came off the blind register in the 28 weeks before you claimed tax credits

Top Tip!

You may also be entitled to Cold Weather Payments:

www.direct.gov.uk/en/MoneyTaxAndBenefits/BenefitsTaxCreditsAndOtherSupport/On_a_low_income/DG_10018668

Tax Credits

If you **are** already getting tax credits for your child:

If you now want to claim extra tax credits because your child has a disability, ring the Tax Credit Helpline as soon as you know your child can get Disability Living Allowance or can get the Highest Rate of the Care Component as this may also qualify you to get the severely disabled child element. You should do this within three months of finding out to make sure that you get your payments backdated to the earliest possible date.

If you **are not** already getting Child Tax Credit for your child:

You should make a claim as soon as possible as the Tax Credit Office can currently only backdate your claim for up to *three months.

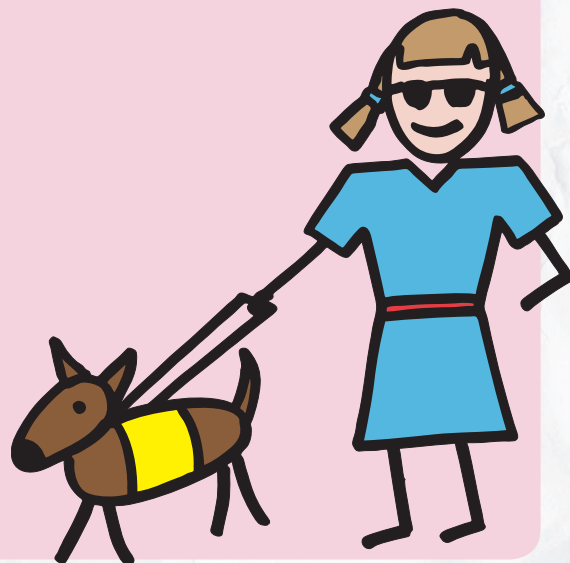
*Proposed to reduce to one month from April 2012

Please note:

You can still qualify for the tax credits even if the Disability Living Allowance stops because your child goes into hospital.

The amount you get also depends on other money you have coming in.

- disability Living Allowance doesn't count as income when your tax credits are worked out.
- other taxable benefits like Carer's Allowance do count as income and can reduce your tax credit payments.



Working Tax Credit (WTC) and the 'childcare' element

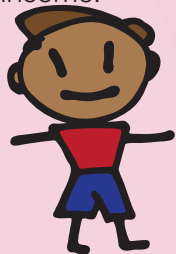
What is WTC?

If you are going back to work after a period on benefits, or if you are on a low income, you may be able to get tax credits to top-up your income. You may also get payments to help with the cost of childcare – known as the 'childcare' element of Working Tax Credit.

Who can get WTC?

Currently - If you have children, you need to be aged 16 or over and do paid work of at least 16 hours a week to qualify.

Please note: Various criteria will apply depending on your situation, age and income.



Other useful websites:
www.citizensadvice.org.uk
www.workingfamilies.org.uk
www.moneymadeclear.org.uk
www.carersuk.org

The 'childcare' element of Working Tax Credit (WTC):

If you are eligible for WTC you could also claim the 'childcare' element.

From April 2011 up to 70% of eligible childcare costs can be claimed for up to a maximum of £175 for one child and £300 for 2 or more children - but remember - the childcare must be with an Ofsted registered childminder, day nursery, playscheme or certain childcare in your own home. Any help you get with childcare costs will be paid into the main carer's bank account. Fraudulent claims for childcare are taken very seriously and can lead to the prosecution of the parent/carers making the claim. For a list of registered childcare providers please call IF on: **0800 694 1066**

Recent government announcement:

Working Tax Credit hours rule - from April 2012, couples with children must work 24 hours between them, with at least one working 16 hours, for entitlement to Working Tax Credit, rather than at least one working 16 hours as now.

Tax Credit and the 'childcare' element continued

If you are part of a couple:

Normally to claim the 'childcare' element of WTC both members of a couple will need to work 16 hours per week unless one of you are:

- 'incapacitated'
- in hospital
- in prison

If you're a Lone Parent

If you are a single parent you must work 16 hours or more a week to claim help with childcare costs.

Top Tip!

Contact **Informed Families (Enfield's Family Information Service)** for an up-dated vacancy list of registered childcare providers in Enfield. You could also ask them for a copy of MaxUp your income – what parents need to know about ways to pay for childcare – quote:mu_paying for childcare_March 2011.

