Reed in Partnership

Supporting people with childcare needs

Resource kit



Policy & Research

This guide is designed to support anyone who is advising an individual who needs access to free or affordable childcare. It may also be useful to anyone looking to find out more about the help available and how to apply for it.

Did you know that...

All three- and four-year-olds are entitled to 15 hours a week of free childcare during term time - regardless of their parents' employment status, income or UK residency status?

Introduction

Childcare was one of the top three areas for improvement identified by Reed in Partnership in a recent survey.

The system of childcare support in England is complex and can be daunting to understand.

But there is a great deal of help available for parents/guardians that they may find difficult to apply for, or not be aware of at all. There is significant Government funding available that we need to help people make the most of.

By increasing uptake, we can help more people into work.

Important: This guide covers childcare help available in England. While some schemes are the same in all nations (such as Universal Credit childcare support) other types of support are different.



Find information on childcare help in Scotland



Find information on childcare help in Wales



Find information on childcare help in Northern Ireland

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Talking about childcare

Childcare is very much a personal family issue for parents. But being respectful of parents or guardians' right to make choices about their children does not negate the need to talk about childcare when it comes to supporting them.

This section is designed to help anyone speaking with a parent/guardian feel more confident and knowledgeable in these kind of conversations.

Steps that a parent will likely need to take include:



Finding out a bit more about childcare options and the plus and minus points of different types of setting for their child, and their likely place and hours of work. **Section 1** of the guide gives some background on this.

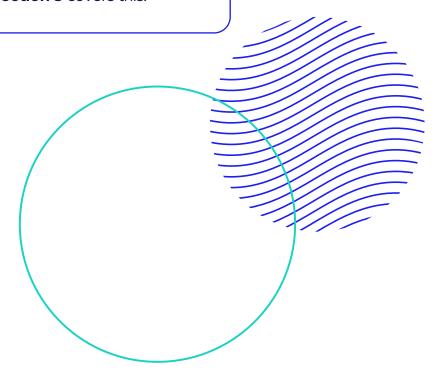


Looking at what options there are in the local area. **Section 2** covers this.



Finding out about what financial support for childcare costs they are eligible for. **Section 3** covers this.





Types of childcare

The main difference between the different childcare settings is whether they are home-based, like childminders, or group-based such as nurseries. The main types, with typical ages of the children who attend them, are shown below.

| Provision | What is it | Typical hours | Ages of children who usually attend |
|---|---|---|---|
| Registered childminder | Someone who looks after children in their own home and is registered with Ofsted | Usually daytime but some childminders can provide more flexible hours or can be more flexible around atypical working hours. | Any age; can be used for school pick-up and care as well as preschool |
| Day nursery | Day nurseries are usually run by private companies, community groups or local authorities. | Typically 8am to 6pm. Some have extended hours, but this is unusual. | Babies to five years |
| Nursery school | Usually attached to a primary school and free to attend, but not open during the school holidays | Operate during school hours (term-time only) usually with a morning session and an afternoon session. | Three to five |
| Playgroups or pre-schools | Community or voluntary- run playgroup sessions | Typically three-hour morning and/or afternoon sessions but some have longer drop-off sessions (e.g.9am to 3pm). Usually term-time only. | Usually pre- school age |
| School breakfast clubs and after school clubs | Many schools run "wraparound" care or extra-curricular activities for children that can also help parents to work a longer day. They may also be run by private or voluntary groups | Can extend possible working day for parents, typically from 8pm till 5/6pm | All school-age children (four to 18) |

Care from family members

Many people use informal childcare, such as support provided by grandparents or other relatives, either alongside, or instead of, the options above. Around a quarter of pre-school children receive childcare from grandparents.

While this has many advantages, it means that unless a relative or friend is registered with Ofsted (the education inspector) as a childcare provider, their care will not be eligible for most of the financial help schemes set out in section two.

Top tips for talking about childcare

- Start sooner rather than later as it will take time to find provision and arrange funding. Encourage parents to find out more about childcare and speak to friends and family.
- ✓ Don't make assumptions. For example, do not assume someone is responsible for childcare in their family just because they are female, or fail to ask someone about childcare because they are male.
- If you don't know the answer to a question, you can signpost to reliable sources. It might be straightforward to look up some factual details, but working out childcare can be complex and it might be better to refer a parent/guardian to some of the organisations listed in this guide.
- Be empathetic and supportive. Childcare can be an emotive subject and having young children can be a stressful time. Many parents experience feelings of guilt or worry in trying to balance the demands of caring and other priorities, such as work

- Bear in mind that every child has different needs. For example, at least 16% of children have special educational, social, emotional, physical or mental health needs and/or a disability. It can be challenging for parents to find care and support that meets their child's needs.
- Be positive and encouraging about the benefits of early years education and childcare. Choosing to start a child in a good-quality childcare or early education setting is not putting "work" before "family". International research shows that children who spend longer in early years provision achieve better educational outcomes later on.¹ While it may be challenging to find and fund childcare in the short term, there are many long-term benefits.

