

Work and Pensions Committee Inquiry: school holiday poverty

About Child Poverty Action Group

Child Poverty Action Group works on behalf of the more than one in four children in the UK growing up in poverty. It doesn't have to be like this. We use our understanding of what causes poverty and the impact it has on children's lives to campaign for policies that will prevent and solve poverty – for good. We provide training, advice and information to make sure hard-up families get the financial support they need. We also carry out high-profile legal work to establish and protect families' rights. www.cpag.org.uk

About CPAG's Early Warning System

Our Early Warning System helps us get a better understanding of how changes to the social security system, including the introduction of universal credit, are affecting the lives of children and families. We gather information from advisers about the experience of children and families, and identify recurring problems. This intelligence informs much of our policy, research and campaigns work on universal credit, and also feeds into the advice we give frontline staff through our training, publications and advice service.

<http://www.cpag.org.uk/earlywarning-system>.

About this submission

To assist the Committee to explore the issues outlined in the call for evidence in more detail, this submission features relevant excerpts from CPAG research and publications. Details of sources and links to full reports are included at the end of the submission.

Key message

School holidays are a time when families on a low income face multiple pressures including the absence of free school meals (for those who receive these in term time), the desire for children to experience activities, clubs and trips which their better-off peers can afford, and additional childcare needs for working parents. The solutions to this do not lie in the realm of projects which narrowly seek to address so-called 'holiday hunger' by providing food for children: such projects risk obscuring the underlying issues of poverty and lack of suitable services for families and school-age children, and can be perceived as stigmatised and insulting to parents. They rather lie in (a) action to reduce poverty in families with children, and (b) the provision of universally available holiday childcare, which includes activities and healthy food as a matter of course, for example through a national programme of extended schools. The latter would also contribute to reducing child poverty by providing childcare for working parents in the school holidays. Provision must be suitable for children of all ages and for children with disabilities.

1. Childcare costs for parents

Evidence submitted to CPAG's Early Warning System (see above) demonstrates that low income families do not have the resources to pay for upfront costs during the holidays. This is supported by recent research into school age childcare in London,¹ which found that families struggle to pay childcare costs upfront throughout the year and this is particularly difficult during the school holidays when these costs are likely to be higher.

CPAG's Cost of the School Holidays project (2015) in Glasgow found that competition for places on holiday childcare schemes meant parents having to save well in advance of the school holidays to fund their child's attendance, making them unaffordable for some families, especially those with more than one child. It also found that these schemes can come with hidden costs such as extra charges for snacks, equipment or transport, further restricting access. Furthermore parents often do not have timely information about free or low-cost activities in advance of the school holidays, and have limited knowledge of what activities are available, where to find out about them or how to take part. Childcare for disabled children is particularly scarce and expensive.

As the Cost of the School Holidays report noted: 'for working parents, sourcing local, affordable childcare which fits with their working hours is difficult and many have to alternate their annual leave, reduce working hours or rely on family support. Non-working parents receiving Job Seeker's Allowance must continue to actively seek work and sign on at the Job Centre accompanied by their children. Non-working parents can feel emotional pressure providing 24/7 care for their child during a period when support from voluntary sector parent groups is reduced or withdrawn.'

Quotes from parents from Cost of the School Holidays

"It's ok for them to encourage parents to get a job but there's nobody there offering additional support services during the school holidays." (Mother)

"I don't even know what I'll do for childcare over the holidays. I'll have to turn to friends and hope they don't let me down", "I've managed to get two weeks off but I don't know what I'm going to do the rest of the time" and "I worry about who I'm leaving them with." (Mother)

The next section is an excerpt from CPAG's submission to the Work and Pensions Select Committee's Inquiry on universal credit and childcare costs (September 2018). While the case study examples do not relate specifically to the school holidays, there is no doubt that similar issues will arise particularly in relation to upfront payments.

¹ [School Age Childcare in London](#), Cottell, J., Coleman, L., Lau, A., and Harding, C., Coram Family and Childcare, 2019

Difficulties paying the upfront costs of childcare

The requirement in all instances that childcare costs are paid before the childcare costs element can be included in a UC award is the most common issue raised in connection with childcare costs in universal credit on the Early Warning System (EWS).

Universal credit rules dictate that the childcare costs element can only be included in the award of universal credit, at the end of an assessment period, if the claimant has already paid the childcare provider for childcare costs related to that assessment period. Parents must have paid for childcare – not only become liable for it – in order to claim back costs.

Regulation 31 of the Universal Credit Regulations (2013/376) requires that both the work condition and the childcare condition are met before childcare costs element can be included in UC.