How to claim: Tax Credits Helpline

For general information about tax credits
phone: **0845 300 3900**

Helpline hours: 8.00 am to 8.00 pm, seven
days a week (Closed Christmas Day, Boxing
Day and New Year's Day)

For customers who are deaf or hearing or
speech impaired:

Textphone: 0845 300 3909

Please note: A textphone allows you to type what you
want to say rather than speaking into a mouthpiece. You
can use a textphone instead of a voice telephone if you
are deaf or have problems with your speech. It is not
possible to speak to an adviser by phoning a textphone
number.

informedfamilies

Enfield's Family Information Service

0800 694 1066 Lines are open Monday to
Friday 8.45am – 12.00pm and 1.00pm - 4.15pm
except Wednesdays 1.00pm – 4.15pm
www.enfield.gov.uk/if

Free early education

Targeted (early education) funding for two year olds

What is targeted (early education) funding for two year olds?

This is a government initiative managed by the CACEY (Community Access, Childcare, and Early Years) Team which delivers an offer of free childcare provision to the most disadvantaged two-year-olds.

How do you apply for a place?

This is not a universal service with only 239 places available in Enfield during the year 2010/2011. All families accessing the offer must meet the eligibility criteria, which is designed so that children who would most benefit from early learning, and particularly those identified as less likely to access the free entitlement at the age of three, are eligible. For further details or to apply for a place please contact Your local Children's Centre, Health Visitor, Social Worker, Youth Worker, Early Years professional or Informed Families on 0800 694 1066.

Note: Funding for 2011/2012 has yet to be finalised and we are therefore unable to confirm whether or not changes to the following details will occur.

Parental entitlement:

Acceptance on to the scheme provides up to 15 hours of free quality childcare for 38 weeks during term time only. As part of the scheme, families will be sign-posted to wider support, which may include training, employment or more personal aspects such as benefits. Additionally, families will have access to home learning and parental support.

What happens after a child turns three?

Enfield is committed to ensuring a seamless transition from the targeted funding for two-year-old pilot to the free entitlement for three - and four-year-olds. Therefore, in line with the Code of Practice for the delivery of the free entitlement for three- and four-year-olds, children become eligible for a place the term after they turn three.

Free early education

Free (early education) Entitlement for three and four year olds

What is the Free Entitlement?

These are free sessions to support your child's development. Your child will be able to access up to six terms of free part-time education before reaching compulsory school age. This Free Entitlement is paid for by the government, direct to eligible childcare providers through Nursery Education Funding (NEF).

Who can get Free Entitlement sessions?

All children are eligible to access their free entitlement starting the first term following their third birthday.

How long do the sessions run for?

Children can access up to 15 hours per weeks, over 38 per week per year at eligible childcare providers. This Free Entitlement is usually available through sessions: for example, one session per day, for five days a week although certain childcare providers are able to offer alternatives.

Where can my child get Free Entitlement sessions?

Most childcare providers are part of the Enfield 'Directory of Providers', which means they have signed a contract to deliver quality care and learning. Your child can take their free entitlement sessions with up to two of these childcare providers.

If your child attends a maintained school nursery class, your child must attend for the whole 15 hours each week and you are not able to access the free entitlement at another nursery or pre-school.

How can I find out more about the Free Entitlement?

There is a lot more information available about the Free Entitlement. You can call Informed Families – Enfield's Family Information Service to request a copy of our 'at a glance' guide and discuss your options with an Information Officer, or you can log onto our website. (Contact details on page 31.)

Social Fund

What is the Social Fund?

The Social Fund provides grants or loans to people in receipt of qualifying benefits and facing costs they are unable to meet. It can help with important occasional expenses that you cannot afford out of your normal income.

Discretionary Payments:

Community Care Grants (CCGs) form part of the social fund and can be paid on a 'discretionary basis'. They are intended to compliment not replace the support or care duties of the local authority or other bodies.

CCG's are not counted for tax purposes or for other means tested benefits.

Community Care (Balham): 0845 608 8661

Top Tip!

Go to page 11 for carer's allowance!

Refer to effect on other benefits and entitlements.

If you or the young person you care for is already getting Income Support, income-based Jobseeker's Allowance, Income Related ESA or another benefit and needs financial help to live independently in the community or to ease exceptional pressure on you and your family, you may be able to get a Community Care Grant. It doesn't need to be paid back.

Budgeting Loans are interest-free loans for people who have been on a qualifying benefit for 26 weeks – (income related Employment Support Allowance – Income Support – Income based JSA and Pension Credit).