Good places to start:



<u>Childcare: Ready to choose?</u> Leaflet (from Pacey)



Get childcare: step by step (Government website)

¹Ofsted, <u>International perspectives</u> on early years, 2023

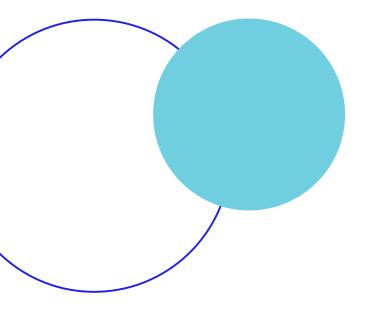
Finding childcare

Finding affordable, good quality, local childcare is a challenge but there are many local sources of help and guidance.

It can take some time to find childcare that meets the needs of both children and their parents, so advise people to start the process as soon as they can. As well as using the search tools below, they could speak to friends, neighbours and other parents.

Some of the most useful guides to choosing and finding childcare include:

- The Professional Association for Early Years' Childcare: Ready to choose? Leaflet for parents.
- Charity Coram Family and Childcare's Five steps to choosing childcare and Guide for childcare for children with special educational needs and/or disabilities
- The guide to finding childcare from Contact, the charity for families with disabled children.



Search tools to find local childcare

Use these gov.uk search tools to find childcare provision in your area (you will need a postcode to use these):

- Find a nursery school place
- Find early education and childcare
- Find a registered childminder

Helplines

Working Families: Use the online advice contact form or call 0300 012 0312.

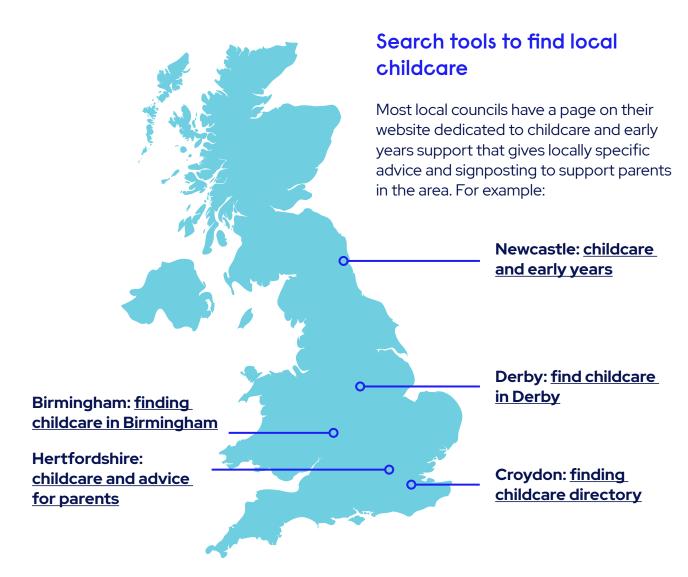
Child Poverty Action Group:

CPAG gives advice about welfare benefits and tax credits to people who are advising the public. They are available to contact on 020 7812 5231.

Employers for Childcare:

call 028 9267 8200 to speak to a trained Family Benefits Advisor

Citizens Advice: 0800 144 8848



There is also a childcare finder tool available from charity Coram Family and Childcare, which covers childcare and family services for all Ofsted-registered childcare providers across England: <u>Childcare finder tool.</u>

Support for children with special educational needs and disabled children

Every local authority must publish a "local offer" each year, setting out what support is available for children, young people and adults (aged 0-25) who have special educational needs and disabilities. It includes up-to-date information on opportunities and services that are available.



<u>Use this tool to find your local council</u> and search for "local offer".



Read the Government guide, <u>Special</u> educational needs and disability: A guide for parents and carers and the <u>Special</u> educational needs and disability code of <u>practice: 0 to 25 years.</u>

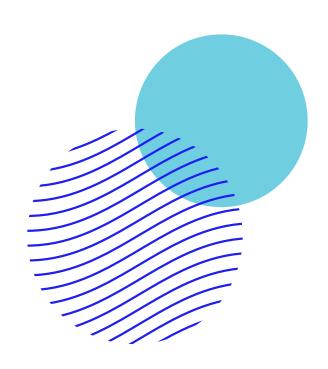
Funding childcare

There are many different sources of government help for childcare, but there are some that a parent/guardian is much more likely to be eligible for than others if they are claiming Universal Credit.

The two most important schemes to mention to people are:

- Free weekly hours of childcare for three to four-year-olds (and two-year-olds if eligible)
- The childcare element of Universal Credit

Below you can find information on this and other types of help, listed in order of how likely it is that people will be eligible. For example, it is not likely that people will be eligible for the tax-free childcare scheme, as you cannot use this scheme if you are claiming Universal Credit.



