

# Who CARES about the Family?





## About Mothers at Home Matter

MAHM exists to represent families where the children are cared for at home by a parent, as well as families who would like to choose to care for their children themselves, but find the barriers are too great.

The organisation has three core aims:-

- a) To promote understanding of children's developmental needs, focusing on maternal care, the importance of family time and a loving home environment
- b) To campaign for changes in the tax and benefits system to allow mothers and fathers to allocate more time to family-based care at key stages of the family life cycle. We are particularly concerned about penalties faced by families who dedicate time to caring.
- c) To enhance the status and self-esteem of mothers at home by encouraging and celebrating motherhood

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Not everything that counts  
can be counted

## Foreword



### Family Life Cycle Approach

When it comes to meeting family responsibilities a 'family life cycle approach' is essential and a sequential pattern of care and work is as acceptable as any other choice. Mothers and fathers need time to care and time to work, but not necessarily both at the same time when raising a family.

Children's developmental needs must be prioritised and this takes doses of time and love.

If we truly believe that parenting is a shared project, then parents need at least the option to be assessed jointly and treated as a household when they have care responsibilities for children – and also for other family members. It makes little sense to treat people as separate individuals when they've embarked on the journey of family life. Mutual support and partnership working is key with parents making the choices that work best for them in their unique circumstances, which change over time. Policymakers must provide a level playing field so that choices are supported equally in taxation, allowances, and child benefit, recognising that a productive economy relies on an army of invisible carers.

MAHM believes that mothers and fathers are equal in all respects, whether or not in employment and that equality is about more than lifetime earnings or professional status. In a modern society it's surely time to end the discrimination against caring and unpaid work, for the sake of caregivers as well as the dependants they support. The role of care needs to be urgently re-assessed and elevated to the status it deserves.

*Marie Peacock*  
*Chair Mothers at Home Matter*



# Some Definitions

## **Single Income Family (SIF) or Single earner household**

The family model where one parent is the sole income provider (usually the father). The other parent has the primary caring role (usually the mother).

## **Double Income Family (DIF)**

The family model where both parents bring home incomes. They may go out to work full or part time.

## **Lone Parent**

The family model where there is only one parent in the family raising the children, (usually a single mother).

## **Average income**

Average income or average wage as defined by the Organisation for Economic Cooperation and Development (OECD 2011-12 Taxing Wages). The UK average wage is £33k. Averages can be misleading. For example where there a few very high incomes and many low the average will be higher than what most people earn.

## **Median Income**

The middle income is a better measure of what we usually mean by 'average'. Calculated by dividing the income distribution into two equal groups, half having income above that amount, and half below. Median income varies widely according to area. In London median income is about £34k while in Dorset it is £22k. In the SE it is £28k. The UK median income is £26k. (ONS Annual Survey Hours & Earnings 2014)

## **Primary Carer: fathers at home**

MAHM also recognise the work of fathers at home undertaking the day to day caring role. Many of our campaign aims, such as fiscal fairness for single-earner families and the importance of valuing 'time spent caring' apply to fathers just as much as mothers.

Everything we say in this booklet should be translatable from mother to 'primary carer' and father or husband to 'primary earner' with no loss of principle.

## **Families or Households**

Household is easier to identify and is a reasonably good proxy for the family. Wherever people live together and share incomes they act as a family and prosper or suffer poverty together.



There is a need to move towards the kind of economic thinking that promotes quality of life. (Robert Kenedy)



# Executive Summary

This booklet explains why most families can no longer afford for the mother to be home. We show how:

- The tax system in UK takes more money off families if a parent stays home to care for their children than if both parents are in paid employment
- Tax credits and welfare payments help lower paid parents, but also stop them being able to improve the family's situation
- The system discourages aspiration, undermines fathers and drives mothers out to work to fill the family's income gap
- The system undermines family unity in that it may be financially better to be separated
- This is not a left wing or right wing issue; governments over 30 years have created the problem and made it worse
- Current coalition policies on tax, benefits and childcare further discriminate against mothers at home
- 'Affordable childcare' aims to ease the symptoms but not the cause of poverty and ignores the desire of parents to care for their own children
- The needs of babies and children are either absent from debate or treated as secondary

No other large European or Commonwealth country discriminates against the family in this way. Many actively support mothers to be at home.

One freedom the average mother no longer has is to stay home and care for her children if she would like to.

But in the face of government and media hostility it is a choice mothers are saying they want back and we hope the information and ideas here will help them to understand the causes and where to direct their political efforts.



Mothers believe choice has been eradicated

(Netmums: Great Work Debate)



# The unfair tax burden on the single income family

**“Some parents may want, and are able to afford, to stay at home, which is their choice, but most families need two salaries to survive.”<sup>1</sup>**

In the recent past most families could afford to live on one income. Now only 28% of families have a mother at home full time and the number is falling fast. More stay at home mothers have gone back into employment in the past two years than in the previous 15 years combined.<sup>2</sup> The reason for this is not that children need their mothers any less but that as Pat McFadden MP (Lab) states: ‘most families need two incomes to survive’.

Having a mother at home is seen as a ‘lifestyle choice’, available only to the rich. “Some parents may want, and are able to afford, to stay at home, which is their choice.”<sup>1</sup> This is typical of the attitude in Westminster. Some families have always needed two salaries to survive. MPs wilfully ignore the fact that many many other families are being put into that category by their policies. Furthermore it is not that “some parents may” but almost all mothers of young children “do want” to spend more time with their children (see p18). Most that can afford it **do** take that choice. The same choice has been taken away from the vast majority. That is not as MPs imply a blind economic fact, but a result of policy.

The way families are taxed is one of the most important causes of this change. One of the most significant shifts in tax policy over 50 years has been from treating the family as a household unit with allowances for a dependent spouse and children, to taxing it as individuals disregarding whether they have family responsibilities or not. “For many single-income couples, the tax burden has more than doubled; for many single taxpayers without dependants, the proportion of income paid in tax has barely increased.”<sup>3</sup>

Current taxation rules mean that two incomes are much better than one even if that one income is more than the two combined (gross). This is because a family on two incomes benefits from two ‘personal tax allowances’. Currently both partners can claim their first £10k income tax free.



**88% mothers with very young children said that the main reason for them returning to work was financial pressure.** (Centre for Social Justice 2008)

<sup>1</sup> Mr Pat McFadden MP (Wolverhampton South East) (Lab) Debate HoC, col369, on Childcare 20 Nov 2013 Hansard  
<sup>2</sup> ONS Study Labour market 2013 Sep  
<sup>3</sup> CARE: Taxation of Families 2009/10

The second similar effect is how much the family can earn before becoming liable for the higher 40% tax rate. This comes in at £42k. So a double income family can earn twice as much before being hit with 40% tax.

The Coalition government’s policies have further disadvantaged the single income family (SIF). Increasing the Personal Tax Allowance lifts the poorest out of the tax net and encourages employment but without Transferable Allowances or Income Splitting, the SIF is further disadvantaged. (Unfortunately lower income families do not see much benefit as the increase in their income after tax often results in a loss of Tax Credits/Welfare. see p10.)

