Welfare
An alternative vision
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“It’s the mark of a civilised society to support people when they are in need, whether they are ill, disabled or unemployed. Welfare is there to provide a decent existence. Coming from the South Wales valleys and working in a DHSS office I saw the importance of the social security system before my eyes every day.”

Mark Serwotka

“Anyone, whatever their background, can find themselves in difficult circumstances during their lifetime. It is at these times that you realise just how important the welfare state is. I have seen this first hand having worked for the DWP and its predecessors since leaving school. I am proud to be part of the campaign to defend it and proud that my union treats this campaign with the importance it deserves.”

Janice Godrich
PCS has taken a leading role within the trade union movement in voicing concerns about welfare policy, and in campaigning to defend and strengthen the welfare state.

As a union representing nearly 100,000 staff delivering welfare, PCS has an obligation not only to our members, but to those who use it – including our future, current and former members and their families too.

PCS members take pride in the welfare state, and they want a welfare state that provides a decent standard of living for the retired, the unemployed and for those unable to work, and that rewards them fairly as public servants.

Over the past 30 years the concept of welfare has been under attack. As governments have stopped pursuing policies of full employment they have sought to pass the blame for unemployment to the individual.

Now the government’s £18 billion welfare cuts will damage the welfare state as a safety net that ensures a decent standard of living for those unable to work.

We have no wish to return to the welfare state of the late 1940s: it reflected the social attitudes of its time (especially towards women and disabled people).

However, the welfare state did establish the principle of ‘social insurance’ giving people the security of knowing that if they become unemployed, ill or disabled, and when they retire they will not be in poverty. If people need to care for children, disabled or elderly relatives then they too should be guaranteed a dignified income.

These principles are the hallmarks of civilised society – we need to make the case for welfare for the 21st century. This pamphlet looks at the past, present and future of welfare and we hope it starts a new debate about the sort of welfare and society that we want.

Mark Serwotka
General secretary

Janice Godrich
President
The current government is attacking the welfare system by cutting £18 billion from welfare, while giving away more than £25 billion in corporate tax breaks over the same period. It is emphasising the cost of fraud when £1.5 billion is lost in this way, but turning a blind eye to £120 billion of tax lost through evasion, avoidance and non-collection.

But the attacks on welfare are not just financial. Welfare is being vilified in a propaganda campaign that suggests welfare is too generous, claimants are lazy and fraudulent, and that public servants are not fit to run welfare services.

This pamphlet challenges these false allegations, busts the myths that have been created, and argues that welfare is a basic human right for any civilised society – as its founders believed.

The welfare state in the UK was established in tandem with the struggle for democracy and the vote. People struggling for their social needs, for housing, food, work and pensions, accelerated the demands for civil and political rights.

As Tony Benn has said, democracy transferred power ‘from the wallet to the ballot’. What people could not afford to pay for they could vote for.

As trade unions developed into a powerful industrial and political force, working people's demands for social rights began to be met. In the same period the suffragette movement demanded votes and equality for women.

It was not until 1918 that all men in Britain (aged over 21) gained the right to vote and women had to wait until 1928 for equal voting rights. With voting power, all political parties then had to take increased notice of the demands of these previously unrepresented people.

The trade union and women’s movements played a massive role in demands for full employment and the welfare state: including pensions, out of work benefits, sickness benefits, widows' benefits (particularly important after both world wars), child support, and council housing. These gains were accompanied by the foundation of universal education and the NHS.

The Beveridge Report, published in 1942, was the blueprint for the welfare state. It proposed a Ministry for Social Security encompassing the administration of the proposed benefits within a universal framework, since poverty due to unemployment, ill-health or old age was a risk faced by all. A system of family allowance was also introduced at the same time.
Contributions were required from both employees and employers through National Insurance. This contributory principle meant welfare was an entitlement in times of need.

The Beveridge plans were implemented by the post-war Labour government, with some degree of cross-party consensus. The new welfare state gave people rights: to housing, to a pension and to a dignified standard of living.

Today the concept of welfare as a right is being eroded. The collective security that welfare provides is portrayed as a burden on society, and frequently those in receipt of benefits as undeserving.

The coalition government is seeking to create a divide between those in work and those out of work – arguing that it is unfair on those in work to pay for those out of work. The welfare state was founded on the collective principle of social insurance where everyone contributes to a system that insures everyone against poverty. What could be fairer than that?

