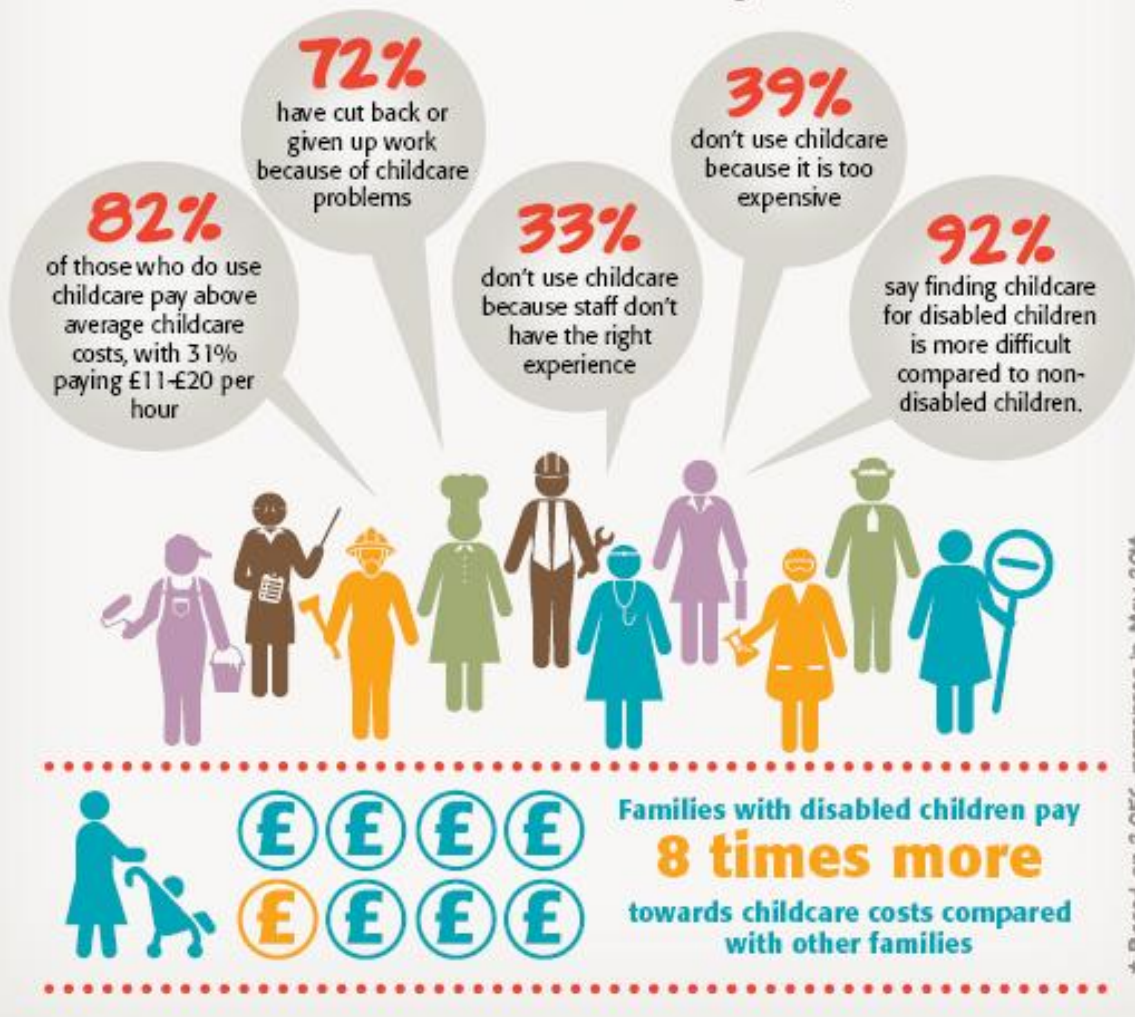


## CHILDCARE AFFORDABILITY TRAP

New research\* shows hardworking mothers of disabled children forced to give up careers



