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Paying for childcare in England



Summary

- 1 Costs of childcare
- 2 Funded childcare entitlements and Tax-Free Childcare
- 3 Support through the benefits systems
- 4 Support for students

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Contents

Summary	5
1 Costs of childcare	7
1.1 Coram Childcare Survey 2025	7
1.2 Department for Education surveys	8
2024 childcare and early years providers survey	8
Parents' perception of childcare costs	8
2 Funded childcare entitlements and Tax-Free Childcare	9
2.1 The funded childcare entitlements	9
Universal 15 hours entitlement for three and four-year olds	9
15 hours entitlement for disadvantaged two-year-olds	9
Free childcare for working families	10
Delivering the funded entitlements	11
Additional charges	12
2.2 Tax-free childcare scheme	13
2.3 Awareness and take-up of childcare support	14
Childcare entitlements	14
Tax-free childcare: UK	16
Childcare advertising campaign	17
2.4 Education Committee report	17
Government response	19
3 Support through the benefits systems	20
3.1 Universal Credit childcare costs element	20
Help with upfront childcare costs	21
Work and Pensions Committee report	23
Spring Budget 2023 announcement	25
University of Bath research	26

4	Support for students	28
4.1	Higher Education	28
	NHS Learning Support Fund: Parental Support for healthcare students	30
4.2	Further education	32

Summary

This briefing provides information on support with the costs of childcare from infancy until children start school and beyond. It covers England only, although the rules on eligibility for tax-free childcare and the Universal Credit childcare costs element are the same across the United Kingdom.

Free childcare entitlements

There are three entitlements to government funded childcare in England:

- **Universal 15 hours entitlement:** all three and four-year-olds are eligible for 570 hours of government-funded childcare a year, commonly taken as 15 hours a week for 38 weeks of the year (that is, during term-time).
- **Two-year-old disadvantaged entitlement:** some two-year-olds are eligible for 570 hours of funded childcare if certain conditions are met - for example, if their parents receive specified benefits.
- **Working families entitlement:** eligible working families qualify for 1,140 hours of funded childcare a year (inclusive of the 570 hours under the universal 15 hours entitlement). This is commonly taken as 30 hours a week for 38 weeks of the year. Prior to April 2024, the entitlement was often referred to as the 30 hours extended entitlement and was limited to eligible three and four-year-olds.

Expanding the working families entitlement

Under plans announced by the previous government at [Spring Budget 2023](#), the working families entitlement is in the process of being expanded to children from nine months. Currently, eligible children aged from nine months to three years can access 15 hours a week (570 hours). From September 2025, they will be able to access 30 hours a week (1,140 hours).

Additional charges

All government-funded hours must be delivered completely free of charge and providers are not allowed to charge top-up fees – that is, charge for any difference between their normal charge to parents and the funding they receive to deliver the free hours. However, providers are allowed to charge for meals, other consumables and additional services.

The current government has [revised the statutory guidance on delivering the entitlements](#). The [updated guidance](#), which came into force on 1 April 2025,

makes clear that extra charges for meals, other consumables and additional services, must be voluntary and providers should have a policy on offering alternatives to extra charges.

Tax-free childcare

Parents across the UK can apply for support through the tax-free childcare (TFC) scheme. Under TFC, the [government tops up each £8 paid into a TFC account with an extra £2](#), up to £500 per child every three months, or £1,000 every three months for a disabled child. Money in the TFC account can then be used to pay for approved childcare.

Childcare support through the benefits system

Working families can get help with childcare costs through the [childcare costs element of Universal Credit](#) (UC).

The childcare costs element reimburses UC claimants for childcare they have already paid for, up to certain limits. From April 2025, the childcare costs element is worth up to £1,032 a month for one child, and £1,769 for two or more children.

UC claimants are not eligible for the tax-free childcare scheme.

Childcare support for students

Eligible higher education students can access help from Student Finance England through the [Childcare Grant](#) and the [Parents' Learning Allowance](#). Medical, dentistry, healthcare, and social work students may be [eligible for help from the NHS](#). Higher education providers [also have hardship funds](#), which are available to help students in financial difficulty.

Further education students aged 20 or older may be eligible for [Learner Support funds](#), which are administered by individual providers, while students under 20 years of age may be eligible for weekly payments through the [Care to Learn](#) scheme.

1 Costs of childcare

This briefing provides information on support with the costs of childcare in England from infancy until children start school and beyond.

This section provides headline summaries of recent research on the costs of childcare in England.

The Institute for Fiscal Studies has suggested that, while most families do not say they are struggling with their childcare costs, “for a significant minority, childcare costs are a significant burden.”¹

1.1 Coram Childcare Survey 2025

The children’s charity Coram publishes an annual report on childcare in Great Britain, based on surveys from local authorities. The [Childcare Survey 2025](#), based on surveys returned between November 2024 and February 2025, was published in March 2025.

The report’s findings on the cost of childcare in England included:

- The average price of 25 hours a week in a nursery during term time for a child under two, including the 15 hours entitlement for working families (family paying for 10 hours a week (see section 2.1 below)), was £70.51. The average price for a childminder was £59.76.
- The average price of 25 hours a week in a nursery during term time for a child under two, where the family was not eligible for the working families entitlement, was 176.27. The average price of a childminder was £149.41.
- The average price of 25 hours a week in a nursery during term time for children aged three and four, including the universal 15 hours entitlement (family paying for 10 hours) was £64.09. The average price of a childminder was £57.31.
- The average price of 50 hours a week of childcare in a nursery during term time for children aged three and four, including the 30 hours extended entitlement (family paying for 20 hours) was £126.94 per week. The average price for a childminder was £114.39.

¹ IFS, [Early years and childcare in England: Public spending, private costs, and the challenges ahead](#), 8 March 2023.

The report noted the figures do not include the costs of hours taken outside of term-time, meaning that “costs during school holidays would be considerably higher.”²

1.2

Department for Education surveys

2024 childcare and early years providers survey

The Department for Education’s (DfE) [2024 survey of childcare and early years providers](#) (SCEYP) in England, published in December 2024, found the average (mean) hourly fees charged by providers to parents in 2024 (not including hours covered by the funded childcare entitlements) were:

- £6.60 for children under the age of two, up 9.1% since 2023.
- £6.56 for two-year-old children, up 8.1% since 2023; and
- £6.30 for children aged three and over, up 6.7% since 2023.³

Parents’ perception of childcare costs

[The DfE’s annual childcare and early years survey of parents](#) reports the findings of interviews carried out with a nationally representative sample of parents with children aged up to 14 in England. The 2023 survey, based on interviews with around 6,000 parents carried out between May 2023 and February 2024, was published in July 2024.