This pamphlet looks at the various components that make up the welfare state and argues for an alternative vision for each – free from the myths that have dominated recent debate.

When unemployment benefit was introduced, it was seen as a ‘safety net’ for periods of sporadic unemployment. The Beveridge Report was written in a period of near full employment due to the war, and the post-war government committed to a policy of ‘full employment’ as demanded by the trade union movement. Indeed, due to enduring trade union pressure, unemployment was rarely above one million in the following 35 years.

Ironically, unemployment played a key role in the election of the Conservative government in 1979 with the famous ‘Labour isn’t working’ poster showing a long snaking dole queue – depicting the concern that over 1 million people were unemployed. By the mid-1980s however, unemployment would peak at more than 3.5 million.

Structural high unemployment has now become a feature of the UK economy, due to weakened employment and trade union rights that has led to casualisation of the workforce and less protection against redundancy.

In this environment a social insurance system that delivers temporary income replacement for periods of interrupted employment is needed more than ever.
In 2011 long-term unemployment (out of work for over a year) was higher than total unemployment 40 years previously.

Unemployment benefit, now known as Jobseeker’s Allowance (JSA), has become increasingly devalued in recent years, as it has been uprated in line with inflation, rather than with average wages.

Despite the Chancellor’s rhetoric about “people who think it is a lifestyle choice to sit on out-of-work benefit”, JSA pays only £65.45 per week (£51.85 for under-25s). If unemployment benefit had kept pace with earnings since 1979, it would be worth about £110 per week today. In 1970 unemployment benefit was worth nearly one-fifth of average earnings, today it is 10%.

The basic state pension is £102.15 per week – over 50% more than JSA. In 1946, in an economy ravaged by war, the level of unemployment benefit was worth almost double what it is today relative to average wages.

According to an opinion poll commissioned by PCS in 2009, 79% of people would not be confident of surviving on the current rate of JSA. Only 4% were ‘very confident’ they could survive on it.

**FACT** When first introduced, unemployment benefit was paid at the same rate as the state pension, then 26 shillings.
There is also a popular myth that a ‘life on benefits’ is too comfortable, that welfare disincentivises people from looking for work. David Cameron, in announcing his Welfare Bill said, “never again will work be the wrong financial choice”. However, research from 13 countries in Europe, North America and Australasia showed “work morale is actually stronger in countries with more generous welfare states”.

This should not be surprising. As Professor Richard Wilkinson has argued, “a society which makes large numbers of people feel they are looked down on, regarded as inferior, stupid and failures, not only causes suffering and wastage, but also incurs the costs of antisocial reactions to the structures which demean them”.

In the 1980s, when unemployment was accelerating towards its post-war peak, the Conservative Minister Norman Tebbit suggested the unemployed should get on their bikes and look for work. Today, welfare minister Iain Duncan Smith suggests the unemployed of Merthyr Tydfil should “get on their bus” to Cardiff. Yet in the Welsh capital there were already nine people for every vacancy.

The role of government was once seen to be guaranteeing full employment, but successive governments have privatised more of the economy and deregulated the labour market. They now blame the victims for their own unemployment. Instead we need:

- Job creation based on public investment in new energy, transport and housing infrastructure and in public services
- A dignified standard of living for those out of work, with much increased benefit levels
- More free training and educational opportunities for the unemployed.

FACT There are over 2.5 million unemployed and less than 500,000 vacancies

“Social insurance should aim at guaranteeing the minimum income needed for subsistence… determination of what is required for reasonable human subsistence is to some extent a matter of judgement; estimates on this point change with time, and generally, in a progressive community change upwards.”

The Beveridge Report (paragraph 27)
Much of the welfare state, since its inception, exists to subsidise low rates of pay for those in employment. Initially some unions opposed these elements of welfare, which they saw as a cheap substitute for higher wages, which legitimised low pay by exploitative employers. In some ways this was in tune with the thinking of post-war planners like Beveridge who wanted to consign the means test to history, and like Keynes who believed in full employment (with the assumption that employment paid a wage sufficient to support a household).

It was the women’s movement that fought for family allowances and other payments such as Child Benefit, which are normally paid to a female parent. The trade union movement had long argued for a minimum wage, and in 1998 the National Minimum Wage (NMW) was introduced.