*"In order for Ben to be at nursery, he needs 1:1 care. His condition means he cannot move independently at all, feed himself or access toys or activities or play with his friends without support. Since he started at nursery we have tried three different funding pots to get 1:1 support for him. Now the nursery has to apply every 16 weeks for extra funding. It's a source of major anxiety, because every 16 weeks I face the fact that I might have to give up work with no notice period. Every 16 weeks, I face the possibility of us losing our home."*

Jennie, mum to Ben, who has quadriplegic cerebral palsy

## **Section 1: Key findings**

New research<sup>1</sup> from Contact a Family shows that mothers of disabled children are locked out of the labour market due to a lack of affordable and good quality childcare. Almost three quarters are forced to give up or limit their careers due to childcare problems.

Based on responses from 2,056 mothers with disabled children across the UK:

- 72% say they cut back or give up work because of childcare problems
- 39% don't use childcare because it is too expensive
- 82% of those who do use childcare, pay above average (£3.93 per hour<sup>2</sup>) childcare costs, with 31% paying £11-£20 per hour
- 33% don't use childcare because the workforce doesn't have the right experience.
- 92% say finding childcare for disabled children is more difficult compared to non-disabled children.

The childcare affordability trap means families with disabled children can pay 8 times more towards childcare costs compared to other families. When Universal Credit is introduced this could increase to 15 times more (see affordability trap calculation on page 3). This makes work uneconomical and consequently families with disabled children are at greater risk of living in poverty<sup>3</sup> and financial hardship.

## **Section 2: Recommendations and context**

Although some mothers with disabled children actively make the decision to put their careers on hold or not to seek a job outside the family home, for the vast majority this is not a choice but a situation forced upon them by a lack of childcare. With 85% of mothers with disabled children wanting to work, despite these levels of aspiration only 16% are in paid employment compared to 61% of all mothers<sup>4</sup>.

10 years on from the first childcare strategy,<sup>5</sup> successive governments have implemented a range of policies aimed at increasing access to affordable and quality childcare for all families. However, while measures aimed at raising quality, giving parents more choice<sup>6</sup>, and making childcare more affordable<sup>7</sup> are welcome they have done little to tackle the extra costs and care needs for disabled children.

This is why Contact a Family believes there is a childcare crisis facing the majority of families with disabled children. Mothers and sometimes fathers cannot pursue the careers they want and disabled children are missing out on opportunities to play, learn and make friends outside school.

As a result, Contact a Family is calling for a commitment across all political parties to tackle the lack of affordable and quality childcare for disabled children.

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<sup>1</sup> Contact a Family carried out an online survey of over 2,000 families with disabled children between April and May 2014 about their finances, including questions about childcare.

<sup>2</sup> [http://www.daycaretrust.org.uk/data/files/2014/Affordable\\_childcare\\_debate\\_-\\_09\\_01\\_14.pdf](http://www.daycaretrust.org.uk/data/files/2014/Affordable_childcare_debate_-_09_01_14.pdf)

<sup>3</sup> Department of Work and Pensions 2006/07 Households Below Average Income showed the risk of relative poverty for families with a disabled child but no disabled adult family member has increased from 20% to 25%

<sup>4</sup> [Between a rock and a hard place, EDCM 2006](#)

<sup>5</sup> [Choice for parents, the best start for children: a ten year strategy for childcare 2004](#)

<sup>6</sup> [More great childcare, DfE 2013](#)

<sup>7</sup> [More affordable childcare 2013](#)

For example by:

- Increasing the upper limit of capped childcare costs for a disabled child through schemes such as tax free childcare, working tax credit and Universal Credit.
- A national disability childcare fund to develop a skilled workforce and increase the supply of childcare places for disabled children.