Treating the family as a unit should be the first principle of taxation. Not doing so causes anomalies and unfairness. The latest example is single earner families and working single mothers losing Child Benefit at £50k while DIFs retain it up to twice the household income. Some families caught by the Child Benefit Tax Charge will be in the poorer 50% of the population<sup>4</sup> while some of the richest families continue to receive Child Benefit. (see p16)

The graph below shows the extra tax paid yearly by the SIF compared with the DIF. These figures pre-date the new Tax Free Childcare Allowance coming in Autumn 2015, under which families where both parents work and working lone parents with an income up to £150k each will be entitled to a tax free sum of up to £2k per year, per child, towards childcare by registered providers. In short everyone apart from mothers at home is being helped.

The government has defended this policy by saying that it supports ‘doing the right thing’, ‘aspiration’ and ‘hard work’. But the State is not doing the right thing when it intervenes in family life in such a divisive way, denying families the choice to care for their children themselves and seeks to dictate what is the ‘right’ form of family.

## Family Taxation UK 2015

Families with 2 children unless otherwise stated.

Includes income tax and NI but not Tax Credits or new Childcare Tax Allowance.

Total Household Gross Income	Annual tax paid by single income family (SIF)	Annual Tax paid by dual income family (DIF) (two equal earners)*	Higher Rate Child Benefit Tax Charge	Extra tax paid by SIF annually
£20,000	£3,445	£490		£2,955
£30,000	£6,645	£3,690		£2,955
£50,000	£13,858	£10,090		£3,768
£60,000	£18,058	£13,290	£1,752	£6,520
60k with 4 kids	£18,058	£13,290	£3,146	£7,914
£70,000	£22,258	£16,490	£1,752	£7,520
70k with 4 kids	£22,258	£16,490	£3,146	£8,914

\* e.g Household on £20k (each partner earns £10k)

<sup>4</sup> CARE: Independent Taxation - 25 years on p59





## Why Mothers Are Forced to Work: The Tax Trap

Single earner families are getting poorer, and many are forced to seek a second income. The number of children in relative poverty<sup>1</sup> where one parent is working has grown fast since 2002. "Sole-earner families account for nearly a third (30%) of all poor families with children."<sup>2</sup>

A recent report notes that this is because "male employment has fallen and earnings among low- to mid-skilled men have grown relatively weakly." It does not enquire into the causes or consider if it is inevitable but accepts the solution that "for couple families, having both partners in work offers strong protection against poverty even when wages are low. Given the uncertain prospects for future wage growth, women's employment will continue to be vital for lifting families out of poverty."<sup>3</sup>

This analysis does not explain or tackle the underlying injustice for low and middle earners unable to increase their income to support the family. Nor does it actually solve the symptom of poverty. Mothers at Home Matter are concerned that children of low to average income families should also be entitled to the care from a parent at home and should not be denied it because of an economic injustice.

The root of the problem lies in the combination of our taxation, Tax Credit and Benefit systems. It is a complex system, variable by location and the several benefits and tax credits increase with the number of children. When Tax Credits were introduced in 1999 it was to prevent families falling into poverty, because taxation took no account of family responsibilities.<sup>4</sup> Tax Credits and Benefits subsidise income but an unintended consequence of this is that it has become very difficult across a wide range of incomes for the main breadwinner to increase his disposable income - the money he can bring home.

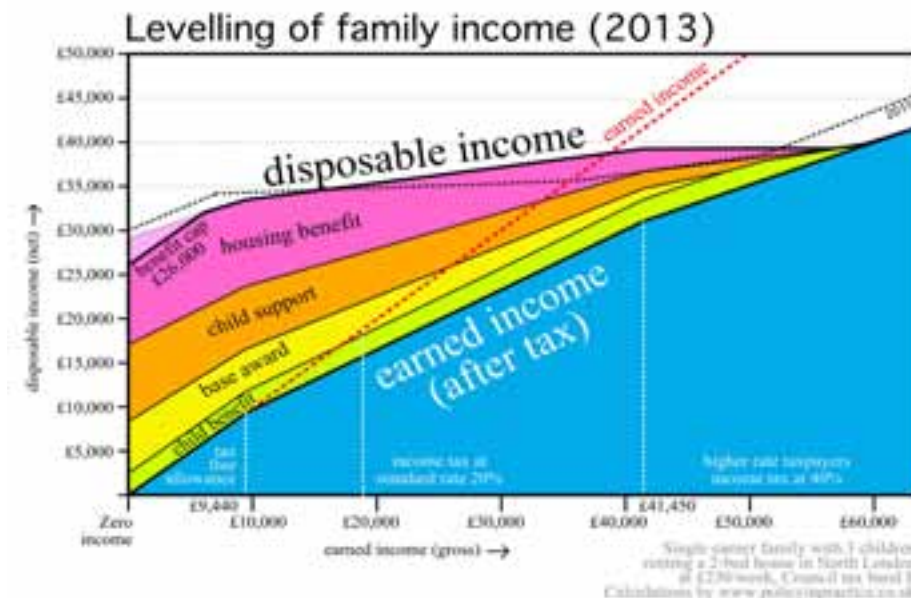
The graph opposite shows a family with three children on a range of incomes. As the primary gross income increases so tax contributions increase while Tax Credits and Benefits taper off. Tax Credits and Benefits are currently being replaced by a single Universal Credit but this also has a similar tapering off effect. It makes little difference to the money the family can bring home.

**Four million families - over half of all families\* - are caught in a tax trap. If they earn £100 the Treasury takes back £73!**

\* families with children



<sup>1</sup> poverty line (defined as 60 per cent of median household income before housing costs)  
<sup>2</sup> Joseph Rowntree Foundation: TACKLING IN-WORK POVERTY BY SUPPORTING DUAL- EARNING FAMILIES Nov 2013  
<sup>3</sup> JRF: TACKLING IN-WORK POVERTY BY SUPPORTING DUAL- EARNING FAMILIES  
<sup>4</sup> CARE: Independent Taxation - 25yrs on Draper & Beighton Tax Credits p36



The disposable income line varies according to location. The graph shows figures for living in Greater London. For a family in the East Midlands the overall picture would be the same but the disposable income line would start at £19k at zero income, £28k at £10k gross income, £30k at £20k gross income and £38.6k at £50k gross income.

Four million families, over half of all families with children, are caught in this trap.<sup>1</sup> There is very little they can do about their finances. If they earn an additional £100 their income tax charge increases by £20 and their NI contributions by £12, leaving them with £68, but their Universal Credit then reduces by £44 leaving them with £24. Effectively their tax rate is 76%. Economists call this the Marginal Effective Tax rate (METR). No other country in the world has so high a tax rate! (see appendix International Comparisons p31). (Under the old Tax Credit and Benefit system if the family was in receipt of housing benefit his METR could be as high as 90% - see 2011 black line on graph.) Even if a man could double or treble his gross income it would not significantly improve the family's net income.