Today, Income Support provides an income for those working less than 16 hours per week who do not have substantial savings. This particularly benefits women who tend to be the primary carer for children and elderly relatives.

However, as Beveridge knew, means-tested benefits are more
complex to claim, attract stigma, and therefore have lower take-up rates.

The real scandal in welfare is not people receiving what they are not entitled to, but people not receiving what they are entitled to. Since we know means-testing is often ineffective at directing support to those in need, it makes sense to focus our efforts on ensuring that work pays through tackling low pay and building strong unions in the workplace.

In its first ten years the NMW increased above the rate of inflation, but in the past three years it has been devalued in real terms due to below-inflation increases. A full-time job at the NMW would give a scandalously low annual salary of just £10,793. Tackling low paying employers remains a vital task for trade unions through collective bargaining, and lobbying for a living wage.

Low pay is endemic in many sectors of the economy, including catering, cleaning and caring – all jobs disproportionately carried out by women. There is a gender pay gap as a result of discrimination against women individually, and structurally against the work they do – meaning low pay disproportionately affects women.

However, as long as low pay exists, this element of welfare is essential in preventing further poverty and destitution. We need to:

- Campaign for a substantially increased national minimum wage or a ‘living wage’
- Provide greater advice and assistance to ensure people receive benefits they are entitled to
- Build strong trade unions in each workplace, with stronger trade union and employment rights, as a bulwark against low pay.

**FACT** In 2010 £16 billion in benefits and tax credits were unclaimed. Only £5 billion is lost through the combined effects of error and fraud.
The role of benefits to disabled people and those suffering ill-health has changed dramatically over time as social attitudes have evolved and as medical advancement has improved our knowledge and awareness. This is especially the case for mental health conditions.

The Mental Health Acts of 1959 and 1983, as well as the 1990 Community Care Act demonstrate these changes, and have moved public policy away from the isolation and institutionalisation of those with mental illness towards integration and community care. Alongside this, the Disability Discrimination Act 1995 and the Equality Act 2010 have given disabled people greater rights in the workplace.

Nevertheless, disabled people still face considerable discrimination and some are unable to work, while others require flexible arrangements or adaptations to workplace environments or job roles.

These changes in social attitudes have meant that benefits to disabled people have also evolved. Today the main two benefits are Employment and Support Allowance (ESA) and the Disability Living Allowance (DLA) – both of which are currently being attacked.

The demonisation of those on benefits has become commonplace since the period of mass unemployment in the 1980s. But no area of welfare has been subjected to such vitriol recently as disability benefits. Phrases such as 'swinging the lead', 'on the sick', and 'dependency culture' dominate popular media coverage.

In this climate it is not surprising that the first move of the coalition government was to attack disability benefits, with reassessments for those on ESA, and £1.4 billion cuts in DLA.

The Financial Times was rapturous in its support, frothing from its 16 September 2010 editorial: “Although this will generate political heat among those affected, it is the easiest bit of welfare reform to sell. Britain’s out-of-work disability benefits have been abused.”

The reality, as publicly available on the official DWP website, is that the fraud rate for DLA is only 0.5%. That’s approximately 14,500 fraudulent claims out of an overall 2.9 million.

The other main benefit, Incapacity Benefit (IB) – currently being replaced by ESA – has had 500,000 people wrongly removed in the last 15 years according to independent analysis.

“The general assumption that these are people with trivial conditions is not supported by the evidence”
Professor Richard Berthoud, Essex University
The government is reassessing every claimant on IB/ESA in an attempt to reduce the benefit bill. They have set an arbitrary target of moving one million disabled people off benefits, and are paying a private company £100 million per year to do the assessments, which have been found to be severely flawed.

The welfare bill will be reduced by moving these people from £97 per week ESA to £65 JSA.

However according to Professor Paul Gregg, architect of the new ESA system, “The test is badly malfunctioning. The current assessment is a complete mess.”

The situation for carers is no better. Carers’ Allowance can only be claimed if your caring responsibilities are over 35 hours per week and then you are entitled to just £53 per week or £7.50 per day.

Disabled people remain among the poorest members of society. Instead of demonising those on benefits the government should:

- Tackle employer discrimination with tougher enforcement and penalties for non-compliance and greater awareness raising
- Abandon the flawed privatised assessment programme, and return to a system of assessment by NHS staff and GPs
- Improve, not attack, DLA to support more disabled people to lead independent lives, including working lives.