In 2023, the overall median weekly amount paid for childcare for a child aged zero to four was £70.00 (if you lined up all the families according to how much they paid for childcare, from lowest to highest, this is the amount paid by the family in the middle). Among families with children aged zero to four only:

- 40% rated the affordability of local childcare as very or fairly good. 42% said affordability was very or fairly poor.
- 37% said it was easy or very easy to meet their childcare costs. 34% reported finding it difficult or very difficult.

These figures were largely unchanged from 2022.⁴

² Coram, [Childcare Survey 2025](#), March 2025, pp13-18.

³ DfE, [Childcare and early years providers survey 2024](#), December 2024.

⁴ DfE, [Childcare and early years survey of parents 2023](#), July 2024.

2 Funded childcare entitlements and Tax-Free Childcare

2.1 The funded childcare entitlements

There are a number of entitlements to government-funded childcare in England, which families may be able to access depending on their circumstances.

The funded hours must be used with an [approved childcare provider](#), which means they must be registered with Ofsted or with a registered childminder agency.

Universal 15 hours entitlement for three and four-year olds

All three and four-year-olds in England are eligible for 570 hours of government-funded childcare a year.⁵ The entitlement is commonly taken as 15 hours a week for 38 weeks of the year, but can be stretched over more than 38 weeks. The entitlement is universal and applies irrespective of income.⁶ It is sometimes referred to as the “universal entitlement” or “15 hours of free childcare”.

15 hours entitlement for disadvantaged two-year-olds

Some two-year-olds are eligible for the “15 hours of free childcare” if certain conditions are met, including if their parents receive specified benefits, they are a ‘looked-after’ child⁷, or they have an education, health and care plan.⁸ This is sometimes referred to as the “[disadvantaged two-year-olds entitlement](#)”.⁹

⁵ [Childcare Act 2006](#), section 7; [The Local Authority \(Duty to Secure Early Years Provision Free of Charge\) Regulations 2014 \(SI 2014/2147\)](#).

⁶ Gov.uk, [15 hours free childcare for 3 and 4-year-olds](#).

⁷ A “looked after child” is a child who is either in the care of a local authority further to a care order made by the court, or is being provided with accommodation by a local authority (for a continuous period of more than 24 hours) under its social services functions.

⁸ [Free education and childcare for 2-year-olds](#), gov.uk.

⁹ DfE, [Early education and childcare](#), January 2024.

Free childcare for working families

Some three and four-year-olds from working families qualify for 1,140 hours of funded childcare a year (inclusive of the 570 hours under the universal 15 hours entitlement). This is commonly taken as 30 hours a week for 38 weeks of the year, but can be stretched over more than 38 weeks. The entitlement was previously often referred to as “30 hours of free childcare”.

Following an announcement at the 2023 spring budget, this entitlement is being extended to children aged from nine months to three years:

- Since April 2024, eligible two-year-olds have been able to access 15 hours a week (570 hours a year).
- Since September 2024, eligible children aged nine months to two years have been able to access 15 hours a week (570 hours a year).
- From September 2025, eligible children aged nine months to three years will be able to access 30 hours a week (1,140 hours a year).¹⁰ Eligible families have been able to apply since 12 May 2025.¹¹

The current government has committed to delivering the expansion from September 2025.¹²

Eligibility criteria

To be eligible for the childcare entitlements for working families (both the 30 hours for three and four-year-olds and the new entitlement for younger children), a person, and their partner if they have one, must usually be in “qualifying paid work.” This means they must expect to earn the equivalent of at least 16 hours a week at the applicable [National Living Wage or National Minimum Wage rate](#).

An employed person is not required to meet this requirement during any period in which they are in receipt of benefits in connection with sickness or parenting (such as maternity leave, maternity pay, maternity allowance, or statutory sick pay, among others).¹³

A couple can also be eligible if one of them is paid or entitled to specific benefits related to caring, incapacity for work or limited capability for work, and their partner is in “qualifying paid work.”¹⁴

¹⁰ HM Treasury, [Spring Budget 2023](#), HC 1183, March 2023, para 3.46-3.47.

¹¹ DfE, [Applications open for 30 hours funded childcare expansion](#), 12 May 2025.

¹² PQ 36957 [[on childcare](#)], 7 April 2025.

¹³ [The Childcare \(Free of Charge for Working Parents\) \(England\) Regulations 2022, SI 2022/1134](#), Regulations 16 and 17.

¹⁴ The partner is not classed as in “qualifying paid work” if they are in receipt of or entitled to the specified benefits related to caring, incapacity for work or limited capability for work.

Full-time education is not considered “qualifying paid work”. Therefore, to be eligible, a student, and any partner they have, must meet the eligibility criteria above.

If a person, and/or their partner, has an expected [adjusted net income](#) of over £100,000 a year, they are not eligible.¹⁵ This earnings threshold is applied to each parent’s income separately. It does not consider combined household income.

Further information, including on the application process, is available on gov.uk at: [Check you're eligible for free childcare if you're working](#).¹⁶

More detailed information, including on exemptions to the minimum earnings threshold and additional provisions relating to self-employed people, is provided in [statutory guidance published by the Department for Education \(DfE\)](#).¹⁷ The detailed rules are set out in [The Childcare \(Free of Charge for Working Parents\) \(England\) Regulations 2022](#).¹⁸

Delivering the funded entitlements

Broadly, although they are encouraged to be flexible, it is for individual providers to determine when they offer the funded hours within the following parameters set out in statutory guidance:

- no session to be longer than 10 hours
- no minimum session length
- not before 6.00 am or after 8.00 pm
- a maximum of 2 sites in a single day

Children should also be able to use the free hours in continuous blocks and artificial breaks in the day (such as over the lunch period) should be avoided.¹⁹

Statutory guidance states that local authorities should ensure parents are aware that:

- subject to the standards above, “there is no requirement that free places must be taken on, or delivered on, particular days of the week or at particular times of the day”

¹⁵ “Adjusted net income” is gross income less certain pension contributions and other factors. For more information, see the gov.uk page [Personal Allowances: adjusted net income](#)

¹⁶ Gov.uk, [30 hours free childcare](#).