This process destroys the reward of work, undermines the incentive to 'get on', denies the main breadwinner the ability to support the family, and forces the mother into employment to make up the income gap. This tax trap affects lone parents in the same way: working harder does not result in an increase of income.

The family's only option is for the mother to give up her caring role at home and go into employment. However it must be pointed out that she too will be caught in this tax trap. The mother can earn an additional salary. However under Universal Credit her tax rate will be 65%. So it will not be sufficient to earn just the little they need part time, she will have to work near to capacity, away from the family for a rate of reward for effort amounting to exploitation as bad as anywhere in the world and passing largely unnoticed!



## Case Study: The Median Family

### A family on Median Income:



Take a family with two children on the median wage, about £26k. The father is an electrician and the mother is at home looking after their two young children. The family need a car and they work out that he needs to bring in an extra £3k a year (£58 week) to meet the purchase, running and maintenance costs.

The father is able to do this by taking on extra hours. However if they are able to make the calculation they will discover that to earn £3k more 'gross' will make very little improvement to the family's disposable income. He would have to earn an extra £12,500 a year more to make £3k net!

This is because for every extra pound he earns the Treasury takes back 76p - income tax accounts for 21p, national insurance 11p and reduction in tax credits 44p. This in economic terms is referred to as the Marginal Effective Tax Rate, and it is 76%.

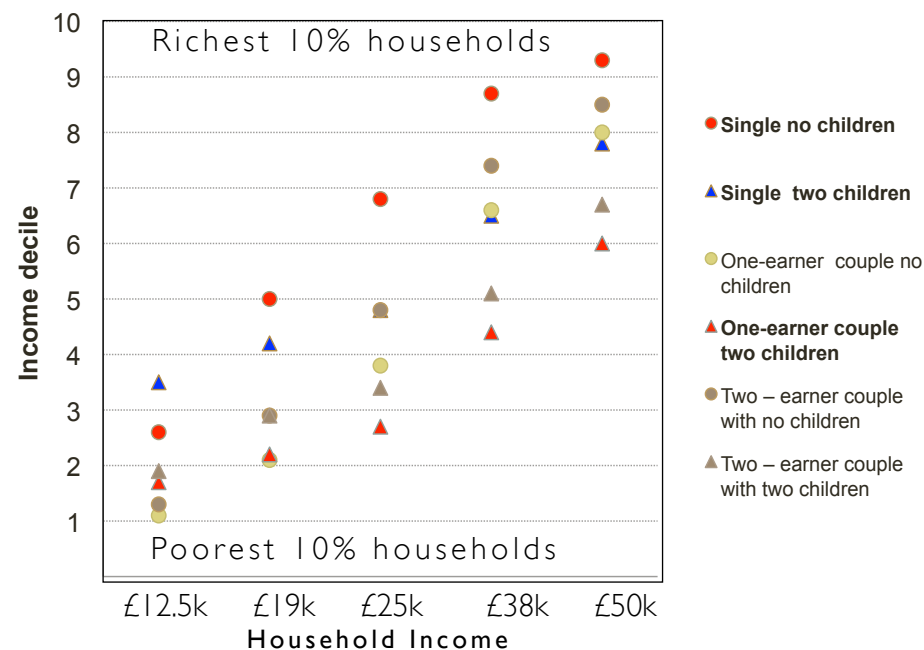
What choice does this family have? It is impossible for him to earn an extra £12.5k, no employer would contemplate such a salary rise. The only alternative is for the mother to give up being at home with their children and consider bringing in a second income. But it will not be sufficient for her to earn only £3k gross. Her marginal tax rate will be 65% so she will have to earn at least £8.5k to bring home the £3k net.

However the above assumes that there are no replacement childcare costs. Grandparents often step in and provide day-to-day care. But for many families that do not have that facility available the mother's income will also have to pay for nursery. The government currently subsidise up to 85% childcare costs but she will still have to pay the rest out of her net income. The average cost of two children in part time child care - a child under two in a nursery for 25 hours a week and an older child at after school club - is £7,500 a year. With the government subsidy she will have to earn an extra £1,125 to cover childcare costs. However because of her tax rate she has to earn an extra £3,200 gross to do so. The mother will have to have a salary of at least £12.5k to earn the £3k the family need to purchase the car (and this is without taking travel costs into account).

The mother ends up having to work full time. Hence the outcry for 'affordable childcare'. The family had affordable childcare conducted for love not money. If only the father could have earned the £3k. These are the causes that need addressing.

There is a "rapid widening of the gap between the incomes and costs of families with children...and upon the ability of families with children to secure a decent living standard".<sup>1</sup>

### Likely position of households in the income distribution 2013/14



To put incomes on a comparable basis, net income (pre-tax income minus income tax and NICs and council tax plus any child benefit or tax credits) is adjusted for the number of people in the household and in the cases of children their ages. This process is called equivalisation. See p17. Source: CARE Independent Taxation - 25yrs on p19

**"Single breadwinner families have seen a large increase in the risk of inadequate income. In 2008, 38% of families with children where someone works full time and their partner does not work were struggling to get by; this figure has risen to 51%."**<sup>2</sup>



# Better off Apart

Another disastrous effect that the tax trap has on lower income families is that some families are financially better off living apart. This is destructive for the wellbeing of the family.

Those caught in this trap fall largely in the poorer half of the population. The Institute of Fiscal Studies (IFS) said in 2010 that 95% of all single people would incur a couple penalty if they married or started to live together as a couple. Half of these families would face a penalty of at least £101 per week. 89% of existing couples with children are incurring a couple penalty averaging £109 per week.<sup>1</sup>

The graph opposite illustrates the problem. It shows how much better off a family is when they separate. The blue lines show the income retained as a household. The red shows what goes back to the Treasury. If the family stays together the father (or main provider) is caught in the tax trap and does not escape the high effective tax rates until salaries of about £38,000. If he were to live apart from his family, the mother could access benefits as a lone parent with children and he could escape the tax trap at a much lower income, at about £16k. This is the point at which individuals without dependents break free from the tax trap and they can bring home 68% of whatever they earn (income after tax), whereas as a couple with children he only keeps 24%. (see Case Study opposite)

The high Marginal Effective Tax Rates across a large income range are not only a disincentive to earn more but reduces pressure on employers to pay better wages, creating instead a dependency on welfare. The system destroys aspiration, denies the father the opportunity to provide for his family, discourages extra work and holds back business. Worse, it encourages family separation.