Quick summary

- If a parent/guardian is receiving Universal Credit then they should speak to their Work Coach about accessing financial help with childcare costs.
- **Employability support services** - like the Restart Scheme - can support parents with initial childcare costs.
- Use the Government Childcare Choices site for an overview.
- Use the Government childcare costs calculator to check eligibility.

Government-funded childcare hours for eligible two to four-year-olds

All parents of three to four-year-olds are entitled to 15 hours' funded childcare, regardless of whether they are working or not, their income or UK residency status.

For working parents of three to four-year-olds, this entitlement extends to 30 hours a week.

Remember, this applies during term time only (38 weeks of the year) but can be used as 1,140 hours stretched across the year to include school holidays and/or weekends. It starts from the beginning of the school term after the child turns three.

To access this support, you can use the link below. Once your application has been approved, you will get a code to give to your childcare provider.



Look up who is eligible for this support and apply For two-year-olds, there are two main eligibility groups for 15 hours a week childcare, from the beginning of the term after the child turns two:

- Two-year-olds of parents/guardians who are already receiving additional help from the Government. Generally, parents claiming most income-related benefits (such as Universal Credit) will be eligible, but your household income needs to be £15,400 a year or lower after tax, not including benefits payments. Two-year-olds can also get free childcare if they have an education, health and care (EHC) plan or get Disability Living Allowance.
- 2 From April 2024, all two-year olds with working parents are eligible for 15 weeks' funded childcare. As with the support for three- and four-year-olds, this is for the 38 weeks of term time, equivalent to 570 hours of support over the year.

Future changes to the free hours offer

- From September 2024, 15 hours childcare support will be extended to working parents of children aged between nine months and two years. Eligible working parents/guardians of children aged between 9- and 23-months old on 31st August will be able to apply for this from 12 May 2024.
- From **September 2025**, the entitlement for all working parents of children aged between nine months and five years will be increased to 30 hours of childcare a week. For those not in work, the entitlement remains at 15 hours.



Find out more about these changes

Quick reference – what is changing?

| Age three to four years | | |
|---|--------------------|--|
| All parents | | |
| (regardless of employment, income or UK residency status) | 15 hours now | |
| All working families | 30 hours now | |

| Age two years | | |
|--|--------------------------------|--|
| Families with additional needs or on low income only | 15 hours now | |
| All working families | 15 hours from April 2024 | |
| | 30 hours from Sept 2025 | |

| Age nine-23 months | | |
|--------------------|------------------------------------|--|
| Working | 15 hours from September 2024 | |
| families | 30 hours from Sept 2025 | |

Note: Graphic adapted from Childcare Choices website

Questions

How do I apply?

Go to the Government webpage, "Get childcare: step by step" and work through it. When completing the form a code will be provided which will need passing on to the registered childcare provider.

What is "approved" childcare?

To get help with childcare, it must be provided by an approved childcare provider which can be a registered childminder, nanny, playscheme, nursery, club, agency or a registered school. You can check if a childcare provided is approved here.

Are there any hidden costs?

People should be aware that childcare providers can still charge parents for costs such as meals, nappies and other things. However, it may be possible to claim within Universal Credit for these costs.

Universal Credit childcare element

If a parent is in work or starting work in the next month, Universal Credit may be able to pay back up to 85% of their childcare costs – up to £950.92 for one child a month or up to £1,630.15 for two or more children. If the parent lives with a partner they will normally need to both be in work to be eligible, but there are some exceptions.

Not many parents claim the childcare element of Universal Credit, sometimes because they are already receiving the 15 or 30 hours of free childcare. However, it is worth pointing out that the Universal Credit element can be used to cover costs beyond those 15 or 30 hours.

Up to £1,630 a month can be claimed to pay childcare costs for two or more children as part of Universal Credit



Read government guidance on claiming Universal Credit childcare costs

Managing initial costs when entering work

Making arrangements as soon as possible will help to make sure the parents can fund initial childcare costs as soon as possible. But often parents find there is a gap in the first couple of weeks. Employability support providers can support people using their services – such as the Restart Scheme – with the initial costs of childcare in this situation, as well as pre–job childcare costs for interviews and work experience, for example.

Tax credits for childcare

If a parent receives Working Tax Credit rather than Universal Credit then they can apply for childcare help through the Child Tax Credit. But most parents now are receiving Universal Credit rather than Working Tax Credit.



Find out more about how to claim these credits here

Tax-free childcare

Parents cannot sign up to the tax-free childcare scheme if they are claiming Universal Credit, Working Tax Credit, Child Tax Credit or childcare vouchers.