¹⁷ DfE, [Early education and childcare: Statutory guidance for local authorities](#), February 2025.

¹⁸ [The Childcare \(Free of Charge for Working Parents\) \(England\) Regulations 2022, SI 2022/1134](#).

¹⁹ DfE, [Early Education and Childcare](#), 21 February 2025, para A1.43 and A2.5.

- “there is no requirement that... providers must offer all the free entitlements in order to receive funding to deliver free places”²⁰

The guidance additionally says local authorities should “ensure that providers work with parents so that parents understand which hours and sessions can be taken as free provision”.²¹

Additional charges

The funded hours must be delivered completely free of charge and providers are not allowed to charge top-up fees – that is, charge for any difference between their normal charge to parents and the funding they receive to deliver the free hours. However, providers are allowed to charge for meals, other consumables and additional services.

In addition, where a parent or carer purchases additional hours on top of the government-funded hours offered by their childcare provider, they do so at the rate set by the provider.

Further information is provided in [statutory guidance published by the Department for Education](#) (DfE).²² In February 2025, the DfE updated the guidance, in part [to try and make the position on additional charges clearer](#). The revised guidance came into force on 1 April 2025.²³

The updated guidance states that charges for meals, consumables and additional services must be voluntary and providers should have a policy on offering alternatives to extra charges:

A1.32 Government funding is intended to deliver 15 or 30 hours a week of free, high quality, flexible childcare. The 15 or 30 hours must be able to be accessed free of charge to parents. There must not be any mandatory charges for parents in relation to the free hours. Government funding is not intended to cover the costs of meals, other consumables, additional hours or additional services.

A1.33 Local authorities should ensure that providers are aware that they can charge parents for the following extras in connection with the free hours, but these charges must be voluntary for the parent:

- consumables to be used by the child, such as nappies or sun cream
- meals and snacks consumed by the child
- extra optional activities such as events, celebrations, specialist tuition (for example music classes or foreign languages) or other activities that

²⁰ DfE, [Early Education and Childcare](#), 21 February 2025, paras A2.7-A2.8.

²¹ DfE, [Early Education and Childcare](#), 21 February 2025, paras A1.43.

²² DfE, [Early Education and Childcare](#), 21 February 2025.

²³ DfE, [Early years reform to cut costs and deliver on Plan for Change](#), 21 February 2025.; WS 465 [[on early education and childcare](#)], 24 February 2025.

are not directly related or necessary for the effective delivery of the Early Years Foundation Stage (EYFS) statutory framework

[...]

A1.38 Providers should be mindful of the impact of charges on families, particularly the most disadvantaged. Providers who choose to offer the free entitlements, are responsible for setting a policy on providing parents with options for alternatives to additional charges. This policy must offer reasonable alternatives that allow parents to access the entitlement for free, including allowing parents to supply their own, or waiving the cost of these items.²⁴

The guidance adds that providers must not charge for, among other things, “the supply of or use of any materials, including, but not limited to, craft materials, crayons, paper, books, instruments, toys, or other equipment or learning resources that are necessary for the effective delivery of childcare”.²⁵

The previous guidance, which remained in place until 31 March 2025, did not state that additional charges must be voluntary. However, it said providers should be mindful of the impact of additional charges and were responsible for setting their own policy on providing parents with alternatives.²⁶ It also did not include the paragraph stating explicitly that settings should not charge for things like paper and crayons.

The updated guidance also includes a new paragraph stating that local authorities should work with providers to ensure their invoices are broken down separately into:

- the free entitlement hours
- additional private paid hours
- food charges
- non-food consumables charges
- activities charges

The guidance says local authorities should ensure these itemised invoices are in place by January 2026.²⁷

2.2

Tax-free childcare scheme

Under the tax-free childcare (TFC) scheme, a parent or carer pays funds for childcare into a TFC account. The government then tops up each £8 paid in

²⁴ DfE, [Early Education and Childcare](#), 21 February 2025, paras A1.31-A1.38.

²⁵ DfE, [Early Education and Childcare](#), 21 February 2025, para A1.41.

²⁶ DfE, [Early Education and Childcare](#), 21 February 2025, paras A1.30-A1.31.

²⁷ DfE, [Early Education and Childcare](#), 21 February 2025, para A1.36.

with an extra £2, up to a maximum of £500 per child every three months, or £1,000 every three months for a disabled child. Money in the TFC account can then be used to pay for approved childcare.

TFC can be paid for any child under 12 years of age, or under 17 if they are disabled. The eligibility criteria are the same as for the childcare entitlements for working families (see section 2.1 above). The scheme is UK-wide.

In England, it is possible to claim TFC at the same time as the funded childcare entitlements. However, it is not possible to receive TFC at the same time as receiving:

- childcare vouchers
- Universal Credit
- a childcare bursary or grant

Further information is available on gov.uk at [Tax-free childcare](#).

2.3

Awareness and take-up of childcare support

The [DfE's childcare and early years survey of parents 2023](#) found that, of parents with a child aged zero to four:

- 93% were aware of the universal entitlement for three and four-year-olds. Awareness levels varied by family income, with those earning under £10,000 per year less likely to be aware (74%).
- 86% were aware of the current 30 hours entitlement for three and four-year-olds with working parents.

In addition:

- Among parents with a two-year-old child, 79% were aware that some two-year-olds are eligible for the 15 hours of funded childcare.
- Among parents with a child aged zero to two, 61% were aware of the expansion of the 30 hours entitlement to younger children (the survey took place May 2023 and February 2024, before the start of the rollout).²⁸

Childcare entitlements

The government publishes estimates for the [take-up of government-funded childcare](#) for children aged two to four years in England.²⁹ The take-up rate

²⁸ DfE, [Childcare and early years survey of parents 2023](#), July 2024.

²⁹ DfE, [Education provision: children under 5 years of age](#), 11 July 2024.

represents the proportion of eligible children who are registered for the entitlements.

15 hours entitlements

In January 2024, around 1.17 million three-and-four-year-olds were registered for the universal 15 hours entitlement, with an estimated take-up rate of 95%. The number of children registered has fallen from a peak of 1.34 million in 2016. This has been driven by a [decline in the population of three and four-year-olds](#). The take-up rate in 2024 was the highest since 2014.

The DfE cautions that the take-up-rate for three and four-year-olds registered for the 15 hours entitlement “likely underestimates the true rate by up to 5 percentage points.”