Budgeting Loan (Ilford): 0845 608 8773.

Crisis Loans are interest free loans for people on benefit or not who are unable to meet their short term needs in an emergency or as a result of a disaster or in certain circumstances for rent in advance.

Freephone: 0800 032 8345 (claim is done over the phone)

Social Fund - Regulated Payments

Sure Start Maternity Grant

If you are on a low income, the Sure Start Maternity Grant (SSMG) is a one-off payment to help towards costs of a new baby. The grant comes from the Social Fund and you don't have to repay it. Please note: From April 2011 it has been proposed that Sure Start Maternity Grants are restricted to one child.

Funeral Grant Payments may be available if you have responsibility for the costs of a funeral and have been on certain benefits.

You can download a form from www.direct.gov.uk and must be claimed within three months within the date of the funeral.

Cold Weather Payments will be paid if you meet certain conditions and are paid automatically.

Winter Fuel Payments should mostly be paid automatically if you have reached pension credit qualifying age.

For more information contact: Winter Fuel Payment Centre: 0845 915 1515

**How to find out more
about the social fund:**
[www.jobcentreplus.gov.
uk/JCP/Customers/
WorkingAgeBenefits/
Dev_013948.xml.html](http://www.jobcentreplus.gov.uk/JCP/Customers/WorkingAgeBenefits/Dev_013948.xml.html)



Family Fund

What is the Family Fund?

The Family Fund helps families with severely disabled or seriously ill children and young people aged 17 and under to have choices and the opportunity to enjoy ordinary life.

They give grants for things that make life easier and more enjoyable for the disabled child, young person and their family, such as washing machines, driving lessons, computers and holidays.

The Fund is a registered charity, helping around 55,000 families on the lowest of incomes across the UK. We provide grants to families totalling £33 million pounds a year.

Who can get the Family Fund?

The Family fund will consider a grant application from any family caring for a disabled child or young person aged 17 and under in England, Northern Ireland, Scotland and Wales, where they are eligible for, and can send the Family Fund evidence of entitlement to, one the following:

Child Tax Credit
Working Tax Credit

Income based Job Seekers Allowance
Income Support
Employment Support Allowance
Incapacity Benefit
Housing Benefit
Pension Credit

Families must still meet all their other eligibility criteria in order to be eligible.

How to contact the Family Fund:

www.familyfundtrust.org.uk

Phone: **0845 130 4542**

Textphone: 01904 658085

Fax: 01904 652625

Email: info@familyfund.org.uk

If you need an interpreter, they will use Language Line.
Please contact the Family Fund, telling them the language you use.



Help from other organisations

The organisations below can advise on making a Family Fund application and also give families with disabled children a wide range of information and advice.

Contact a Family - www.cafamily.org.uk

Provide advice, information and support on medical conditions, benefits and range of issues to the parents of all disabled children, no matter what their disability or health condition.

Dial UK - www.dialuk.org.uk

A UK network of local Disability Information and Advice Line services (DIALs), run by and for disabled people and providing information and advice on all aspects of living with a disability.

Citizens Advice Bureau - www.citizensadvice.org.uk

Help with debt, benefits, housing, legal, discrimination, employment, immigration, consumer and other problems, and are available to everyone.

Provide free, confidential and independent advice face-to-face and by telephone. Most bureaux offer home visits and some also provide email advice.

The organisations below give families with disabled children and young people information and advice.

Council for Disabled Children - www.ncb.org.uk/cdc/

The Council for Disabled Children (CDC) is the umbrella body for the disabled children's sector in England, with links to the other UK nations.

Transition Information Network - www.transitioninfonetwork.org.uk

A source of information and good practice for disabled young people, families and professionals.

turn2us - www.turn2us.org.uk

A UK-wide charity offering online information on all benefits and grants available from statutory and voluntary organisations.

Enfield Joint Service for Disabled Children

The Joint Service for Disabled Children includes:

- Enfield Community Services
- The Early Intervention Support Service (EISS)
- Cheviots Children's Disability Centre/Service.

Enfield Community Services is the 'health part' of the Joint Service and includes Carers, Nursery Nurses, Physiotherapists and Paediatric Occupational Therapists. As well as assessing children they provide direct services and support non-medical staff ensuring they are trained and confident in meeting the needs of children with complex medical needs

The Early Intervention Support Service is the 'educational part' of the Joint Service .It includes Teachers and Home Visitors and Key Workers who also play a part in assessing children and providing support and services to families.

