POLICY PAPER 3

Paying for parenting: a main carer income

Poverty is the biggest driver of need, and of the gatekeeping that decides which families are assessed and which children are removed. Caring for young children is work. It is time the state paid for it.

Dr Charlotte Ritchie October 2026 United Kingdom Reading time 12 minutes

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Based on chapter 4 (“Single/lone parents on benefits”, “Public health approaches” and “The greatest aid”) of *Child Protection – A Public Health Approach: Reducing the Numbers in Care* (2021), updated with 2025–26 figures.

In brief

- 4.0 million children in the UK, 27%, were living in relative poverty after housing costs in 2024–25. For children in lone-parent families the rate was 41%.
- Poverty is the biggest driver of need, and of the gatekeeping that decides who gets support and who is assessed. Better-off parents buy help. Poorer parents must ask the state, and risk losing their children in the asking.
- Caring for young children is work, and the most important work for our future. Yet the state treats it as worthless, while it rightly recognises the care of older and disabled people.
- Finland pays parents who look after a child under three at home, as a choice alongside a nursery place. Wales has tested a basic income for young people leaving care.
- We propose a main carer income on a sliding scale, child maintenance collected through the tax system, bank accounts in each adult's own name, and serious consideration of a citizen's income.

4.0m
children in relative poverty after housing costs, UK, 2024–25
DWP, HBAI

41%
of children in lone-parent families in relative poverty after housing costs
DWP, HBAI 2024–25

23%
of Collect and Pay child maintenance cases where nothing was paid in the quarter
CMS, June 2026

1 Poverty and the risk of care

Ultimately, the biggest driver of need, and of the gatekeeping that decides who gets risk-assessed services, is poverty. In 2024–25, 4.0 million children in the United Kingdom, 27% of all children, were living in relative low income after housing costs.[1] That is barely changed from 2018–19, when the figure was 4.1 million, or 29%.[1]

Children in relative poverty after housing costs, UK	2018–19	2024–25
Number	4.1 million	4.0 million
Share of all children	29%	27%

Source: DWP, *Households below average income*, FYE 1995 to FYE 2025, table 1.4. There is a break in the series from 2021–22, when benefit administrative data were added, so small changes should be treated with caution.

In a nutshell, poverty means being unable to buy the services, let alone the goods, that most people in your country take for granted: counselling, babysitters, nannies, holidays, dentistry, glasses, a safe car, sports clubs, housing in a good area near a good school. It means having to ask the state for help, and allowing the state to set the terms of what you can and cannot do if you want that help. It means running the risk that, in asking, you lose your children.

> Those reading this have agency. Those on low incomes often feel powerless, and with good reason.

The Government has acted. Its Child Poverty Strategy, published in December 2025, aims to lift 550,000 children out of relative poverty after housing costs by the end of this Parliament.[2] The two-child limit in Universal Credit was abolished with effect from 6 April 2026, after the Universal Credit (Removal of Two Child Limit) Act received Royal Assent on 18 March 2026.[3] These are real and welcome changes. But they leave untouched the deeper problem this paper is about: that the care of young children is not recognised as work at all.

2 Lone parents

Single parenthood can be a sign of strength, independence or circumstance, such as divorce or widowhood. Either way, a lone parent of a pre-school child who has few qualifications may have to live on benefits, because what she could earn from part-time or even full-time work would not cover the cost of childcare.

In 2024–25, 41% of children living with a lone parent were in relative poverty after housing costs, compared with 23% of children living with a couple.[1] Where the lone parent was not working, the figure was 55%.[1]

This group is more vulnerable to their children going into care, because they lack the money to pay for support when things become difficult, and because they often lack a partner or wider family who can step in at key times. Where a single parent needs psychiatric care, help with an addiction, help to escape an abusive relationship, or just emotional support, there is frequently no one there to provide for them and their children.

Recent research suggests that the poorer outcomes of children in lone-parent families in poverty, in their behaviour, development and health, could be lessened by levelling up the income of lone-parent households. That is what this paper proposes.

3 Parenting is work

A welfare state that refuses to recognise the care of under-fives as work hits the most vulnerable hardest. Forced to survive on Universal Credit or very low partner wages, they are the ignored underbelly of England. Disability campaigners and older people's charities rightly fight for Carer's Allowance and Attendance Allowance to increase. At least it is recognised that older and disabled people need care. It is not recognised nearly enough, but it is established. The care of children, our future, our hopes and our dreams, is treated by the state as worthless.

Childcare support exists, but it is built around getting parents into paid work. In England, children aged two can get 15 hours a week of free childcare, for 38 weeks a year, only if the family receives certain benefits, for example Universal Credit with a household income of £15,400 a year or less after tax.[4] Help for younger children is tied to parents working.

Compare that with a lone mother at home with two children aged eighteen months and three months. She would be on Universal Credit, with no recognition that looking after two babies is a full-time job. That is subsistence, and it is the children who suffer the stresses and strains of poverty.