115,900 two-year-olds were registered for the disadvantaged two-year-olds entitlement, with an estimated take-up rate of 75%.

The number of two-year-olds registered for the entitlement has fallen from 155,000 in 2018, despite the take-up rate increasing from 72%. Two factors have contributed to this:

- The overall number of two-year-olds in the population has fallen by an estimated 18% since 2015. However, the estimated number of two-year-olds eligible for the entitlement has decreased by 43% over the same period. This indicates that the fall in the number of children registered for the entitlement is only partly explained by the decrease in the overall population of two-year-olds.
- Frozen benefit thresholds and reforms to the benefits system mean a smaller proportion of two-year-olds are eligible for the entitlement. When the entitlement was introduced in 2014/15, around 38% of two-year-olds were eligible. By 2022/23, this had fallen to 27%.³⁰

30 hours entitlement

In January 2024, around 361,800 three and four-year-olds were registered for the 30 hours extended entitlement. This is a slight fall since 2023 (0.3%) but represented the second highest number recorded since the entitlement was introduced in September 2017.

Apart from in 2021 (likely linked to the Covid-19 pandemic), the number of children registered for the 30 hours entitlement increased each year between 2018 (when data was first collected) and 2023. The DfE estimated that “over four in five” eligible children were registered for entitlement in 2024.³¹

³⁰ IFS, [Why take-up of the two-year-old offer has really fallen](#), 9 August 2023.

³¹ Department for Education, [Education provision: children under 5 years of age](#), 11 July 2024.

Barriers to take-up

A 2020 report by the National Audit Office (NAO) found “families in deprived areas [were] less likely than other families to take up the entitlements”. Take-up of the 15 hours entitlement for disadvantaged two-year-olds, the report said, ranged from 68% in the 20% most deprived areas to 74% in the 20% least deprived areas in 2019. The NAO also found that, although awareness of the free childcare entitlements was generally high, it was “lower in deprived areas”.³²

A study, funded by the Nuffield Foundation and published in October 2024, examined take-up of the 15 hours entitlement (both the universal entitlement for three and four-year-olds and the entitlement for disadvantaged two-year-olds). Its findings included:

- Parents can find the entitlements confusing and difficult to navigate. The additional entitlements for working families “have complicated the picture further, with conflicting and confusing messages to parents about eligibility and the purpose of different entitlements.”
- Childcare providers had ongoing concerns about the adequacy of funding for the three and four-year-old entitlement, and the funding to support disadvantaged children and particularly those with special educational needs and disabilities (SEND).
- Funding concerns along with weak regulation of the delivery of funded hours have “triggered responses from providers which create further barriers to take-up, such as constraining the number and structure of funded places offered, and asking parents to pay additional charges.”

The report made a number of recommendations to support higher take-up of the 15 hours entitlement, including:

- Ensuring funding fully covers the costs of delivering the funded hours, including children with SEND.
- Strengthened guidance, and support for local authorities to ensure the 15 hours are genuinely free for families and admissions are inclusive.³³

Tax-free childcare: UK

In financial year 2023/24, around 1.1 million families in the UK had open tax-free childcare (TFC) accounts (for 1.5 million children). Of those with open TFC

³² NAO, [Supporting disadvantaged families through free early education and childcare entitlements in England](#), 13 March 2020, p7 paras 9-10.

³³ Coram Family and Childcare, [New research reveals barriers to take-up of early education entitlements for disadvantaged children](#), 10 October 2024.

accounts, around 740,000 families were actually using them (for 966,000 children). This was the highest number recorded since TFC was introduced.³⁴

The government does not publish the TFC take-up rate routinely. However, in response to a parliamentary question in May 2022, the previous government stated that in financial year 2021/22 the take-up rate for TFC was 40% in the UK (42% in England, 37% in Northern Ireland, 30% in Wales and 26% in Scotland). This take-up rate is defined as the proportion of families who are eligible for TFC and also used their accounts in 2021/22.³⁵

In a May 2022 report, the IFS said take-up of TFC had been “persistently...well below the government’s expectations”. Between 2017/18 and 2021/22, it noted, the government spent £2.3 billion less on the scheme than it had planned.³⁶

Barriers to take-up

In January 2021, HM Revenue and Customs (HMRC) published a report on [barriers to sign-up of TFC in 2021](#), which looked at survey responses from 897 eligible parents. The research identified lack of awareness and understanding of the scheme as barriers to take-up.³⁷

Childcare advertising campaign

In June 2022, the previous government launched a campaign through [the Childcare Choices website](#), costing £1.2 million, to increase awareness of government-funded support with childcare costs.³⁸ £1.4 million was provided for the campaign in 2023/24 and £2.4 million in 2024/25.³⁹

2.4

Education Committee report

In July 2023, the Education Committee published a [report on support for childcare and the early years](#).⁴⁰

³⁴ HMRC, [Tax-Free Childcare Statistics, December 2024](#); TFC was introduced in phases according to age, starting with children aged 0-3 years old in April 2017. It was fully rolled out in February 2018. Annex 1 of [Tax Free Childcare statistics, December 2024](#) provides further background.

³⁵ UK Parliament, [PQ 6945 \[on Children: Day Care\]](#), 23 May 2022

³⁶ IFS, [The changing cost of childcare](#), May 2022, p28.

³⁷ The childcare vouchers scheme closed to new applicants in October 2018; HMRC, [Tax Free Childcare: understanding the barriers to sign-up in 2021](#), 27 January 2021, pp4, 10

³⁸ DfE, DWP & HM Treasury press release, [Drive to reduce the cost of childcare for parents](#), 4 July 2022

³⁹ [PQ 3138 \[on childcare: advertising\]](#), 9 September 2024.

⁴⁰ Education Committee, [Support for childcare and the early years](#), 26 July 2023, HC 969 2022-23.