FACT 75% of disabled women and 70% of disabled men are already at the bottom end of Britain’s income distribution scale living in poverty
Universal child benefit was first introduced in the UK in 1946 as family allowances and was paid per child, except the eldest. The TUC, despite some major unions objecting, had backed the demand for a family allowance from 1942.

Since 1977 it has been known as Child Benefit and paid for all children. In 2010 the government announced that from 2013 the benefit would no longer be universal, and would be paid only to basic-rate taxpayers.

The UK has never provided universal state childcare. This would provide better and regulated care for children and give women, most often the primary carers, greater work and educational opportunities. In Sweden, for example, there is publicly funded care for all pre-school children, free for low income families with nominal fees for the rest (1–3% of monthly income). The system is universal, mandatory for municipalities to provide, and voluntary for children to participate in – and 90% of two to five years olds do.

Sure Start, introduced in 1998, provided children’s centres in the most deprived areas which offered early years childcare. Together with the voluntary New Deal for Lone Parents...
programme, this helped the number of lone parents in work increase by nearly 300,000 by 2008.

Due to the coalition government’s cuts, hundreds of Sure Start centres are threatened with closure and thousands of staff face redundancy. In January 2011 the government cut the Sure Start maternity grant, which gave £500 to families on benefits to help with the costs of having a baby.

The provision of universal childcare, as exists in many Scandinavian countries, has been a demand of the women’s movement for some time, but has often been dismissed as unaffordable. Even the more limited Sure Start programme is today being described as unaffordable and suffering cuts. However, in 2003 a PriceWaterhouseCoopers report found that: “The benefits generated by enabling more parents to work and boosting the long-term productivity of children would exceed the costs of the additional childcare provision by around £40 billion over a 65-year period”.

Government ministers never dismiss nuclear weapons or corporate tax breaks as unaffordable, but childcare remains in this category, despite the evidence.

Instead the debate today is not about a right to childcare, but for a household cap on benefits that will target families and those with caring responsibilities. Tory ministers have said that it is “not fair on working people who have to pay the taxes to pay those benefits”. This household cap is an assault on the idea of social insurance and turns the clock back from the post-war need-based system to the moral judgement of the Victorian Poor Law.

We urgently need:
- To tackle child poverty by removing the causes of adult poverty: low pay and low benefit levels
- To provide universal publicly-funded childcare to allow parents to work and study, and to support and encourage children’s development.

**FACT** A 2007 UNICEF report ranked the UK bottom in a league table of OECD countries for child well-being

**FACT** There were 3.9 million children living in poverty in 2008/09
The council housing built following the second world war provided many working class families with their first experience of indoor toilets, private bathrooms and hot running water.

The then minister for health and housing, Anuerin Bevan, promoted mixed housing tenure so that, in his words, “the working man, the doctor and the clergyman will live in close proximity to each other”.

Council housing gave millions of people security of tenure at an affordable rent. Until about 35 years ago, about one-third of all UK residences were council homes, but today that figure is around 10%.

The current shortage of council housing stems from reforms to local government powers and finance in the 1980s, and the ‘right-to-buy’ policy in which hundreds of thousands of council homes were sold off, without replacement.

This in turn has led to more people renting from private landlords. Where low incomes or benefit payments have not been enough to meet costs, people claim housing benefit in order to pay their rent. However, restricted housing supply, and deregulation of rents has meant that housing costs have risen.
Despite the welfare state, the introduction of the basic state pension, and more recently Pension Credit, 2.5 million pensioners live below the poverty line. Due to the privatisation of the utility companies and their rampant profiteering, 3.5 million pensioners live in fuel poverty – unable to afford to adequately heat their homes.

How did we get to this appalling situation? In 1942 Beveridge planned to remove the need for means-testing and end pensioner destitution, with a universal state pension. The basic state pension has never been paid at a high enough level to entirely remove the need for means-testing. However, in 1980 the basic state pension was worth nearly one-quarter of average male earnings, but soon after the Thatcher government removed the link between pensions and earnings. Since then the basic state pension has fallen in value to around 15% of average male earnings.

Today, we are told that pensions are unaffordable, that increasing longevity means pensions must reduce and the pension age increase. If we look at the pension provision in other countries though, we can see it is nonsense to suggest that UK pensions are unaffordable.