This scheme is for parents earning an average of at least £167 a week. For every £8 paid into an online account to pay for approved childcare, the government will add an extra £2. Eligible parents can get up to £500 every three months (up to £2,000 a year) for each child (11 or under) to help with the costs of childcare. This goes up to £1,000 every three months if a child (16 or under) is disabled (up to £4,000 a year).



Find out more about tax-free childcare

Benefit for grandparents and other relatives providing childcare

People who look after their grandchildren to help the child's parents to work can be entitled to a benefit to increase their future state pensions called Carers National Insurance Credits. The Special Adult Childcare credit enables a working parent to transfer their weekly National Insurance credit to a grandparent (or other family member), which can help them make sure that they have enough National Insurance credits to claim their state pension.



Apply for Specified Adult Childcare credits GOV.UK (www.gov.uk)

Help with childcare while learning or studying

There are some small-scale schemes to help with childcare costs that may be relevant to parents who are doing a course or qualification:

Learner Support

If aged 19 or over, on a further education course and facing financial hardship, a parent may be able to apply to their learning provider for Learner Support. The support varies depending on individual circumstances and learning provider schemes but generally applies where the applicant is studying for a qualification at level three or below.



Find out more about this scheme here

Care to Learn Scheme

The Care to Learn Scheme can support young parents (under the age of 20) in publicly funded education with childcare costs. Eligible parents can get up to £180 per child per week if they live outside London or £195 per child per week if they live in London.



Further eligibility criteria are listed here

Childcare Grant (Study)

If a parent is in full-time higher education, they may be eligible for a childcare grant up to £188.90 a week for one child (under 15 or under 17 if they have special educational needs) and up to £323.85 a week for two or more children (amount based on 2023-24 academic year).



An overview of the grant can be found here

Questions

What to do if circumstances change?

The parent's Work Coach must be notified straight away if their circumstances change while claiming tax credits or Universal Credit. The parent might need to check if their eligibility for support has changed – use the Childcare Calculator and advise the parent to speak to their Work Coach.

Will accessing one type of support stop them from accessing another?

It may do. Alternatively, it may reduce the value of another type of support - for example receiving 15 hours' free childcare maybe restrict someone from claiming the childcare element of Universal Credit for the same hours.

This table shows what can be claimed simultaneously and what cannot.

Any ONE of these schemes...

- Universal Credit childcare element
- Tax-free childcare
- Childcare tax credits

Can be used with...

- 15 hours' free childcare for 2-year-olds (eligible working families and those receiving additional support)
- 15 hours' free childcare for
 3- and 4-year-olds (all families)
- 30 hours' free childcare for 3- and 4-year-olds (eligible working families)

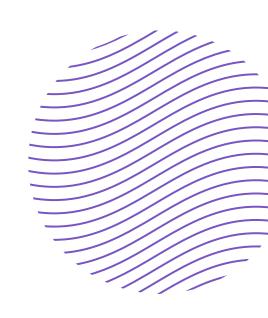
Other help with family costs

Free school meals

Don't forget to encourage parents to apply for free school meals if they have a school-age child.



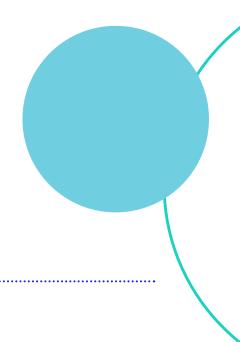
Check eligibility here



School holidays

The school holidays – not just the Summer but half terms, Christmas and Easter – are a stressful time for parents who are trying to work. Here are some sources of help to consider:

- Remember that the childcare costs element of Universal Credit can be claimed to cover summer holidays cover, even if this is not usually being claimed. Childcare costs can start being claimed at any point during a claim – report the costs as soon they are paid for.
- There is a national <u>Holiday Activities and</u>
 <u>Food programme (HAF)</u> that is delivered by all councils through to 2025. This is operational through all holidays, not just the Summer. Information will be on your local council's website.
- Use this <u>Guide from Working Families</u>
 with advice for parents on how to manage
 during the school holidays.



Points to take away

- Read this guide and feel better equipped for childcare conversations.
- Have childcare conversations early and build them into discussions about other aspects of family life.
- Be supportive and emphasise the benefits for children of good-quality childcare.
- For parents of pre-school children, focus on the "free hours" childcare offer as this is simple and relatively easy to apply for.
- Encourage parents claiming Universal Credit to talk to their Work Coach about the childcare support available to them. This can be up to £1,630 a month for two or more children, but take-up is very low.
- If parents need support covering initial childcare costs before they start to get childcare costs paid through Universal Credit or another means, then they can get help with this either via the Job Centre or through employability support services.
- Use the Government's <u>Childcare Choices</u> website for a simple explanation of help available.
- Use the Government's <u>Get Childcare: step by</u> <u>step</u> site to check eligibility, search locally for childcare and find out how to apply.

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