The report said the most common concern raised by parents and carers was “the high and rising cost of childcare.”⁴¹ Issues were also raised about the “complexity of the childcare support system as a whole.”⁴²

Specific issues raised with the committee included:

- Because the 30 hours entitlement is only for 38 weeks, there can be a gap in funding for those who need childcare throughout the year. There are also sometimes other fees involved (for example, for additional hours). As a result, many parents felt the policy has been mis-sold and were frustrated that they were described as free hours.⁴³
- Tax-free childcare (TFC) is “both complex and underused”. “Widespread lack of awareness may be the key problem”, but the system is also “complex to navigate and burdensome for both parents and providers.”
- Eligibility criteria for the 30 hours entitlement restricts access for the disadvantaged or low-income families that need it most. This may be further exacerbated by the extension of the entitlement to younger children.⁴⁴
- Limiting childcare support for parents undertaking training or education limits the ability to increase working hours or even enter the workforce.⁴⁵
- The targeting of support to working parents limits the ability of parents to choose whether to work or remain at home with their family.⁴⁶

The committee’s recommendations included:

- Parents in training or education should be eligible for the 30 hours entitlement.
- The childcare entitlements system should be streamlined. Parents should be able to access childcare as soon as they receive an eligibility code and the requirement to reconfirm eligibility every three months should be reduced to once per year.
- To improve awareness and parental trust, the government should stop describing the 30 hours entitlement as ‘free hours’ and should talk about ‘funded’ or ‘subsidised’ hours instead.

⁴¹ Education Committee, [Support for childcare and the early years](#), 26 July 2023, HC 969 2022-23, para 59.

⁴² As above, para 70.

⁴³ As above, paras 60-62.

⁴⁴ As above, paras 73-74.

⁴⁵ As above, paras 75-78.

⁴⁶ As above, paras 79-84.

- The treasury should conduct a “fundamental review” of TFC to make it simpler and easier to use.⁴⁷

Government response

The then [government’s response to the committee’s report](#) (PDF) was published in October 2023. The government did not agree to any of the committee’s recommendations regarding help for parents with childcare costs. Among other things, it said:

- The DfE acknowledged a more streamlined approach, where parents can access the 30 hours entitlement upon receiving their eligibility code, may allow for more flexibility. However, it said there is more work to do to understand the impact this would have.⁴⁸
- Requiring parents and carers to reconfirm eligibility every three months “represents a fair compromise between imposing onerous frequent reconfirmations on parents and giving government support to parents that are not eligible for it.”⁴⁹
- Changing the terminology of ‘free’ childcare would require changes to primary legislation. The government was not proposing to do this but did “recognise that this can cause some confusion in the system.”⁵⁰
- The government was not planning to make parents in training or education eligible for the 30 hours entitlement.⁵¹

⁴⁷ Education Committee, [Support for childcare and the early years](#), 26 July 2023, HC 969 2022-23, paras 94-101.

⁴⁸ Education Committee, [Support for childcare and the early years: Government response to the Committee’s Fifth Report](#) (PDF), 17 October 2023, HC 1902 2022-23, paras 55-56.

⁴⁹ As above, para 59.

⁵⁰ As above, para 60.

⁵¹ As above, para 60.

3

Support through the benefits systems

Before 6 April 2025, working families could get help with childcare costs through either the childcare element of Working Tax Credit (WTC), or through the childcare costs element of Universal Credit (UC).

UC has now replaced tax credits, including the WTC childcare element.

3.1

Universal Credit childcare costs element

Universal Credit is means-tested and is payable to individuals and families in or out of work. In Great Britain it is administered by the Department for Work and Pensions (DWP), and in Northern Ireland by the Department for Communities.

UC includes a childcare costs element covering up to 85% of childcare costs. The maximum amounts payable in 2025/26 are £1,031.88 a month for one child and £1,768.94 a month for two or more children.

In November 2024, 177,000 households in Great Britain received the UC childcare costs element. The average amount received was £400 a month, and £650 a month in London.⁵²

To be eligible for the childcare costs element, claimants must meet the work condition and the childcare costs condition.

The work condition is that the person must be in paid work or have accepted an offer of paid work. There is no minimum working hours requirement. For couples, both partners must normally be in work or have accepted an offer of work. The childcare costs element may be paid if one partner is working and the other has a 'limited capability for work', is caring for a disabled person, or is temporarily absent from the household (for example, in hospital, in a care home, or in prison).

The childcare costs condition is that childcare is for a child or qualifying young person the claimant is responsible for, up until 1 September following their 16th birthday. The childcare must be used to allow the claimant to take up or continue paid work.

The childcare costs element can only be paid for 'relevant childcare'. This generally means that the childcare provider is registered with Ofsted (in

⁵² DWP, [Universal Credit childcare element statistics, March 2021 to November 2024](#), 18 February 2025

England), the Care Inspectorate (in Scotland), the Care and Social Services Inspectorate for Wales, or the relevant Health and Social Care Trust in Northern Ireland.

UC is calculated according to the household's income and circumstances in each successive monthly 'assessment period'. Claimants need to report childcare costs incurred by a deadline, to be reimbursed. Since 16 October 2019, claimants have had until the end of the assessment period after the one in which they paid for childcare to report those childcare charges.⁵³ Previously, claimants generally had to report charges before the end of the assessment period in which they were paid.

The DWP may not reimburse childcare charges in full if they are deemed excessive given the amount of work the person does, or if the person is getting help with childcare costs from their employer or another source.

Further information on the UC childcare costs element can be found in leaflets,⁵⁴ and in more detailed official guidance.⁵⁵

Help with upfront childcare costs

The UC childcare costs element reimburses claimants for childcare charges already paid. Help with upfront charges demanded by childcare providers may be available from:

- The Flexible Support Fund (FSF) – a discretionary fund, allocated by Jobcentre Plus Work Coaches to help eligible claimants they support overcome barriers to work. Payments made from the fund do not have to be paid back by the claimant.⁵⁶
- Budgeting Advances – for people who have been claiming UC for at least six months⁵⁷ and who can demonstrate low income over that period (below £3,600 for a couple, or £2,600 for single parents). Claimants must pay them back.⁵⁸

Flexible Support Fund

Examples of upfront charges that may be met from the FSF include:

⁵³ The change was introduced by [The Universal Credit \(Childcare costs and Minimum income Floor\) \(Amendment\) Regulations 2019: SI 2019/1249](#)

⁵⁴ DWP, [Guidance: Universal Credit childcare costs](#), updated 6 May 2025

⁵⁵ [DWP UC Guidance Chapter: Childcare costs](#) (PDF), Version 30.0, current October 2024; [Advice for Decision Making Chapter F7: Childcare costs element](#) (PDF)

⁵⁶ See [DWP UC Guidance Chapter: Flexible Support Fund](#) (PDF), Version 31.0, current October 2024

⁵⁷ If the Budgeting Advance is required for the purpose of entering or maintaining employment, the six month qualifying test is waived.