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**FACT** Today there are 1.8 million families on council housing waiting lists, representing over four million people.
In Germany, the earnings-related state pension is currently worth 70% of average earnings. Due to enacted reforms, this will fall, but still be worth 58% by 2030. It is a similar case in France. Even in the US, social security currently offers a pension at about 40% of previous earnings for a 40-year working life.

France currently spends 12% of its GDP on pensions and Germany over 10%, the UK just over 6%. The UK does however spend twice as much of its GDP as Germany, and three times as much as Japan, on the military.

Due to massive inequalities in life expectancy, raising the pension age would be highly regressive. The average man in Glasgow will live for 70.7 years, while in Kensington and Chelsea men can expect to live to 84.3 years old. Men and women aged 65 from the wealthiest areas live 10 years longer in retirement compared with those from the poorest.

It is clear that the UK should and could be spending far more on pensions. We should:
- Abolish means-testing immediately and increase the basic state pension to £170 per week
- End the tax reliefs on private pensions for higher rate taxpayers
- Renationalise the energy companies to prevent profiteering that causes fuel poverty.

**FACT** The official poverty line is £170 per week, the basic state pension is £102 per week
Delivering welfare

The first Labour Exchanges (the predecessors of jobcentres) opened in 1910, established by Winston Churchill, then Liberal minister for trade. They later became Employment Exchanges and, from 1973, jobcentres. In opening three Labour Exchanges in London, Churchill said: “These Labour Exchanges are a piece of social mechanism and are, I believe, absolutely essential to any well-ordered community.”

The establishment of Labour Exchanges was soon followed by the National Insurance Act 1911. Soon after that, the exchanges started to pay unemployment benefit to insured workers. This was a fundamental shift away from the Victorian Poor Law.

“Labour Exchanges had a different set of values that did not describe people as deserving or undeserving. If you paid national insurance you got benefits.”
Dr Derek Fraser, welfare historian

Today, there are nearly 90,000 PCS members working in the Department for Work and Pensions (DWP) delivering the welfare state, but under increasingly stressful conditions. The previous government described Jobcentre Plus as “a world leading welfare to work organisation” and the current Secretary of State, Iain Duncan Smith, said “I have been impressed by the energy and dedication shown by staff right across the Department... you do an excellent job.”

Workers in the DWP are highly-skilled staff with expertise in supporting people back to work, and in helping people to receive the payments they deserve. They have consistently outperformed the private and voluntary sectors.

However, whatever platitudes ministers mouth, they have treated staff with disdain – making huge cuts, privatising jobs and services, and reducing the service to the public. Currently 15,000 jobs at the DWP are earmarked for cuts, including 9,000 at jobcentres.

“Call centres are the new dark satanic mills. We have people who are timed when they go to the toilet. This is the 21st century, working for government... they’re very difficult jobs, the turnover rates are huge, low paid, oppressive.”
Mark Serwotka, PCS general secretary

The government has moved experienced staff from jobcentres into call centres, and closed dozens of jobcentres in recent years. This means experienced staff are answering calls but are not allowed to deal with the query.
behind them. As there are not enough staff left in benefit processing to call people back, enquiries are going unanswered. Now the government is proposing that all benefit claims will be made and processed through online accounts, but according to the 2009 Digital Britain report, 10 million adults in the UK have never used the internet.

PCS members working in the DWP are committed to helping people and supporting their needs – just like workers in health or social care. PCS members have fought to remove government-imposed targets set to sanction claimants as they know arbitrary sanctions are unfair and counterproductive.

It is also distressing for them to see their work outsourced and their skills to help bypassed. Research conducted by Cardiff University in 2008 found that: “Whenever Jobcentre Plus has been allowed the same flexibilities and funding as private sector companies or charitable organisations it has been able to match, if not surpass, the performance of contractors”.

This was reinforced by the National Audit Office report on the Pathways to Work scheme which found: “Contractors have universally

FACT Administrative Assistants in the DWP are paid only just above the National Minimum Wage, 50% of DWP staff earn less than £20,000 and 25% less than £15,000
underperformed against targets set by the department which had to make concessions as part of contractual renegotiations to support the continuation of businesses and services”.