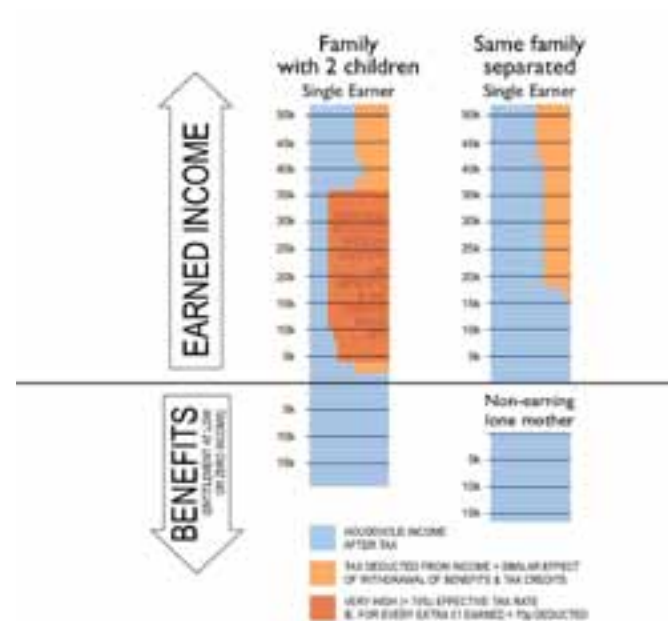
Raising the minimum wage, new starting tax rates, or increasing tax free thresholds fail to tackle the real problem; we need look at the household as a whole.

Some attempt has been made to tackle this problem with the re-introduction of the Married Couples Transferable Allowance. Critics claim that it is unfair to support marriage above other relationships. It is however an attempt to correct an existing penalty. The issue that needs addressing is that couples who wish to raise their children as a partnership are fighting against the current system.

**95% of all single people would incur a couple penalty if they married or started to live together as a couple. (IFS)**



## 89% existing couples with children are incurring a couple penalty averaging £109 per week.



Source: Virginia Newsom CARE, The Poverty Trap

*“Over 240,000 couples with children are pretending to live apart to claim lone parent benefits. Parents with two children can benefit from up to £9,985, whilst parents with three children can increase their income £11,917 by pretending to live apart.”<sup>1</sup>*

### Case Study: A family on Median Income

The family have two young toddlers, the father is the sole provider and the mother stays at home to care. With overtime the father's gross wage is about £24k. They struggle to make ends meet. For every extra £100 he earns he brings home only £24. (This is due to the tax trap effect explained in previous chapter.)

The family do the figures. If they stay together, after tax credits and housing benefit are added, the family would have an income of £28k. For every £100 extra he earns he would only take home £24.

If they separate the mother could exist on benefits of about £16,600. After income tax and NI the father would take home £19k of his £24k gross salary and he would keep £68 of any £100 overtime he worked. The family would have an income of £35,600. They would be better off by £8k!

The family decide to separate and the sole reason is the tax and benefit system. The father moves into a spare bedroom in his brother's flat and visits his family.





# Removal of Child Benefit

## A new tax trap for higher earners:

Take a family with three children, living in London. The father is a Head of Department at a secondary school earning £50k salary. The mother cares for their children at home.

He has been offered promotion as Deputy Head at another school a bit further away. He will have extra responsibility, his will hours be longer, and he will have to travel further but he will be rewarded with an increase to his wage of an extra £10k. In practice however he will find that he brings home only £3,300 of that increase.

For every extra £1 earned he loses 65p in tax, NI and loss of child benefit. He keeps only a third of the extra value he is adding for the school.

Should his wife return to work instead she can earn the full £10k without paying tax, and they keep their child benefit. They will be significantly better off.



### Family with 3 children

	Single income family on 12k East Midlands	Single income family on 12k Greater London	Single income family 60k	Double income family on 45k (25k/20k) London	Double income family on 45k (25k/20k) SE England	Double income family on 45k (25k/20k) East Midlands
<b>Tax, Ni per month</b>	£74	£74	£1,500	£707	£707	£707
<b>Net Earnings per month</b>	£926	£926	£3,495	£3,043	£3,043	£3,043
<b>Employment support allowance</b>	£36	£36				
<b>Work allowance</b>						
<b>Base element</b>						
<b>Child element</b>	£732	£732		£709	£220	£0
<b>housing element</b>	£506	£1,316				
<b>Child Benefit</b>	£207	£207		£207	£207	£207
<b>Total Dispoable Income per month</b>	<b>£2,407</b>	<b>£3,217</b>	<b>£3,495</b>	<b>£3,959</b>	<b>£3,470</b>	<b>£3,250</b>
<b>Childcare Allowance*</b>				£765	£765	£765
<b>Total Income after childcare allowance pcm</b>				£4,724	£4,235	£4,015

\* For those on tax credits families can claim 85% childcare costs. Although childcare costs will vary according to location for simplicity they have been calculated at £700 month (full time nursery for under 2 yr old + breakfast and after school clubs for 2 older children).

Source: Calculations taken from Policy in Practice Universal Credit Calculator

## Child Benefit: The Myth About the Richest 15%

The removal of Child Benefit based on an individual's income, rather than both parents' combined income, represents further discrimination against single income families. The Government's justification for this is based on incorrect assumptions.

*"We have always been clear that those with the broadest shoulders should carry the greatest burden. ... Some people - the richest 15 per cent of households with children - will lose out from January next year but ... it is very difficult to justify continuing to pay for the Child Benefit of the wealthiest 15 per cent of families in society."*<sup>1</sup>

*Mr Osborne: "I think it is fair to ask those in the top 15% of the income distribution to make a contribution to the fiscal consolidation."*<sup>2</sup>

Removing Child Benefit would be fair if these statements were true, but they are not. They are misleading and divisive. Removal of Child Benefit will hit some families in the lower half of the income distribution while some families who are in the wealthiest 15% will be able to keep their child benefit. Mothers with little or no income may lose their benefit while high earning mothers may keep it.

How well off a family is can not be calculated by the gross income of an individual. It is the family income that matters. By the Treasury's own calculations, many single income families are in the bottom half of the income distribution. To work out where a family falls in the income distribution the government adjusts net household income for the number of people in the house and the ages of any children. In economic terms this process is called 'equivalisation'.<sup>3</sup> (To see an example of how families fall in the income distribution after 'equivalisation please see p13.)

Equivalisation calculates 'household', not individual income. It calculates income after tax (net), not gross income. And it allows for the number of dependents. Tax and benefits are calculated on this basis and are adjusted not only for household size but for location. Housing allowance and the child element of Universal Credit will be more generous in areas of high rent such as London than in low rental areas in the East Midlands.

As the graph opposite indicates, after taxation, tax credits and benefits, the single income family on £60k will not be in the highest 15% despite high gross earnings.

Is it fair that families who are able to command (in a free market) incomes in the top 15% are brought into the bottom half of the income distribution because of government policies? This means the taxes they pay will make their households poorer than some of those their taxation contributions are supporting.

<sup>1</sup> Conservative Party Press Release 29th October 2012 (Politics Home)

<sup>2</sup> George Osborne responding to questions in the Commons March 2012 (Daily Express)

<sup>3</sup> In deciding how rich or poor someone is relative to the rest of the population, we look at their net household equivalised income. <http://www.ifs.org.uk/wheredoyoufitin>

2008 Library Research Paper House of Commons [www.parliament.uk/briefingpapers](http://www.parliament.uk/briefingpapers) Household income & 'equivalisation': Because the make up of households varies, income is not a good measure of their actual living standards. 'Equivalisation' is a process that converts household income into a more accurate indicator of their standard of living. It effectively converts the incomes of households with varying compositions into the equivalent for a couple with no children. Larger households with the same income as smaller households, which you would expect to have a lower standard of living, have a lower equivalised income.