⁵⁸ See [DWP UC Guidance Chapter: Advances - Budgeting Advances](#) (PDF), Version 20.0, current October 2024

- Deposit – to pay a provider a one-off advance payment of childcare costs;
- Retainer – to pay a provider a one-off advance payment to secure the nursery provision before the parent starts work or training;
- Fees – to pay a provider upfront childcare fees before the childcare is provided; and
- Taster/settling in periods – to pay a provider a one-off advance payment to enable the parent to prepare their child before taking up the full childcare offer.⁵⁹

There is no automatic entitlement to help with upfront childcare charges from the FSF. Payments are made at the discretion of the claimant's Work Coach.

Until June 2023, claimants could not receive payment of the childcare element for the amounts already covered by the Flexible Support Fund. Changes made by The Universal Credit (Childcare) (Amendment) Regulations 2023⁶⁰ allow claimants who are taking up work or increasing hours to claim for childcare costs even where support has been provided through the FSF. Explanatory notes to the regulations explain how this might remove up-front barriers and help claimants into the Universal Credit childcare costs payment cycle:

The funds received as part of the Universal Credit award can then be set aside and used to help pay the next set of childcare costs making it easier for the claimant to get into the Universal Credit childcare costs payment cycle.⁶¹

Universal Credit claimants can get help with upfront childcare costs through the FSF if they are starting work, or increasing the hours they work.⁶²

When considering if claimants are eligible, Work Coaches may consider things such as:

- whether the amount being charged is reasonable for the local area
- whether the claimant could have got help with childcare payments from elsewhere⁶³

Claimants can use their online account or contact their Work Coach to ask about help from the FSF.⁶⁴

⁵⁹ PQ 282562 [[on Universal Credit](#)], 5 September 2019

⁶⁰ [SI 2023/593](#)

⁶¹ See DWP, [Explanatory Memorandum for the Universal Credit \(Childcare\) \(Amendment\) Regulations 2023](#), 30 May 2023

⁶² DWP, [Guidance: Universal Credit childcare costs](#), updated 6 May 2025

⁶³ As above

⁶⁴ As above

Budgeting Advances

If childcare costs cannot be supported through the Flexible Support Fund, the DWP can consider whether a Universal Credit Budgeting Advance is available to the claimant.⁶⁵

Budgeting Advances are repayable over a period of up to 12 monthly instalments (or up to 18 months in exceptional circumstances). Only one advance will be paid at a time and further advances cannot be made until the balance of the previous Budgeting Advance is cleared.⁶⁶

Budgeting Advances may be given for further upfront childcare charges faced by eligible UC claimants already working, such as for costs incurred during school holidays, due to changes of childcare provider or additional costs when the claimant's working hours increase.⁶⁷

Work and Pensions Committee report

On 20 December 2022 the Work and Pensions Committee published a report on [Universal Credit and childcare costs](#).⁶⁸

The committee noted that childcare support available through UC had failed to keep pace with inflation, with the caps on maximum reimbursements having remained frozen since 2016. This made it hard for people to move beyond part-time work, hindering the government's stated ambition to encourage UC claimants to increase their hours. The committee recommended that the government increase the childcare costs caps to better reflect the true cost of childcare today, and then index them annually.

The committee also highlighted the low level of take-up of the childcare element: overall, only 13% of households on UC with all parents in work and children aged 0 to 16 were getting the childcare element in February 2022 (although take-up was higher for those with a youngest child aged one to three).⁶⁹ While recognising that the reasons for this may be complex, and some issues were outside the DWP's responsibility, the committee said the government should commission research to explore why take-up was not higher, and regularly publish statistics so progress could be measured.

The report also looked at the difficulties parents face paying for childcare costs upfront, both initially and on an ongoing basis, by receiving childcare support in arrears. It recommended that the DWP and Department for Education (DfE) work together to overcome the barrier to work this causes, if

⁶⁵ [DWP UC Guidance Chapter: Advances - Budgeting Advances](#) (PDF), Version 20.0, current October 2024

⁶⁶ PQ 6355 [[on Universal Credit](#)], 31 October 2019

⁶⁷ PQ 282562 [[on Universal Credit](#)], 5 September 2019

⁶⁸ [HC 127 2022-23](#)

⁶⁹ UC households receiving the childcare element as a proportion of households with children where everyone is earning has remained broadly consistent since 2022 and was 13% in November 2024 – see DWP, [Universal Credit childcare element statistics, March 2021 to November 2024](#), 18 February 2025

necessary by establishing a system for making payments direct to providers. If this could not be achieved within the UC system, the committee suggested childcare support should be removed from it entirely, and that a solution based on a single childcare account – such as that used for tax-free childcare – should be implemented.

Other recommendations in the committee’s report included:

- Amending the regulations on the use of the Flexible Support Fund so receipts from payments made from the fund could be submitted as if the parent had paid the childcare costs themselves. The committee said this would “have the effect of removing, or largely offsetting the upfront cost, rather than simply pushing it into the next month.”⁷⁰
- DWP should create a “childcare specialist” Work Coach role and develop [the Childcare Choices website](#) to provide a single portal where parents could access childcare support information – including information, advice and calculations so UC claimants can understand their options.
- The DWP should consult with childcare providers on a way to split costs more evenly for those claiming childcare support through UC. The committee believed the current system for receiving childcare reimbursements was “failing those on Universal Credit, and often leads to further debt and/or compromising circumstances.”⁷¹

Government response

The previous government responded to the committee on 27 March 2023. It recognised that “high childcare costs can be a real barrier to parents taking up employment or increasing their working hours.” It also shared the committee’s concerns about “initial up front childcare costs and the complexity and the need for clear communications.”

The response outlined changes announced in the 2023 Spring Budget to provision through UC (see below, and the section above on upfront childcare costs) and to free childcare support (see section 2), as well as responding to each of the committee’s recommendations.⁷²

Responding to a question in March 2025 on take-up of the UC childcare element and of the Flexible Support Fund to pay upfront costs, Sir Stephen Timms, DWP Minister for Social Security and Disability in the current government, referred to improved guidance on the FSF for Work Coaches and “imminent changes” to gov.uk and the Childcare Choices website to highlight DWP support for upfront costs. The DWP was also finalising a schedule for UC

⁷⁰ [HC 127 2022-23](#), para 44

⁷¹ [HC 127 2022-23](#), paras 85-86

⁷² Work and Pensions Committee, [Universal Credit and childcare costs: Government Response to the Committee’s Fourth Report of Session 2022-23](#), HC 1266, 31 March 2023

journal messages to claimants with children, highlighting childcare support and the simplification of the application process.⁷³

Spring Budget 2023 announcement

At the Spring Budget 2023, the government announced it would ensure families “have support with childcare costs upfront when they need it rather than in arrears.” It said this would “help remove a barrier that many low-income parents face on Universal Credit when thinking about going back to work or increasing their hours.”⁷⁴

The government also said it would increase the maximum amounts payable under the UC childcare element from £646.35 to £950.92 a month for one child and from £1,108.04 to £1,630.25 for two or more children.⁷⁵

Both sets of changes were introduced from 28 June 2023 through [The Universal Credit \(Childcare\) \(Amendment\) Regulations 2023](#).