The report also found that: “Jobcentre Plus achieved better job outcomes rates for mandatory customers compared to external providers in areas led by them”.

Research into contracting-out of employment services in Australia, Denmark, Germany and the Netherlands found limited evidence to suggest efficiency gains or cost savings from the large-scale involvement of voluntary and private sectors leads to innovation in service delivery. It does of course deliver big profits for shareholders. What has been found though is that private contractors paid by results will ‘cherry-pick’ easier to help cases and leave behind those deemed more difficult. There has also been evidence of contractors fiddling the figures to increase their payments.

Lord Freud, an investment banker appointed as a welfare adviser by the previous government, and now a welfare minister in the coalition government, described welfare as “an annual multi-billion market”. However while markets are effective at generating profits, they do not provide a universal service.

Despite the constant and independently evaluated failure by contractors and relative success by in-house staff, the coalition government’s Work Programme will be wholly outsourced to “social enterprises, charities and businesses”.

An opinion poll commissioned by PCS in 2009 found that just 6% of respondents feel ‘very confident’ about the ability of private sector companies to take over some of the work of Jobcentres.

It is clear that there is neither evidence nor public support for the privatisation of welfare delivery.

Staff are also under increasing pressure to re-direct resources from helping people find work to policing a stricter regime of extra benefit sanctions. There are increasing targets to refer claimants to decision-makers for sanction. While a case is being assessed and a decision made, benefits are suspended. This brings staff into increasing conflict with claimants who they are trying to help – and serious assaults are again increasing in jobcentres.

We therefore need:
- To bring all services back in-house, provided by public sector staff
- To reduce sanctions and conditions on benefits
- To fund jobs, education and training opportunities for those on welfare.
Conclusion

Just as the welfare state emerged as a consequence of strong trade union and women’s movements, so the attacks on the welfare state occurred in a period of defeat for these movements from the 1980s onwards.

It is no coincidence that inequality and poverty have increased since the 1980s as trade union rights and the welfare state came under attack.

The unemployed today, just over 2.5 million in early 2011, are paying the price for that decade of ‘rolling back the state’. Until the late 1970s, the welfare state played a key role in making Britain a more equal society. Since then that process has gone into reverse and inequality has risen under the governments of Thatcher, Major, Blair and Brown.

British society has changed in many ways since the Beveridge report and the foundation of the welfare state in the 1940s; there have been major transformations in social attitudes, household composition, and in the jobs people do and the hours they work.

But some things are timeless: unemployment, retirement, disability and illness remain major causes of poverty, and affect everyone.

We must rebuild a welfare state to give people the rights they need to live life with dignity in the 21st century.

What we need

- A welfare state that ensures everyone has a decent standard of living free from poverty
- A government that commits to full employment
- A welfare system based on need not moral judgements
- A government that acknowledges and respects the work of dedicated DWP staff
- To end low pay that leaves people dependent on means-tested benefits.
What you can do

- Challenge the myths when you read them in the press, hear them in the media or if they are repeated by people you know

- Discuss the issues raised in this pamphlet in your trade union, community organisation or political party

- Lobby your MP against welfare cuts and privatisation, and for full employment

- Support our campaigns and those of others like Gingerbread, the National Pensioners’ Convention and Defend Council Housing

- For more information visit our website pcs.org.uk/welfare
“This small booklet challenges the big lies that form the basis of this government’s welfare reform policies. Every time a politician or political commentator tries to spew out the same old myths about scroungers and benefits fraud or the abuse of the system, just swat them intellectually with the facts and arguments set out in this excellent booklet.”
John McDonnell MP, PCS Parliamentary Group Chair

“DPAC believes that everyone is entitled to rights not charity, and that public services should be run by public sector employees and not to make massive profits for private firms.”
Linda Burnip, Disabled People Against Cuts (DPAC)

“There is an alternative view to the ridiculous notions that the unemployed and the poor are responsible for their own unemployment and poverty. PCS have started the development of a campaign which must bring together the unions and communities to demand a welfare system that allows people to live in dignity in and out of work.”
Colin Hampton, Derbyshire Unemployed Workers’ Centres

“Single parents frequently tell Gingerbread that childcare is the make-or-break issue when looking for work. It is vital that the government puts sufficient investment into high quality, affordable childcare to ensure that work pays for all parents.”
Fiona Weir, Chief Executive, Gingerbread