Just a few comments: It says it cost tax payers money and the people who are paying the tax and earn over the threshold are loosing out on a benefit which the are technically paying. whilst those earnings less or nothing will benefit from the tax payer who does not receive a thing. It also feels that those who have worked hard to get to where they are in there employment in order to earn more and then being 'critised' for being good at their job getting the qualifications and excelling in the career in order to earn a higher wage... And what about the private providers who employee staff year round who pay back into the economy. Less children will Use private providers and use states school nursery as they are able to stay at home during the half terms again making it hard for mothers/fathers go back into work. I don't earn of the threshold but it concerns me that if i were to continue to progress in my role and my earning increased effecting my household income to go over threshold, i would be concerned as if I wanted a child I potentially would be have to nursery fees from 6months... And reconsider having a child or whether continue to work would be counterproductive. On the turn side there are those who don't pay tax and don't or have never paid into the system should they be entitled to taxpayers money for there child to benefit from the 20 hours whilst everyone circumstances are different it just feels that this is not helping with the aim to get people Back to work to be able To pay back it to the economy.. Hope this makes sense thank you