Regulation 33 states that the ‘childcare condition’ is met only when “the claimant has paid charges for relevant childcare that are attributable to that assessment period...” (reg33(1)(za)).

It is clearly difficult for parents on a low income pay for childcare costs upfront, particularly if they are starting a new job after a period in which their only income has come from universal credit and other benefits, but also if they are in work. Some childcare providers require a term’s fees in advance – amounts which can run to the thousands.

Two possible measures exist which in theory could help parents meet upfront costs, however in our experience these do not adequately address the problem:

- *Budgeting advances are only available for people who fall below an earnings limit over the previous six months which excludes many people who have moved in and out of work over the last six months, or who have recently become single parents.*

- *The Flexible Support Fund is not well advertised, with limited information available in the public domain, and as it is locally managed there is no guarantee that is being offered to help parents meet the cost of childcare. Many parents have difficulty accessing this fund in practice and are not directed to it by work coaches. It is not mentioned in the ‘childcare’ section of the Understanding Universal Credit website*

(<https://www.understandinguniversalcredit.gov.uk/new-to-universal-credit/children-andchildcare/>).

In 2015/16 over 12% of the Flexible Support Fund went unspent. In 2012/13 a minute proportion (0.02%) of the Flexible Support Fund was spent on childcare and subsequent requests for a breakdown of how the fund is spent have met with the response that this data is not recorded as the fund is locally managed.

Case studies

A claimant living in South London was offered a new job and has found suitable childcare, but has to pay £1,000 childcare costs up-front before she can start the job. Part of this will be paid back in her universal credit at the end of the assessment period in which she

makes the payment, but some will be paid two assessment periods after the payment was made, leaving her out of pocket over a long period (see box above). A single parent could not afford to pay her childcare costs upfront. She requested a budgeting advance which was refused as she had not been on UC or other benefits long enough. She was not informed about the possibility of help from the Flexible Support Fund. A single parent claimant who was an EU national had previously worked as a cleaner until a period of ill-health prevented her from working. She is now considering a return to work, but is prevented by the upfront costs of childcare. In turn this prevents her from establishing a right to reside as a worker and thus becoming entitled to universal credit.

Recommendations

There are a number of possible solutions to this problem, for example:

- *Ensure adequate budget for the Flexible Support Fund and proactively advertise its availability to parents, for example through the Understanding Universal Credit website and leaflets/posters in jobcentres, as well as training work coaches to proactively point parents to this fund when they take up a new job.*
- *Allow childcare costs to be repaid through universal credit in relation to the assessment period in which they were paid by the parent, rather than the assessment period in which childcare was used. This would require lifting the monthly ceiling on childcare costs which can be paid, or multiplying the cap by the number of months in which the childcare will be used.”*

It is worth noting that support for childcare through tax credits and universal credit is only available for those in work, not for people looking for work. Theoretically jobsearch requirements can be reduced in the summer holidays recognising that parents have to look after their children (in termtime, jobsearch is restricted to certain hours for main carers of children under 13), however the extent to which this happens would be an important area for the committee to consider. And even jobseekers whose partner is the nominated ‘main carer’ – or whose children are 13 or over – may find it difficult to effectively look for work if sharing a small living space with children (who may not have access to much outside space or be able to afford to take part in activities that would get them out of the house).

2. Loss of free school meals during school holidays and additional costs of families having to prepare these meals for their children.

The loss of free school meals during school holidays places an additional strain on families who are managing on low incomes. Recent research conducted by academics at University College London² (published by CPAG) found that the school holidays were a particularly difficult time for families when demands for food and money for children increase.

This echoes learning from the Cost of the school holidays project in Glasgow which found that:

- Just over one third of parents responding to a survey said that they had found it hard to pay for meals in the holidays.

² *Living Hand to Mouth*, O’Connell, R. and Knight, A. and Brannen, J., Child Poverty Action Group, 2019

- Over a quarter of parents had skipped meals to feed their children during school holidays.
- The loss of free school breakfast and lunch entitlements during holidays alongside demand for lunches out with friends and snacks in between meals can place pressure on budgets and mean that food is limited at home.

“You are waking up each day and feel like you want to go back to sleep again. You think ‘oh God what are they going to eat today, what did they have yesterday?’ and then they will say they don’t want the same things again.” (Lone mother of five children)

Many organisations have responded to this need by providing food to children and families during the holidays, for example Club 365 in Scotland, and Kitchen Social in London. However, this provision is patchy across different local areas.

Findings from a recent study into extended schools programmes in London found that *how* these services are provided is as important as what they provide (*Tackling Poverty: a guide for schools*, CPAG, unpublished). Making provision universal and accompanying food provision with other enriching activities for children were found to be good approaches that minimise the stigma associated with accessing such services.