### **Section 3: Childcare affordability trap calculation**

#### **The childcare affordability trap<sup>8</sup>**

Working Tax Credit (WTC)

**The average cost of a childminder looking after a child under two is now £3.93 per hour across Britain<sup>9</sup>**

Based on a 35 hour working week childcare costs are £137.55 per week.

Under WTC they receive help with 70% of these costs - £96.28 per week.

So this family has to make up shortfall of £41.27 per week

**Mothers of disabled children can pay between £11-£20 per hour**

Based on a 35 hour working week childcare costs are £455 (based on £13).

Maximum amount of help available under WTC rules for one child is £122.50 (70% of £175 cap on childcare costs).

So this family has to make up shortfall of £332.50 per week.

Therefore mothers with a disabled child pay **8 times** more towards childcare costs.

Universal Credit (UC)

**The average cost of a childminder looking after a child under two is now £3.93 per hour across Britain<sup>10</sup>**

Based on a 35 hour working week childcare costs are £137.55 per week.

Under UC they would receive help with 85% of these costs - £116.92 per week

So this family has to make up shortfall of £20.63 per week.

**Mothers of disabled children can pay between £11-£20 per hour**

Based on a 35 hour working week childcare costs are £455 (based on £13).

Maximum amount of help available under UC rules for one child is £148.75 (85% of £175 cap on childcare costs)

So this family have to make up shortfall of £306.25 per week

Therefore families with a disabled child pay **15 times** more towards childcare costs.

<sup>8</sup> Calculation based on the maximum amount of childcare costs under Working Tax Credit (70%) and Universal Credit (85%) that can be taken into account are capped at £175 per week for one child and £300 per week for two or more children. If costs are below the cap you get 70/85% of your actual costs met not 70/85% of the maximum amount payable.

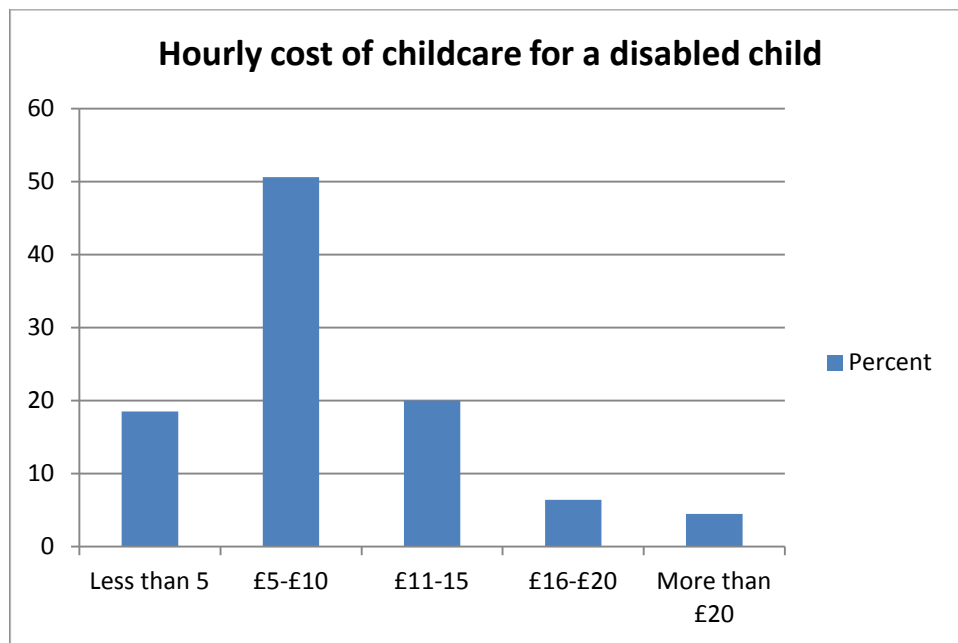
<sup>9</sup> [http://www.daycaretrust.org.uk/data/files/2014/Affordable\\_childcare\\_debate\\_-\\_09\\_01\\_14.pdf](http://www.daycaretrust.org.uk/data/files/2014/Affordable_childcare_debate_-_09_01_14.pdf)