Cheviots is a specialist Children's Centre and is the 'social care' part of the Joint Service. The Centre has Social Workers and Centre Workers who all

play a part in assessing children and providing support and services to families.

The Joint Service provides and commissions a range of family support services and short breaks for eligible children and families

We work with 'Our Voice Parent Forum', the Disability Forum and other voluntary groups and organisations to support and promote opportunities for all disabled children and their families in Enfield. At all times our aim is to ensure that families with disabled children have the support they need to 'live ordinary family lives as a matter of course'

We are committed to:

- ensuring that we listen to all disabled children, act on their views, and provide them with choices
- ensuring all disabled children and their families are supported to take part in and enjoy local community life, wherever possible using local childcare facilities, leisure and recreational activities.

Enfield Joint Service for Disabled Children

- ensuring that as parents and carers you are supported to become equal partners in making decisions about service development and priorities, so we work together to 'get better'.
- ensuring we provide you with useful information when you need it.
- for more information about our eligibility criteria, our services or for advice, information or guidance please contact us by emailing cheviots@enfield.gov.uk or by phone: 020 8363 4047, or by fax 020 8366 2561

Further information about our services is also available on the London Borough of Enfield website - **www.enfield.gov.uk**



Further information about our services is also available on the London Borough of Enfield website - **www.enfield.gov.uk**

Some useful local contact details

Joint Service for Disabled Children

Cheviots Children's Centre
31 Cheviots Close
Enfield, EN1 3UZ
020 8363 4047

Our Voice - Parent Forum

Carol Mustafa
Development Coordinator
Phone: 07503 161 248
Email: carol@ourvoiceenfield.org.uk
www.ourvoiceenfield.org.uk/

Enfield Children and Young Peoples Service (ECYPS)

The ARK, Unit 1,
Marsh House, 500 Montagu Road,
Edmonton, N9 0UR
Phone: 020 8373 2710
www.ecyps.org.uk

Informed Families (IF) – Enfield's Family Information Service

Phone: 0800 694 1066
www.enfield.gov.uk/if

Enfield Citizens Advice Bureau

Enfield Office: 0844 826 9712
Unit 3, 5 Vincent House, 2e Nags Head Road,
Enfield, EN3 7FN
www.citizensadvice.org.uk

Debt advice

(A council service with additional links):
www.enfield.gov.uk/info/100008/your_council/665/enfield_helpiong_residents/2

Jobcentre Plus

Phone: 0845 604 3719
www.direct.gov.uk

Some useful national contact details

Benefits Enquiry Line

Phone: 0800 88 22 00
Minicom: 0800 24 33 55
www.dwp.gov.uk

Disabled Living Foundation

Phone: 0845 130 9177
Textphone: 020 7432 8009
www.dlf.org.uk

HM Revenue & Customs

Phone: 0845 010 9000
www.hmrc.gov.uk

Independent Living Fund

Phone: 0845 601 8815
www.ILF.org.uk

National Government website for people with disabilities

www.direct.gov.uk/en/disabledpeople

Carers UK

Phone: 0808 808 7777
www.carersuk.org

Working Families

Phone: 0800 013 0313
www.workingfamilies.org.uk

Skill

Organisation giving details of benefits for students.
Phone: 0800 328 5050
www.skill.org.uk

Enfield Children's Centres

Enfield Children's Centres provide support to families through space for your child to develop, learn and have fun as well as drop-in session such as:

Child and Family Health:

Anti-natal and 1st time mums groups, Speech and Language drop-ins, Healthy Start programmes, 2 year checks and healthy life style programmes.

Employment and Training:

Welfare Benefit Advice, adult training including ESOL classes.

Early Years Education:

Stay and Play sessions, Library story and rhyme time, sensory play sessions, messy play and outdoor play space.

Parenting and Family Support and Information:

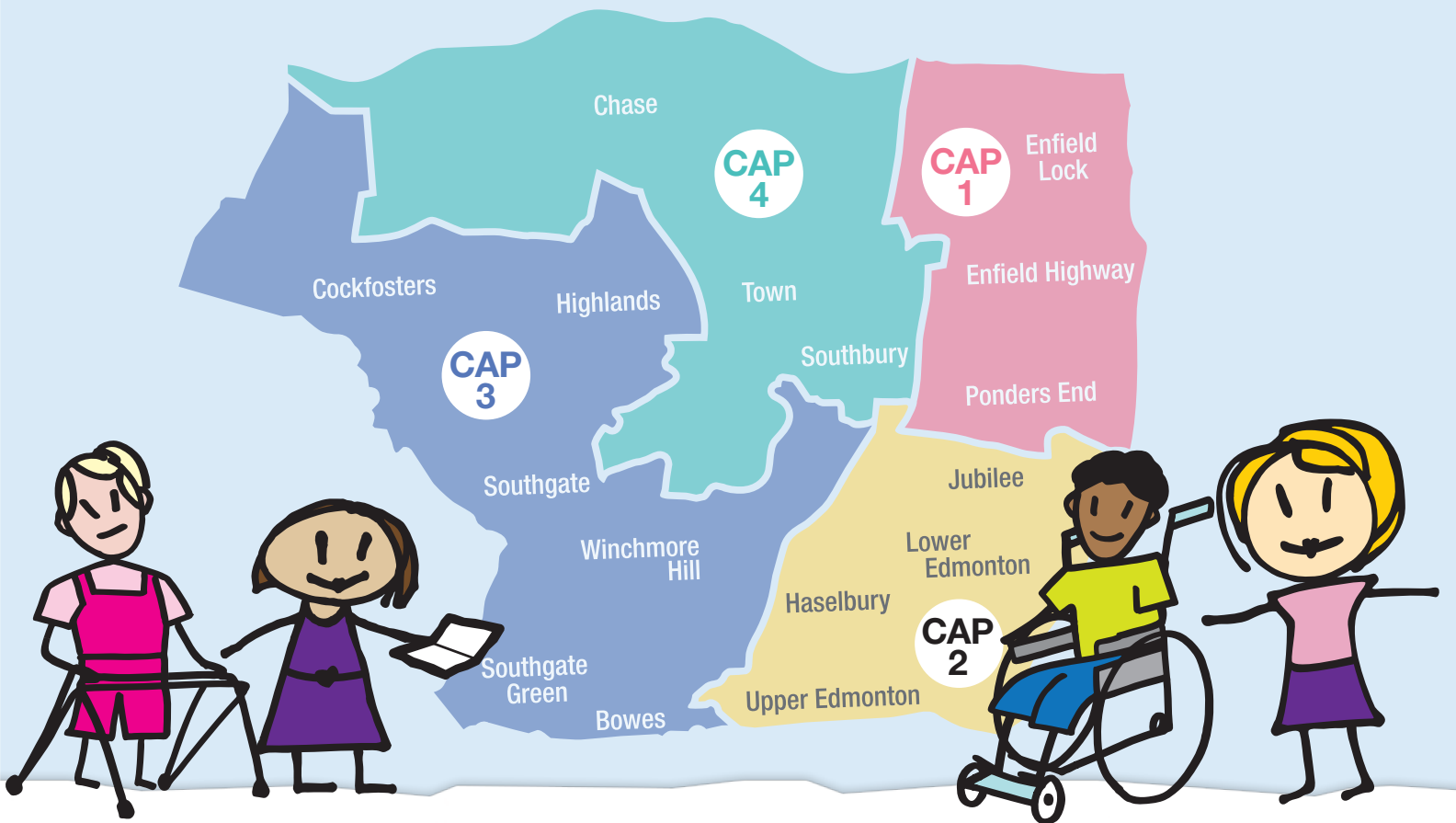
At the individual centres and through Informed Families – Enfield's Family Information Service

Enfield has 24 Children's Centres of which 9 offer full daycare.

All parents and children under 5 are welcome at any of our centres. We look forward to seeing you soon.

For more information about Enfield's Children's Centres please contact: Informed Families 0800 694 1066
Lines are open Monday to Friday 8.45am – 12.00pm and 1.00pm - 4.15pm except Wednesdays 1.00pm – 4.15pm
www.enfield.gov.uk/if

in partnership with
SureStart



Enfield Children's Trust has produced leaflets (normally called CAP maps), which explain the services available in each of the four Children's Area Partnership areas in Enfield.

The maps are available to download from **www.enfieldchildrenstrust.org.uk**
or call: **020 8379 4691** to request a copy of your area.

Disclaimer

March 2011 – Whilst every care has been taken to ensure that the information was correct at the time of publication, the London Borough of Enfield can not be held responsible for any inaccuracies or subsequent changes in information and shall in no way be held liable for any loss, damage or expense incurred as a result of information contained in this booklet.

As we go to press both Tax Credits and Benefits are changing, further government announcements could also significantly change access to grants and other subsidies.

Joint Service for Disabled Children and Community Access, Childcare and Early Years (CACEY).

For more copies of this booklet please call Informed Families on: **0800 694 1066** and quote **mu_DCATCH_March 2011**