The maximum amounts were increased further in April 2024 and again in April 2025, and are now £1,031.88 a month for one child and £1,768.94 for two or more children.

The June 2023 changes were broadly welcomed. For example, Megan Jarvie, Head of Coram Family and Childcare, said they would “make a real difference to help middle and low income families move into and stay in work.”⁷⁶ The Women’s Budget Group described the changes as “good news” and suggested they could “help unlock work opportunities for more than 300,000 eligible families.”⁷⁷

The Institute for Fiscal Studies (IFS) welcomed what they described as “a serious approach to tackling some of the issues with childcare support in Universal Credit.” While suggesting increasing the caps on the childcare element “is certainly no bad thing”, it also noted the average family receiving childcare support though UC received less than half the value of the then current limit for one child (around £330 a month). It estimated that the number of families who would benefit would be in the tens of thousands, compared to over 800,000 families eligible for support.

The IFS said paying childcare support upfront was “potentially a much bigger deal.” It also noted, however, that payment in advance would mean families could have to pay back support if their circumstances changed and “opens

⁷³ PQ 37714 [on [Childcare: Flexible Support Fund and Universal Credit](#)], 20 March 2025

⁷⁴ HM Treasury, [Spring Budget 2023](#), HC 1183, March 2023, para 3.54.

⁷⁵ HM Treasury, [Spring Budget 2023](#), HC 1183, March 2023, para 3.55.

⁷⁶ Coram Family and Childcare, [Coram Family and Childcare responds to the Chancellor’s Budget](#), 15 March 2023.

⁷⁷ Women’s Budget Group, [WBG’s response to the Spring Statement 2023](#), 15 March 2023.

DWP up to fraudulent claims.” The government would, it said, need a strategy for managing these risks.⁷⁸

Sir Stephen Timms, then Chair of the Work and Pensions Committee, welcomed the changes, saying they would help remove a barrier to work for parents.⁷⁹

University of Bath research

In February 2025 the Institute for Policy Research at the University of Bath published a report, [‘A big, vast, grey area’: Exploring the lived experiences of childcare for parents on Universal Credit](#).⁸⁰ The report is based on interviews with 22 low-income parents claiming Universal Credit conducted in 2022/23, as part of a wider qualitative research study funded by the abrdn Financial Fairness Trust.

The report states that most of the parents interviewed found childcare support in UC to be “onerous, complicated and inadequate.” The most challenging issues were linked to the system of monthly assessment for UC, in particular:

- The 55% UC taper for earnings, together with the 85% cap on the contribution to childcare costs, meant reimbursements did not cover the full cost of childcare.
- The contribution could vary if childcare costs, earnings and/or household circumstances changed from month to month, making it hard to check the accuracy of payments and to budget.
- The requirement to pay upfront costs and delays in receiving reimbursements presented ongoing challenges.
- Delays were especially problematic for parents whose childcare invoices span two UC monthly assessment periods, or those having to pay more than one month’s childcare in advance – both scenarios meant claimants could wait two months to receive what they are owed.
- The administrative burden of submitting monthly evidence of fees for both working parents and providers, and the risk of errors, which could lead to additional delays in payments.

Some parents compared the monthly system of reclaiming childcare costs unfavourably to the former system of annual reporting under tax credits,

⁷⁸ IFS, [Response to government childcare announcement ahead of Budget](#), 12 March 2023.

⁷⁹ Work and Pensions Committee, [Government must publish evidence to support budget welfare changes](#), 15 March 2023

⁸⁰ Marsha Wood, Rita Griffiths and Nick Pearce, [‘A big, vast, grey area’: Exploring the lived experiences of childcare for parents on Universal Credit](#), IPR Research Report, February 2025. See also the accompanying [IPR Policy Brief](#) summarising the key findings and recommendations.

which generally provided reliable monthly payments and meant a lower administrative burden on parents.

Other issues identified with the UC childcare element included:

- A general lack of information about how the UC childcare element works and about help with upfront costs through the Flexible Support Fund, and difficulties accessing FSF support.
- Poor communication between the DWP and claimants via the online UC journal about issues with evidence provided, meaning working parents had to attend the Jobcentre to rectify problems.
- Limitations on the types of after school and holiday clubs that are eligible for help, where these are not registered with Ofsted or the equivalent devolved body.

The report makes a series of recommendations for reforming the UC childcare costs element:

- Remove the 80% cap and pay 100% of childcare costs.
- Ring-fence the childcare costs element so that it is not subject to the earnings taper.
- Make help with upfront costs more widely available to all working parents.
- Allow non-working parents and single-earner households receiving the free hours for disadvantaged two-year-olds to claim for additional costs, such as top-up fees or administrative charges, through the childcare element.
- For school-age children, expand entitlement to wraparound care costs support to include clubs not Ofsted or equivalently registered.

The report recommends that, in the longer term, pre-school childcare for working parents on UC should be fully free, with childcare costs paid directly to providers.

The report also makes recommendations for changes beyond UC, including providing free hours of universal childcare for 15 hours for all two-year-olds regardless of parental working status, re-establishing Sure Start to provide community-based childcare and holistic family support, and developing a childcare workforce strategy.

4 Support for students

4.1 Higher Education

This section applies to students who normally live in England. Information on childcare support available to students in all parts of the UK can be found in the Library's constituency casework article [Childcare support for students](#).

Childcare Grant

The [Childcare Grant is additional income-assessed funding](#) to help full-time students who normally live in England with children pay the costs of childcare during study.

Undergraduate students, and students pursuing an Initial Teacher Training course or Postgraduate Certificate in Education (PGCE), may be eligible for help with their childcare costs if they are a full-time student and have children under 15, or under 17 if the child has special educational needs.