<sup>10</sup> [http://www.daycaretrust.org.uk/data/files/2014/Affordable\\_childcare\\_debate\\_-\\_09\\_01\\_14.pdf](http://www.daycaretrust.org.uk/data/files/2014/Affordable_childcare_debate_-_09_01_14.pdf)

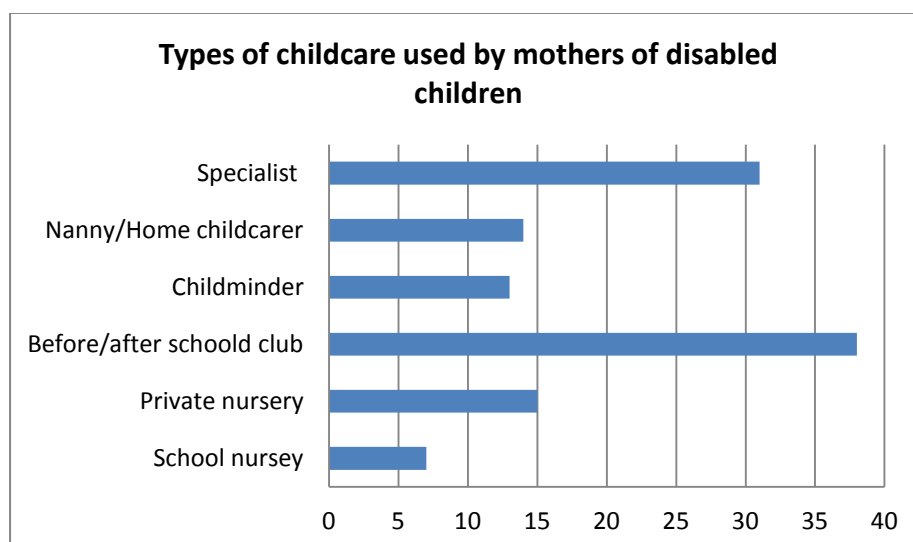
## **Section 4: Summary of other findings**

Of all mothers responding to our survey 86% say they agree that there is not enough choice of good quality childcare options if your child is disabled. The majority (92%) also agreed it is more difficult to find childcare for a disabled child compared to a non-disabled child.

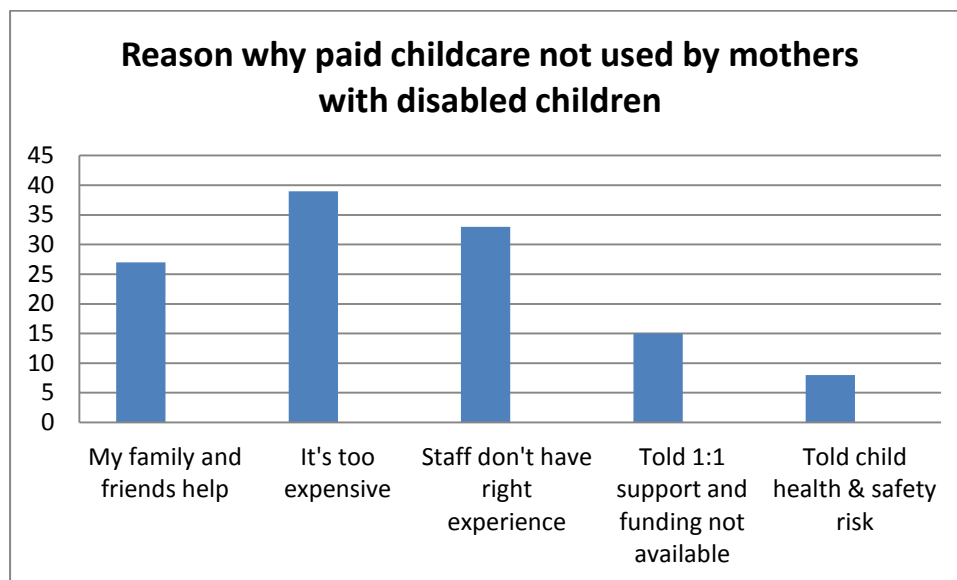
Our survey results show 24% of mothers with disabled children use paid childcare. When asked how much they paid per hour, 82% pay over the average childcare costs. This graph gives the percent breakdown.