# What Mothers Want

Policymakers of all parties see mothers at home as a group that can be sacrificed because their numbers are small. At the same time they worry about low approval ratings amongst women generally. They miss the links:

- Mothers would like to spend more time with their children.
- Pre-school years are brief but mothers know they are crucial.
- No one stops being a mother as children get more independent.
- An older generation of mothers are concerned that their daughters can't afford to care for their families.
- Many mothers demanding affordable childcare have resigned themselves to the fact that being at home is economically unviable. They may not be happy about this.
- The latest Social Attitudes survey shows a shift as younger women are becoming aware of what they are losing in the family sphere.

Mothers at Home Matter recognise that not all mothers want to be at home full time and that some find fulfilment in their careers. We welcome the changes that have seen opportunities open up for mothers in the workplace. However many mothers would like to have more time with the family rather than work longer hours or even be at home full time for the period when the family needs her most.

Mothers at Home Matter campaign for choice. We would like to see a level playing field where economic policy does not discriminate against the choice to be at home.



**“Families today are tired, stressed and under pressure. 80% believe in an ideal world one parent would be able to stay at home.”** *Britain Thinks 2011*

## Mothers want choice to be home with their young children but economic pressures are driving them into the workplace

Survey	Year	Sample	Findings
Dept. for Education Childcare and Early Years Survey of Parents	2014	6393 parents	1/3 of working mothers would prefer to stay at home and look after their children if they could afford it. 57% would work fewer hours and spend more time with their children if they could afford it. 13% of those at home cited cost of childcare as the reason.
British Social Attitudes Survey	2012	3000	Twice as many of the youngest cohort (18-39) hold strong views in favour of mothers at home compared to older cohorts and compared to their peers in the previous two decades. This represents an abrupt change of direction in a 150-yr trend. <sup>1</sup>
U-Switch	2012	1000 mothers	3/4 of new mothers said they would stay at home if they could afford to. 6/10 return to work to pay off debt or ease financial pressures. Only 1 in 7 want to develop careers
Centre for Social Justice	2011		88% of mothers with very young children said the main reason for returning to work was financial pressure
You Gov	2008	2000	49% say it is better for mother to be at home with father working and 2 children under 5. 12% want to work full time, 31% want to be home full time.
Netmums: Great Work Debate	2006	4000 mothers with very young children	1/3 of part time working mums would prefer to be home full time if they could afford it. 88% of full time working mothers would prefer to work part time or be at home as full time mum. Mothers say choice is ‘virtually eradicated’. Only 7% of those at home cited unaffordable childcare as the reason.

<sup>1</sup> British Social Attitudes. Propositions include: ‘A pre-school child is likely to suffer if his mother goes out to work’ 30% 18-39s agree, up from 22% in 2002. ‘A job is alright but what most women want is a home and children’ 30% 18-39s agree, up from 15% in 1992 & 2002



# Affordable Childcare

Mothers at Home Matter are concerned for families who financially need to go out to work and cannot because of the cost of childcare, and for those who do go out to work but find their earnings are all used up in childcare. However many parents would prefer to care for their children themselves if they could afford it and this vital element appears absent in all the debates on 'affordable childcare'.

No political party is talking about the injustices that force the mother away from the family in the first place. And there is almost no debate about the impact of childcare on the wellbeing of babies and children. Instead debate focuses on the need to 'remove the obstacles' which 'prevent mothers finding fulfilment in the workplace' because 'sitting at home' is a 'waste of talent' and 'experience'. A more serious examination of pressures driving the call for more childcare for ever-younger children, and ever-longer hours, is absolutely fundamental to the discussion.

As a nation we are spending billions on childcare. The Institute of Fiscal Studies (IFS) issued a stark warning: "We still lack a proper rationale and evidence base for the more than £7billion per year of public money that is now spent on childcare. Beware areas of spending with quite such unanimous cross-party support. It does not always lead to the best policy."<sup>2</sup> There is a lack of evidence to show that the Treasury is better off by the contribution made by those juggling work and care responsibilities as a result of receiving childcare support and tax credits. It is credible that the Government would save by making it possible for parents to choose to care for their children themselves. Can we not offer parents the choice to use an allowance to either care themselves or spend it on third party childcare?

There has been a huge drive by the Coalition government to increase female employment. According to Nicky Morgan, the Minister for Women, more women are working than ever before – "in the last year alone 350,000 extra women have been employed, giving them greater financial security."<sup>3</sup> The Treasury has set a target of getting nearly 500,000 more women out into the workplace by early 2016.

**"We still lack a proper rationale and evidence base for the more than £7billion year per year of public money that is now spent on childcare." (IFS 2014)**



**Mothers in the workplace are seen as 'hardworking & aspirational'. Mothers at home are not.**

To meet this target the Treasury is introducing a new Tax Free Childcare Allowance only for families in which both parents work up to an income of £150k each, or for lone working parents, of up to £2k per child per year. It is also looking at spending an extra £2million on creating 50,000 new childcare places.

Nicky Morgan adds: "No woman should have to choose between their career and their family." The irony is that the government, in supporting double earning families with tax allowances and subsidised childcare while at the same time disadvantaging single earner families is urging women to choose their career above their family.

Increasingly, we are witnessing terminology which creates division between two types of family, those who are praised as 'hard working' and 'doing the right thing' set against those who do not and have 'no aspiration'<sup>4</sup>. "If you work hard and do the right thing we say you should keep more of your own money to spend as you choose. The Conservative party is the union for the mother who works all the hours God sends to give her children the best start. ... These are the people we represent...the people who want to make something of their lives."<sup>5</sup>

There is an unwillingness to acknowledge that caring at home is also a cost, an aspiration and hard work and parents sacrifice not only an income but in many cases also a career to do so. It is time that the affordability of parents to care for their own children is at the very least given equal weighting in the discussions on 'affordable childcare'.

## The Lords' Select Committee on Affordable Childcare

*This Committee was set up in June 2014 in response to a debate in the House of Lords. Responding to a call for evidence academics, providers' associations, parent groups who focused on on the affordability of official OFSTED registered childcare, think tanks, child poverty campaigners, employers, local government officials, professional organisations and unions representing those within the childcare industry were all questioned by the panel of Lords.*

*No voluntary group such as Mothers at Home Matter were invited to give oral evidence from the parents' perspective on the affordability of choice. It was made clear to MAHM that the remit of this Committee was not to consider the affordability of care provided by parents 'at home'. Despite this, informal childcare by grandparents was raised on more than one occasion.*

<sup>1</sup> Extracted from Women's Business Council Report June 2013

<sup>2</sup> IFS Budget Briefing 2014

<sup>3</sup> The Telegraph 22nd Oct 2014 George Osborne gets stay-at-home mothers back to work

<sup>4</sup> George Osborne 2014 Autumn Statement

<sup>5</sup> Prime Minister in his Conference Speech September 2014



# Putting Children at the Heart of Policy

## **‘The context of early care is critical for it can literally shape the brain’s architecture’<sup>1</sup>**

When a mother or father sings, changes a nappy, makes eye contact, pulls faces or plays peek-a-boo, they are helping infants to feel happy and develop healthily, as well as literally growing brains. This is the most valuable job many of us will ever do.