Over the years there have been feminist arguments for and against paying women for work in the home, with some arguing that it would reinforce stereotypes and act as a golden handcuff. In today's world, when men can also be the main carer, that argument is weaker. Add to it the reality that most mothers now feel economically and socially forced to work in order to survive, and it is not hard to see why parents, mothers and fathers, might campaign for a main carer wage, in a career that is arguably more important than any other for our future.

4 Learning from Finland

In Finland, parents of a child under three who is not in municipal early childhood education can choose between a nursery place and a child home care allowance. The allowance can be paid from when the child is around six months old until their third birthday, to a parent or to someone else the family arranges to look after the child, such as a grandparent.[5]

FINLAND: CHILD HOME CARE ALLOWANCE (KELA, 2026)

Care allowance for one child under 3: **€377.68 a month**
Each additional child under 3: €113.07 a month
Each additional child over 3 but under school age: €72.66 a month
Plus a means-tested care supplement for one child, and in some areas a municipal supplement.
The allowance is taxable.

What is noticeable about this system is that, in effect, the Finnish state pays a primary carer who chooses to stay at home with a young child. There is no pressure to send children to nursery. It is a choice.

In the UK, Child Benefit is £27.05 a week for the eldest or only child and £17.90 for each additional child: it falls with each further child, at exactly the point when a family's costs are rising.[6]

5 Making fathers pay

All of these children have fathers, but maintenance and contact are often missing from the lives of the mothers with the most problems. Where parents cannot agree maintenance between themselves, they can use the Government's Child Maintenance Service.

In the quarter to June 2026, of the parents paying through the service's Collect and Pay scheme, used where parents cannot arrange payment themselves or the paying parent has not kept up, 77% paid some maintenance, and only 53% paid more than 90% of what was due.[7] In other words, in almost a quarter of these cases, children received nothing at all that quarter.

Where maintenance is owed by a parent on benefits, it can now be taken directly from their Universal Credit, and since April 2026 child maintenance has priority over other deductions.[7] The same principle should apply to parents in work. Where parents are separated, the paying parent should have a percentage of their pay deducted through PAYE and transferred to the main carer, just as tax is.

Bank accounts in your own name

Financial control is one of the ways abusers keep their partners trapped. One simple public health measure would be to make sure that every adult has a bank account in their own name, rather than relying on a joint account, so that no parent is left without access to money when they most need to leave.

6 A citizen's income

It may be time to reconsider an idea that dates back to the eighteenth century: a social dividend, or citizen's wage, now usually called basic income. It would be paid to everyone, in work or out of it, and would replace much of the benefits system. Its supporters argue that a flat payment to every citizen would reduce the poverty traps of the benefits system, improve the lot of those in work, and be fairer. In 2015 the Royal Society of Arts published a report advocating a universal basic income.

There is now UK evidence to draw on. In Wales, the Welsh Government's basic income pilot paid young people leaving care £1,600 a month before tax (£1,280 after tax) for two years; 97% of those eligible, 644 young people, took part.[8] The independent evaluation, which runs to 2027, reports that young people described the payment as "a safety net", giving them the financial security to plan and to feel in control of their lives.[8]

A main carer income could be the first step: a payment for the work that is already being done, by the people who do it.

7 Five proposals

1. **A main carer income**
   Pay the main carer of children under five a salary on a sliding scale that reflects the number of children under five, any disability, and so on, forfeited only when the carer's own income exceeds a set threshold.

2 **A real choice, as in Finland**

Offer every family with a child under three the choice between a funded nursery place and a home care allowance, with free childcare available whether or not the parent is in paid work.

3 **Child maintenance through PAYE**

Where parents are separated, collect child maintenance from the paying parent's pay through the tax system and pass it straight to the main carer.

4 **A bank account in every adult's name**

Make sure every adult has access to an account in their own name, so that financial control cannot trap a parent in an abusive relationship.

5 **Test a citizen's income**

Build on the Welsh pilot with a basic income pilot for parents of young children, measuring the effect on children's wellbeing and on referrals to children's social care.

> We would never accept that caring for an elderly parent is worthless. It is time to stop pretending that caring for a baby is.

Questions for discussion

Q1 How can public health policy ensure that fathers take financial and emotional responsibility for their children, and is it what women want?

Q2 Would paying a main carer income reinforce traditional roles, or give parents a real choice?

Q3 Why is the care of older and disabled people recognised by the state, but the care of young children is not?

Q4 What could a basic income pilot for parents of young children tell us about child protection?

Sources

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3. Department for Work and Pensions (2026) *Two-child limit scrapped as historic bill to lift 450,000 children out of poverty becomes law*, 19 March 2026.
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5. Kela (Social Insurance Institution of Finland), *Child home care allowance*, accessed October 2026.
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Photo

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Child Protection: A Public Health Approach · Policy paper 3 · October 2026 · Poverty figures are for the United Kingdom.