## Freeze child benefit for over-fives to fund better childcare, says thinktank

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## **FXCFRPTS**

Child benefit should be frozen for all children over the age of five to fund improved childcare, including full-time, year-round affordable childcare for all one- to four-year-olds, according to a thinktank report that has been partially adopted by the Labour leader, Ed Miliband.

The proposal to freeze child benefit has been rejected by Labour, but the principle of refocusing public spending on providing services rather than just state payouts is likely to find its way into the Labour manifesto.

The study from the left-leaning thinktank the Institute of Public Policy Research (IPPR) entitled Condition of Britain also proposes a new national insurance fund that would report to parliament but be independent of politicians. It calls for a welfare state in which benefits are more closely linked to what a claimant has previously contributed.

The IPPR wants to restore the popularity of welfare by linking benefits more closely to contributions, restoring what it says is a lost sense of fairness. The so-called contributory element of the welfare state has massively declined over the decades, and the reform would take many years to achieve.

The independent national insurance fund would have a responsibility to ensure that contribution rates were sufficient to pay for benefit entitlements over the long-term.

The report also proposes a higher rate of jobseeker's allowance and access to support for mortgage interest for those who have paid into the independent national insurance fund for possibly as long as five years.

The report, in effect commissioned by Jon Cruddas, the co-ordinator of the Labour policy review, ranges across welfare, housing, childcare, social care and youth justice. Some of the housing proposals are likely to be accepted but Labour will await a separate report, prepared by Sir Michael Lyons, the former BBC chairman, into how Labour can be building 200,000 houses a year by the end of the next parliament.

The report proposes a youth allowance for 18- to 21-year-olds in education or looking for work, rather than access to out-of-work benefits and a guarantee of access to education, training or help to find work, with compulsory work experience after six months.

Some of the reports policy reccomendations for families are:

- A month off for fathers when their children are born, paid at least the minimum wage, plus paid time off for fathers to attend antenatal appointments.
- A guaranteed full-time, year-round affordable childcare place for all one- to four-year-olds, including a free 15-hour entitlement for all two- to four-year-olds.
- All staff working with two-year-olds to hold at least a level 3 child development qualification, and 30% to hold an early years degree.
- Child benefit to rise with prices for under-fives but be frozen for older children.
- A separate work allowance for second earners under universal credit.
- A lifetime entitlement to one course of couples counselling for all adults and an end to marriage notice fees.
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