Significant advances have been made in neuro-science research on infant brain development which confirm the infant’s need for early attachment to at least one primary caregiver. The latest research confirms that sensitive caregiving in the first three years of life predicts an individual’s social competence and academic achievement, not only during childhood and adolescence, but into adulthood<sup>2</sup>.

## **‘The nature of a child’s first relationship, usually with the mother, is crucial, because it acts as a template that permanently moulds the capacity to enter into all later emotional relationships’.<sup>3</sup>**

### **The Unique Child**

Every child is unique and special and there are wide variations in how children develop. There are also wide variations in the needs of babies and two year olds, and between two year olds and three year olds, for example. Children in the middle and teenage years also need a great deal of support. A mother is often best placed to give the unconditional love and care that all children need. In addition, consideration needs to be given to families who have special educational needs and disabilities.

### **Developing to Full Potential**

To develop to their full potential children need not only food, warmth, accommodation and safety to survive, but to thrive they need love, conversations, skin contact, sensitive care, consistency, boundaries and a special person they can rely on. The UN Convention on the Rights of the Child specifies clearly that children need family love and opportunities to rest and play.

**There can be no keener revelation of a society’s soul than the way in which it treats its children.**

*(Nelson Mandela)*



The Convention describes the family as the: ‘fundamental group of society and the natural environment for the growth and wellbeing of its members’ and that the child ‘for the full and harmonious development of his or her personality, should grow up in a family environment, in an atmosphere of happiness, love and understanding’.



UN CRC goes further and proclaims that parents or legal guardians have the primary responsibility for the upbringing and development of the child and that the child shall have the right, as far as possible, to be cared for by his or her parents. Children need a special person who is readily available to them - a base from which to explore the world.

### **Policy to meet children’s needs**

In a complex policy arena, meeting children’s developmental needs is not only about Health, Education and Social Care or investment in more intervention services.

The story is bigger than that. **‘Policy should support optimum care environments for young infants and be reflected in tax/benefit arrangements for families.’<sup>4</sup>**

### **Recommendations:**

- To value care and what families do, especially mothers and fathers
- To elevate the status of caregiving. This needs debating in a cross-departmental enquiry. Unpaid care work is worth billions to the economy.
- An Economy Fit for Families

**‘In order to meet children’s needs ‘we should be making the economy ready for children (whatever that takes) rather than making families fit into the demands of the economic system (whatever the cost).’<sup>5</sup>**

• To explore the disconnect between knowledge and policymaking. For example we know from our understanding and from neuro-scientific studies that children have attachment needs and yet we insist on separating very young children from the people that matter to them most, who love them the most, who understand them the best, who are most likely to put their needs first and who will be a consistent presence in their lives.

If we truly want to put children at the heart of policymaking we need to: Recognise the Importance and Value of Family Life and Relationships.

*This is an abridged version of a longer opinion piece available on MAHM website<sup>6</sup>*

<sup>1</sup> What about the Children? [www.whataboutthechildren.org.uk](http://www.whataboutthechildren.org.uk)

<sup>2</sup> Society for Research in Child Development, Dec 2104

<sup>3</sup> [www.wavetrust.org](http://www.wavetrust.org) citing Allan Schore, a leading researcher in the field of neuro-psychology

<sup>4</sup> (Ulanowsky, 2014) for ‘What about the Children?’ [www.whataboutthechildren.org.uk](http://www.whataboutthechildren.org.uk)

<sup>5</sup> Richard House 2013 [www.mothersathomematter.co.uk/mahm-blog/611-making-the-economy-fit-for-family-life](http://www.mothersathomematter.co.uk/mahm-blog/611-making-the-economy-fit-for-family-life)

<sup>6</sup> [www.mothersathomematter.co.uk/links/submissions/652-putting-children-at-the-heart-of-policy](http://www.mothersathomematter.co.uk/links/submissions/652-putting-children-at-the-heart-of-policy)





# Why the Treasury push mothers into work

**“The Chancellor wants to see nearly 500,000 more women in the workplace by the beginning of 2016...”<sup>1</sup>**

## Meeting EU targets on female employment

According to the Treasury the target of getting nearly 500,000 women into work “would allow the UK to match the female employment rate in Germany and the second-highest overall employment rate in the G7 grouping of major economic powers.”<sup>2</sup>

The EU’s five year Gender Equality Strategy states that Europe has a target employment rate of 75% overall for women and men by 2020.<sup>3</sup> According to EU data<sup>4</sup> the “UK was 1 of 10 countries to have reached the Barcelona targets for children aged 0-3yrs old. In the UK, 35% of children aged 0-3 were in formal childcare in 2011, although most (30%) of children were in part-time childcare”.<sup>5</sup>

## Growth in GDP

Growth is measured by a change in Gross Domestic Product (GDP), so working mothers, along with paid nursery workers, and additional commuting expenses, increase GDP. This is not a measurement of ‘real growth’. GDP registers an increase where something that was previously not bought and sold (such as care in the family for love) becomes a traded commodity (cared by agencies for money), and is measured as growth. Transferring care from the unpaid to paid is not an increase in output. What GDP also can not count is the quality and continuity of care and the emotional well-being and the strength of the family unit.

## Filling the coffers

The third major motive for the Treasury is that when a fee is paid it can collect tax. The mother’s income and the paid carer’s income both pay income tax, National Insurance Contributions (NIC) and Employers National Insurance Contribution (ENIC). They will also pay a pension contribution. However, as the personal threshold has been increased, the amount of tax working mothers pay has reduced, to the point where many working mothers don’t pay any tax. Given that the cost of supporting working mothers through subsidised childcare is estimated at £7billion, as well as subsidising low wages with credits it is unlikely that the income from part time workers, as most mothers are, outstrips the cost of paying mothers to work.

<sup>1</sup> *The Telegraph* 22nd Oct 2014 George Osborne gets stay-at-home mothers back to work

<sup>2</sup> *The Telegraph* 22nd Oct 2014 “

<sup>3</sup> The European Pact for Gender Equality (2011-2020)

<sup>4</sup> Source: Eurostat - EU-SILC 2010-11 in European Commission 2013b p7

<sup>5</sup> University of Manchester Policy Briefing 2014 Dr Helen Norman

## Equality Agenda

The number of mothers in the workplace is counted as a positive indication of the economic emancipation of women. Emancipation is a worthy ideal but is distorted if mothers are artificially pushed out to work.