When asked about the type of childcare used, 21% use a nursery, 38% use a school based club, and 31% use specialist childcare such as a special needs nursery. Mothers also told us that they used direct payments to pay for a support worker, to enable participation in leisure or childcare activities for older disabled children.



Of the three quarters (76%) of mothers with disabled children who don't use childcare, the main reasons are cost (39%) and experience of staff (33%). However, 15% have been told funding for 1:1 support wasn't available and 8% told their child was a health and safety risk.



Childminders, nurseries and clubs want to offer quality childcare for disabled children. However, the need for 1:1 care, specialised skills and higher staff to child ratios mean childcare is too often not available. Paying for 1:1 care on top of standard childcare fees is simply beyond the means of most families Contact a Family supports. This is due to low incomes and other extra costs associated with caring for disabled children.

A lack of training, experience and a lack of transparency about funding streams to support disabled children in childcare settings means mothers with disabled children face additional barriers to finding and accessing childcare.

*“There simply is not enough to go around as cuts are taking effect and what is left, often it is not appropriate for children with very differing needs. The Local Authority are not effective at telling parents about what is available, why can't they email all parents or use social media?”*

*“People forget, you can't share pickups, play-dates after school or exchange childcare in the way you can with children who do not have special needs or disabilities. For Rosy, who has autism and learning disabilities, I would like her to be included in a mainstream after school club or holiday playscheme, so she can go with her brother who does not have special needs. I have to find private provision prepared to take her and then look for a carer to go with her... which makes it expensive.”*

Hannah, Co-Founder of [RosyandBo.com](http://RosyandBo.com) and mum of Rosy aged seven who has autism and learning disabilities

## **Section 5: Conclusion**

Many mothers with disabled children juggle careers and jobs with complex care arrangements against the odds. However, our findings show that too often mothers with disabled children are forced to give up their careers due to higher childcare costs and a childcare workforce that don't have the right skills and experience.

Although there is a noticeable political focus on childcare more generally, the issue of childcare for disabled children remains neglected. Contact a Family welcomes the parliamentary inquiry on childcare for disabled children which we hope will form the building blocks of a more rigorous debate and action plan.

Ahead of the next general election, Contact a Family is calling for commitment across all political parties to tackle the lack of affordable and quality childcare for disabled children once and for all.

## **Section 6: The facts on families with disabled children**

- It is three times more costly to bring up a disabled child than a non-disabled child.
- Families are more likely to be reliant on income-based state support.
- Parents are less likely to be in work because of their caring responsibilities and a lack of childcare.
- More likely to suffer relationship breakdown and divorce.
- 1 in 7 families with disabled children cannot afford to feed themselves
- 72% of parents report experiencing mental health problems
- Parents are three or more times more likely to suffer ill-health and health breakdown than parents of non-disabled children.
- Almost three quarters (73%) say they are never offered support in their role as a carer
- 1 in 4 families cannot afford the specialist equipment they need for their disabled child
- 65% of parents with disabled children report feeling isolated all or most of the time
- Around three-quarters of parents with disabled children never see their GP about their child

## **Section 7: About Contact a Family**

Contact a Family is the only UK-wide charity providing support and information to families with disabled children and young people across the UK – regardless of disability or health condition. Last year we supported more than 340,000 families through our range of services.

For more information about this evidence, please contact:

Una Summerson on 020 7608 8742 or [una.summerson@cafamilly.org.uk](mailto:una.summerson@cafamilly.org.uk)

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