The amount a student can get depends on their household income and how many children they have in childcare. The grant does not normally have to be paid back unless students are overpaid or leave their course early.

The maximum Childcare Grant for the 2025/26 academic year is:

- up to £199.62 a week for one child, or up to 85% of their costs (whichever is less)
- up to £342.24 a week for two or more children, or up to 85% of their costs (whichever is less)

Any remaining childcare costs must be covered by the student.

Income-related, unemployment, and housing benefits are not affected by the Childcare Grant, but to be eligible students must not already be in receipt of:

- the Childcare Element of Working Tax Credit
- the Childcare Element of Universal Credit
- Tax-free childcare from HM Revenue and Customs (HMRC)
- NHS funded childcare grants

More information, including all eligibility criteria, is [available on the Student Finance England for practitioners website](#).⁸¹

Parents' Learning Allowance

[Parents' Learning Allowance is additional funding](#) as part of the student finance package to help students who normally live in England who are parents. This can be used for everyday costs of study, such as books, study materials, and travel. To qualify for this allowance, students must:

- be studying a full-time undergraduate course, Initial Teacher Training (ITT) course, or Postgraduate Certificate in Education (PGCE)
- have applied for, or be getting funding from, Student Finance England that is based on their household income
- be a permanent resident in England.

The amount of Parents' Learning Allowance to which a student is entitled is determined by their household income. The maximum allowance for the 2025/26 academic year is £2,024. It does not usually need to be paid back. Parents' Learning Allowance does not affect any existing benefits a student might receive.

More information, including on how to apply, is [available on the Student Finance England for practitioners website](#).⁸²

NHS Bursary Childcare Allowance for medical and dentistry students

[NHS bursary](#) funding is available to students studying to become a doctor or dentist if they are:

- studying a five or six-year undergraduate course (students can apply from year 5)
- studying a three or four-year graduate-entry course (students can apply from year 2)
- a returning NHS Bursary student that started their course before 1 August 2017.

As part of the extra allowances available through the NHS bursary, there is a Childcare Allowance for students who are also parents. Students may be eligible if all of the following apply:

- they get an NHS Bursary

⁸¹ Student Finance England, [Full-time Childcare Grant](#)

⁸² Student Finance England, [Full-time Parents' Learning Allowance](#)

- they have children that are financially dependent on them under 15 (or under 17 if the child has special educational needs)
- they use an approved or registered childcare provider.

The amount students can get depends on their household income and how many children they have in childcare. The maximum Childcare Allowance for the 2025 to 2026 academic year is:

- up to £198.65 a week for one child, or up to 85% of their costs (whichever is less);
- up to £340.57 a week for two or more children, or up to 85% of their costs (whichever is less).

More information is available on the NHS Business Services Authority website at [Childcare Allowance](#).⁸³ Medical and dental students eligible for the NHS bursary may also be eligible for the NHS-funded [Dependent's Allowance and Parent Learning Allowance](#).⁸⁴

NHS Learning Support Fund: Parental Support for healthcare students

The [NHS Learning Support Fund](#) is available to students on certain pre-registration undergraduate or postgraduate healthcare courses, including midwifery and nursing, if they are starting and continuing their course after 1 September 2020.⁸⁵

Eligible students attending a full-time pre-registration healthcare course can claim a set amount of £2,000 per academic year in Parental Support (formerly Child Dependants Allowance). This is available to students who have parental responsibility for a child who is either under the age of 15 years, or under 17 years and registered with special educational needs.

More information is available on the NHS Business Services Authority website at [Parental Support](#).⁸⁶

Postgraduate social work students Childcare and Parents' Learning Allowances

Childcare Allowance

Postgraduate students in receipt of a Social Work Bursary may be eligible for [Childcare Allowance](#) if they have dependent children aged under 15 (or aged

⁸³ NHS Business Services Authority, [Childcare Allowance](#)

⁸⁴ NHS Business Services Authority, [NHS Bursary Students additional allowances](#)

⁸⁵ See NHS Business Services Authority, [NHS Learning Support Fund \(LSF\)](#) for eligible courses.

⁸⁶ NHS Business Services Authority, [Parental Support](#)

under 17 with special educational needs) who are attending registered childcare.

The maximum Childcare Allowance for the 2024 to 2025 academic year is:

- up to £155.25 a week for one child, or up to 85% of their costs (whichever is less);
- up to £266.15 a week for two or more children, or up to 85% of their costs (whichever is less).⁸⁷

Parents' Learning Allowance

Postgraduate students in receipt of a Social Work Bursary may be eligible for Parent's Learning Allowance if they have a dependent child or children aged under 19.

The maximum allowance in the 2024/25 academic year is £1,573.⁸⁸

Alternative support

University financial support

Higher education providers have [hardship funds which are available to help students](#) in financial difficulty. These can be used to pay for childcare costs. Universities may also provide subsidised nurseries for students.

Students should speak to their provider's Student Services department or students' union to find out what support might be available.

Charitable trusts

Students can apply to educational trusts and charities for small amounts of funding if they meet an organisation's eligibility criteria. This process is explained in a [document published by London Metropolitan University](#).

The London School of Economics has published a [list of charitable funding available to students](#). St George's Medical School has published a [list for medical students](#). Organisations such as [Turn2Us](#) and [Funds Online](#) have searchable online databases of grants.

See the Commons Library constituency casework article [Financial support for higher education students](#) for more information.

⁸⁷ NHS Business Services Authority, [Social work - Apply for a Postgraduate bursary](#)

⁸⁸ As above

4.2

Further education

Information on general financial support for further education students across the UK is [available in a Commons Library casework article](#).

Learner Support

Help with childcare costs for further education students aged 20 or older is provided through [Learner Support funds](#), which are administered by individual providers. This funding can help to pay for childcare with an [Ofsted-registered childcare provider](#).

Each learning provider will have its own application process. The amount of funding available will vary with each scheme and an individual's circumstances.

More information is available on gov.uk at [Learner Support](#).⁸⁹

Care to Learn

Students under 20 years of age at the start of a publicly funded further education course who have children may be eligible for weekly payments through the [Care to Learn](#) scheme.

The scheme provides students with:

- £180 per child per week if they live outside London
- £195 per child per week if they live in London

Childcare payments are paid directly to a student's childcare provider. More information is available on gov.uk at [Care to Learn](#).⁹⁰

⁸⁹ Gov.uk, [Learner Support](#)

⁹⁰ Gov.uk, [Care to Learn](#)

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