# Why the Treasury should also support mothers at home...

## The Big Society - time to help others

Parents at home provide additional community support. They are the school helpers, carers of the elderly, voluntary workers. ‘Mothers with young children carry out more than 173 million hours of community work each year’.<sup>6</sup>

## Children thrive

Consistent and ‘sensitive caregiving in the first 3 years of life predicts an individual’s social competence and academic achievement’.<sup>7</sup>

## Hard Working Families

Single earner families are ‘hard working families’. Where there is a parent at home full time the paid partner can focus fully on work, thereby likely earning more money and contributing more tax. Businesses do not have to cover the loss of a parent caring for a sick child.

## Reducing the Deficit

Raising children is and has always been a cost. For parents who stay at home it is the loss of an income. In many cases it may even be cheaper to enable families to support themselves than to subsidise childcare.

## Equality, Fulfilment and Choice

Families should be able to make the choice how they raise their children. Fulfilment can be found not only in pursuit of one’s career but in care for others. True equality would be achieved if women and men were valued equally for their care work as well as their economic contribution in the marketplace.

**“Mothers caring for their children at home are working... they are contributing work of priceless benefit to society.”**

*(Naomi Stadlen, Author)*



<sup>6</sup> Tesco Baby & toddler Club August 2008

<sup>7</sup> Society for Research in Child Development Dec 2014





# Principles, Policies and Conclusion

## Principles

- *The fundamental unit for economic consideration should be the family accounting for all individuals bound together by love, affection and sacrifice rather than by contracts for wages.*
- *Individual earnings are not a good indicator of the prosperity of families and policy aimed at individuals is responsible for many unsatisfactory and unintended outcomes harming the family.*

The way families are taxed has a direct impact on behaviour:

- *Taxation and benefits should not be the cause that separates a mother from her children, or a husband from his wife. If a family would have been viable before tax on a single income, tax should not render it unviable.*
- *Unfair taxes distort people's economic choices away from what they believe is their best interest.*
- *One group of people should not be pitted against another: mother at home versus mother at work, low earners against higher earners. Mothers at home should be seen in the context of a life cycle where a period of time may be spent at home. The system should allow the possibility of increasing income, aspiration and social mobility.*

## Policies

Most countries operate either a joint taxation system or an individual tax system which allows families the option of being taxed jointly, either by transferable allowances or credits. (see p 31) In the US, for example, people can file their tax returns as either a single person, a married couple jointly, as a married couple separately or as a Head of Household.

### Transferable Personal Allowances

Under a system of transferable allowances a non-earning spouse would be able to transfer the whole or part of the basic income tax personal allowance to their earning spouse.

Transferable Allowances for those with care responsibilities, including additional personal allowances for lone parents, would not only enable families more of a choice to be at home but would also help second earners who have taken on lower paid part time work to fit around the family. It would help reduce the couple penalty.

### Child Allowances

The principle can be taken further. Some countries allow an extra tax allowance per child.

### Income splitting

Families would be able, for tax purposes, to split the family income in two and allocate half to each partner as well as keeping both personal tax allowances.

### Child Benefit Policy

As the policy no longer fulfills its original function of providing the primary carer with an independent income to help with the cost of family life it could be reconverted back to a child allowance based on the household income rather than one parent's individual earning.

### Welfare Reform

We should be looking to reform the welfare system to allow families to support themselves, improve work incentives, and end the discrimination against single-income households and family formation in the UK. It has to be recognised that undoing the problem would require nothing less than wholesale reform of the system. That would be politically very difficult.

The policies opposite would help.

## Conclusion

The aim of this booklet has been to shed light on the economic conditions bearing on families in order to better understand the pressures and the choices available to them. Government policy and taxation in particular has had a profound effect on families' choices and it is in this realm that change is possible.

Mothers and fathers are their children's first and most immediate carers and educators. Many parents would like more time to spend with their children, some the chance to stay at home full time, for a period of time.

The wellbeing of the family is at stake. A report by UNICEF 2011 put the UK bottom overall with respect to the level of children's wellbeing compared with 20 other developed countries.<sup>1</sup>

Mothers at Home Matter call on the government to:

- *end the discrimination against parents who stay at home*
- *recognise family responsibilities within the taxation and benefit system*
- *treat child benefit in a way which is fair for all families*
- *include the desire of parents to care for their own children in the debates on 'affordable childcare'*
- *change the divisive language used which disregards stay at home parents as 'lazy' and 'unambitious'*



# Appendix

## History of Family Taxation in UK

- 1798** Child tax allowances introduced
- 1946** Family allowance introduced
- 1960s** Married couples received special tax allowance (Married man's allowance, 1.5 x single person's allowance) Working wives had own personal allowance and own set of tax rates. Families had Child Tax allowances and Family Allowances Additional Person's Allowance (APA) for single taxpayers with dependent children (widows/widowers and lone parents) bridged gap between Married Tax Allowance and Personal Allowance.
- 1970s** Child Benefit replaces Family Allowance and Child Tax Allowance but these failed to keep pace with earnings or price inflation.
- 1987-1990** CB value frozen for couples not lone parents. Gap between couples with children and childless taxpayers was allowed to shrink.
- 1990** Introduction of Independent Taxation: all taxpayers entitled to same allowance set against their own income (earnings/pension/investments) Married Man's Allowance replaced by a Transferable Married Couple's Allowance (MCA). Retention of Additional Person's Allowance
- 1994/5** Value of MCA and APA reduced progressively
- 1999** Working Families Tax Credit (WTC) and Child Tax Credit (CTC) introduced Tax credits reduce the burden on low income families and in effect become a net benefit if they exceed original tax liability.
- 2001/02** MCA/APA abolished except for elderly couples
- 2001/2002** Children's tax credit £5200 given at flat rate of 10% (value of credit £520) tapered away from higher rate taxpayers.
- 2003** Replaced by family element of the Child Tax Credit
- 2008** In 2008 there was an increase in the child element of CTC, coupled with the raising of the WTC threshold. Basic rate of income tax was cut to 20 per cent and the 10 per cent starting rate was abolished. The individual Personal Allowance was increased to compensate for the effect on taxpayers with low income of the abolition of the starting rate.
- 2010** £1,000 increase to £7,475 in the Income Tax Personal Allowance for all taxpayers under 65 in 2011/12 with a corresponding decrease in the threshold for higher rate income tax (from £37,400 to £34,900)
- 2013** High Income Child Benefit Tax Charge (HIBC).
- 2014** Raise in tax threshold to £10k  
Lowering top rate of tax from 50p to 45p for earners over £150k
- 2015** Families where 2 parents are working or a lone parent who is working will be entitled to up to £2k tax allowance per child per year up to £150k income each.