The following extract from the guide (unpublished as it is still being pilot-tested) ‘Tackling child poverty: a guide for schools’ discusses these lessons:

‘Children from disadvantaged backgrounds are less likely to engage with, and therefore benefit from, activities such as extended schools.’ This presents a challenge for schools that do have activities, such as breakfast clubs and after-school clubs, in place, but find that those children and families who may benefit the most are not using the provision.

Universal targeted approach: *stigma is a powerful deterrent in the school environment, and initiatives that are clearly targeted at disadvantaged families (eg, by restricting provision to children eligible for free school meals) are often less successful in terms of take-up. A ‘universal targeted approach’ was identified as one way of ensuring that the most disadvantaged children access initiatives, without giving the impression that the initiative is solely for disadvantaged children.*

Case study: Charlton Manor’s universal targeted approach

Charlton Manor offers a breakfast club, holiday club and after-school club, which are free for all children to attend. Within this universal approach, the school actively identifies children who would benefit from taking part and encourages them and their parents. It is not always easy to engage parents who do not respond to things like school newsletters or take part in parent-teacher associations, but the school has various strategies to do so.

The school’s two learning mentors play a key role in this. One is a school employee; the other is brought in for particular days. School staff feel that it helps that one of them is not a long-term school employee, as it can be easier for some parents to talk to someone who is not perceived as being enmeshed in the school. The learning mentors are present in the

playground at drop-off and pick-up times and try to engage parents informally by chatting. Once a friendly relationship has been established, this can be developed by asking parents if they would help out with school trips, expressing thanks for their involvement, encouraging them to come in for lunch and so on. The school has a separate house with a comfortable atmosphere and furnishings, so staff can chat with parents without being in a formal setting that feels like a 'meeting'. A human face is absolutely key.

Teaching staff can also play this kind of role, but for some parents it is easier to talk to staff who are not teachers. The learning mentors often support parents in discussions with teachers. Staff also make use of a group of parents with whom they already have a good relationship, who can be relied on to spread the word to others.

The learning mentors are part of a wider 'inclusion team' who are also present at breakfast club and who all play a role in monitoring information on children's attendance, behaviour and any other concerns. This information is entered into a central system so that patterns can be tracked, and the team meets regularly to discuss children and their needs.

Where parents have been asked into the school to talk about other issues (eg, about children's behaviour or attendance), staff try to build a positive relationship by offering support, emphasising how much they need and appreciate the parents' help, and encouraging them to come in for lunch or join in with other activities.

The school has also designed various activities to include parents. For example, circuit training is available at the breakfast club (free of charge), parents can come in for lunch, and the school runs a low-cost café after school and on Saturdays.

If parents or children are struggling, as well as encouraging them to take part in activities offered by the school, the inclusion team is able to signpost them to other sources of help nearby. This includes respite services, food banks and emergency grants, and help with housing issues.

3. Overall impact of school holidays on family finances and children's ability to participate in extra-curricular activities

Participating in extra-curricular activities often involves expenses that families managing on low incomes cannot meet.

CPAG's Cost of the School Day project (Scotland) demonstrates that covering the cost of activities during term time such as school trips and fun events at school (non-uniform days, World Book Day) can be challenging for families and these demands are heightened throughout the holidays as the following extract from the 'Cost of the school holidays' project notes:

- 'Cost pressures over the holiday period include: feeding children out of term time, particularly for those families receiving free school meals, puts considerable strain on

budgets. Many parents report falling into debt or borrowing money to pay for heating, eating, summer clothing and uniform for new school terms.

- *Costs for holiday activities are unmanageable for some families. The need for advance payment and block booking for some activities makes them even more unaffordable, particularly for families with more than one child.*
- *Additional hidden costs for snacks, equipment or clothing and the cost of transport to get to activities further restricts access.*
- *Emotional pressures: children can expect to have the same holiday experiences, toys, trips and memories as their peers. Parents feel guilty when they are unable to provide this, particularly lone parents or those without the support of friends or family networks. Working parents depending on grandparents for childcare feel a sense of indebtedness and guilt at missing out on spending time with their children. Isolation, intense financial pressure and lack of emotional support are issues which appear to be particularly significant for lone parent families.'*

*"It's worse at October week and Christmas when it's cold and I have to put more money in my gas to heat my house. When the kids are in school I don't use my heating and I save it for them coming home to a warm house and getting up with heat in the mornings."
(Mother)*

"The kids are like, why can't we do that, why can't we go on holiday and have a car and you have to explain that mum doesn't have that sort of money to do that sort of thing and that's where the guilt comes in." (Mother)

Child poverty is worsening and this is likely to further restrict access to activities in the school holidays, especially for families most at risk such as single parent families (who are also more likely to find it difficult to juggle work and childcare) and larger families.

Recent research by the Church of England and CPAG into the impact of the two-child limit ('All kids count: the impact of the two-child limit after two years') found that families were living in considerable hardship and that this had meant children having to give up extra-curricular activities including clubs, as well as day trips and even basic holiday treats like having an ice cream in the park. The following excerpt describes what this means for children's wellbeing and for family life:

'Children in families who are struggling financially may be unable to do anything in the school holidays except stay at home or go to the same local park. One family who lived near the sea said that at least their children could enjoy the outdoors at no cost (though they could not afford a bike), but children in urban areas may not have anywhere to go.

Several families explained that being stuck at home with limited access to different activities was leaving children bored and frustrated. This can exacerbate existing behavioural problems, making life even more stressful for the family as a whole:

'Yeah it's all the time, the kids get frustrated and bored doing the same things week in week out and it causes a lot of conflict with everyone.' (Paula)

'I can't afford [to do fun things with her children]...it's obviously having an effect on my eldest son's behaviour as well, which isn't great...you see he does have troubles with his behaviour...they are suspecting ADHD...obviously, him being indoors angers him more...it means he lashes out more.' (Alva)

4. Inconsistency of support services and projects meeting the needs of families in local areas.

CPAG's research into extended schools programmes³ shows that following the end of ring-fenced funding for extended schools programmes in 2011, the provision of services for children and families over the school holidays has become highly localised and can vary hugely from one area to the next. Re-investment in a comprehensive nationally driven extended schools programme would support schools to re-establish a tried and tested policy model that was shown to be highly effective at improving children's health and wellbeing and attainment, as well as providing benefits for parents and families and the local community.⁴ In the short term, it is important that school holiday provision is funded and delivered in a way that is non-stigmatising; see above for further suggestions regarding the practical delivery of services.

The Cost of the school holidays project also found that:

- Parents lack timely information about free or low cost activities in advance of the school holidays and have limited awareness of what activities are available, where to find out about them and how to engage in them
- Existing holiday service provision appears to be distributed unevenly [in Glasgow]
- There are lengthy waiting lists for holiday childcare
- Age-appropriate activities are difficult to find for families with teenagers and pre-school children
- Many activities are not appropriate for children with Additional Support Needs (ASNs) to participate in, either with other children with ASNs and/or siblings without ASNs
- Timings of holiday activities do not mimic the working day and it can prove impossible for working parents to drop children off or pick them up
- Access to parks, libraries and museums and galleries across the city can be affected by transport costs, perceptions regarding how welcoming the spaces are and whether they are worth going back to more than once.

Final observations

School holidays can be a challenging time for low-income parents and their children, whether working or not. These pressures – both financial and emotional – are likely to be more intense for single parent families, those with few support networks, those with disabled

³ Diss, O. and Jarvie, M. (2016) [Unfinished Business: where next for extended schools?](#), Child Poverty Action Group

⁴ Carpenter, H. and Cummings, C. and Dyson, A. and Jones, L. and Kassam, N. and Laing, K. and Muijs, D. and Papps, I. and Peters, M. and Todd, L. (2011) *Extended Services in Practice - a summary of evaluation evidence for headteachers* Department for Education

children and parents with more children. A holistic strategy is needed which both tackles the underlying problem of child poverty and which provides childcare, activities and healthy food in school holidays through a national programme of extended schooling.

Sources:

[Submission to the Work and Pensions Select Committee's Inquiry on universal credit and childcare costs](#), Child Poverty Action Group, 2018

[The Cost of the School Holidays](#): executive summary, CPAG Scotland, 2015

The Cost of the School Holidays research project involved conducting six focus groups with parents and three focus groups with children to explore the cost of the school holiday. Focus groups were complemented by two surveys, one completed by 223 parents living in Glasgow and the other by 59 organisations working with children and families in the city. Full report available [here](#).

[Tackling Child Poverty: a guide for schools](#), Child Poverty Action Group, (unpublished)

Tackling Child Poverty: a guide for schools is a toolkit for schools looking to take steps to address the needs of low income families in their school. It provides practical guidance and best practice recommendations for schools. The toolkit was developed as part of a research project funded by Greater London Authority (GLA), and is due for publication later this year.

[All kids count: Impact of the two-child limit after two years](#), Church of England, Child Poverty Action Group, Turn2us, Women's Aid Federation of England and the Refugee Council, 2019.

ⁱ O Diss and M Jarvie, [Unfinished Business: where next for extended schools?](#), Child Poverty Action Group, 2016

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