## Coalition Policy Changes affecting families

Policy	What it does	Effect on Single Income Family or Stay at Home Parent
Raising the tax threshold from £6,475 to £10k	Raises level of income an individual can keep before paying tax.	Disadvantages SIF against DIF who have access to 2 personal allowances. Household can earn 2x as much before paying tax.
Lowering the higher rate threshold from £43,875 to £41,865	Lowers the level the higher earner falls into the 40% tax bracket.	Brings some SIF who may be in the poorer half of income distribution into paying the higher rate of tax.
Removal of child Benefit 2013 Jan	Tax charge of 1% on £100 child benefit on individuals earning over £50k (or whose partner earns over £50k). Loss of benefit at £60k	Disadvantages SEF against DEF who may earn up to 2x amount before child benefit tapered away.
Tax allowance for families where both parents work (or where parent works in single parent family)	Families where both parents work can claim up to £2k tax allowance per year towards childcare costs up to income of £150k each.	SIF not eligible (not as deserving for State Support) <sup>1</sup> . No recognition of cost of giving up an income to raise children.
Shared parental leave	Allows both parents to share maternity leave. Mothers entitled to 2 weeks compulsory recovery period.	If this enables true choice then MAHM are in support. Concern that an unintended consequence will be to pressure mothers back into the workplace before either they or the infant is ready.
Extension of free nursery care for 2 yr olds in deprived areas	Extension of nursery places to 40% 2 yr olds.	Will help some families but concern is that it will put pressure on mothers to return to work early and some 2yr olds not ready for nursery.
Free school meals for all infants	All infants in schools entitled to free school meals.	Low income families already entitled to free school meals. It does help families but better to let parents choose how they wish to spend extra income.
Introduction of Married Tax Allowance	For basic rate taxpayer non earning spouse able to transfer £1000 of personal tax allowance to partner. Worth £200 per year.	Attempt to tackle couple penalty. Minimum amount therefore rather ineffective. No taper. Earn £1 over £42k and lose it. Excludes couples not married so is not recognition of raising family.

1. Leaked Treasury document March 2013 Politics Home website. PM said he wanted to support those who wanted to 'work hard and get on'. Asked if it discriminated against SAHM he said he wanted to support 'aspiration'.

# International Comparisons

## Treatment of Married couples in OECD countries with population over 10million

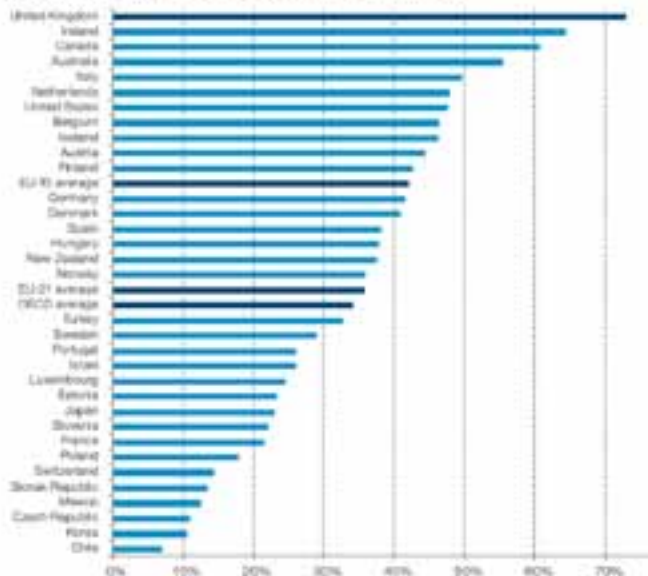
The UK is the only developed country (OECD country) apart from Mexico that applies tax based on individual income with no allowances for spouses or transferrable allowances. Many countries give married couples the option of being taxed jointly or as individuals.

The American tax system, for example, allows people to file their tax returns as a single person, as a married couple jointly, as a married couple separately or as a Head of Household. Families are given the option of choosing the most favourable taxation option.

Individual taxation – no allowances	Population (m)	Individual taxation – with transferable allowances/credits	Population (m)	Joint family taxation of couples	Population (m)
Greece	11	Australia	21	Belgium	10.7
Mexico	107	Canada	33	France	62.3
Turkey	74.8	Czech Republic	10	Germany	82.1
UK	61.4	Italy	59	Poland	38.1
		Japan	128	Portugal	10.6
		Korea	49	USA	304
		Netherlands	16		
		Spain	46		

Source: CARE Taxing Families p22 taken from Taxing Wages 2008-9

METRs at 75% of average wage for OECD countries in 2011 One-earner married couple with two children



Graph shows comparisons across the world of the Marginal Effective tax rate (METR) on incomes at about £25k in the UK. The tax rate in the UK is by far the highest in the world. The EU average is about 35%. Before tax credits were introduced typical families (1990) faced a METR of 34%.

Source: CARE Pearson & Binder the taxation of families - International comparisons 2011

# Housing

One of the most striking economic phenomena of the last century has been how house prices have outstripped average earnings in the UK and elsewhere. It is important to note that this has not been the case in some countries like Germany and Switzerland where economic and taxation policies have been different but where it has occurred it is having a defining impact on families. A significant dividing line between rich and poor has come to be defined by who has been able to benefit from house price inflation and who has been priced out by it.

There is no question that the expansion of credit has been a contributory cause of house price inflation. The rise of the two-income family model has played into it. The first middle income households to acquire a second income did very well but once it became the norm, mortgage lenders responded by changing the criteria from 3x a single salary to 3 (or more) x dual salaries. In a market with nearly fixed supply constrained by planning restrictions house prices simply rose to absorb the extra funds available from buyers. Houses became unaffordable without the second income and many couples feel they cannot even start a family until they have got a foot onto the very high first rung of the housing ladder.

Everyone knows that both house prices and rents vary by the desirability of the location including proximity to employment opportunities and good schools with their shrinking catchments. Some have been able to cash in on these factors while others take on as much debt as their incomes permit to get their children a decent start.

The net effect is that both parents work long hours to afford houses much smaller than a single income bought the preceding generation.



“The ache for a home lives in all of us, the safe place where we can go as we are and not be questioned.”

(Maya Angelou)

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*This booklet is intended as a discussion paper, to generate debate on fairness for families and children. The individual chapters are a result of many conversations with parents, academics and other organisations, some with expertise in these fields but the analysis is our own. Every effort has been made to reference accurately. However if there are any errors, we accept responsibility and would welcome feedback to: [info@mothersathomematter.co.uk](mailto:info@mothersathomematter.co.uk) Our aim is to generate honest and open debate and to encourage policymaking that acknowledges parents as primary caregivers. Some of the views expressed are those of the author and do not necessarily represent the views of MAHM.*

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<http://www.mothersathomematter.co.uk/about-us/our-committee>

MAHM is managed and run by volunteers. It is a not for profit organisation, not affiliated to any faith group or political organisation. We are independent of any other organisation.

Further reading/links that may be of interest:

<http://www.whataboutthechildren.org.uk/>

[http://www.savechildhood.net/uploads/1/8/4/9/1849450/putting\\_children\\_first.pdf](http://www.savechildhood.net/uploads/1/8/4/9/1849450/putting_children_first.pdf)

<http://www.care.org.uk>

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