



Child Poverty (Scotland) Act 2017

Scottish Government Child Poverty Delivery Plans Single Parents Views



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EXECUTIVE SUMMARY

The Scottish Government have said tackling child poverty is a key priority and have set out their plans in the Child Poverty (Scotland) Act¹. One Parent Families Scotland (OPFS) is extremely pleased that the Act contains a duty to eradicate child poverty and that there are clear and identifiable targets about when and how this should be achieved.

OPFS is dedicated to working with and for single parent families, we are passionate about tackling child poverty. One quarter of Scottish families are single parent households. The Poverty and Inequality Commission, whose main role is to provide independent advice to Scottish Ministers on reducing poverty and inequality, has highlighted that 37% of all children in Scotland living in poverty live in a single parent family² and 94% of these single parents are women.

Furthermore, the most current government statistics show astonishingly that 49% of children in single parent families now live below the poverty line.³ A recent EHRC⁴ report highlights that by 2021 single parents and their children will lose a fifth of their income due to welfare reform - an average of £5,250 a year. The predicted increase in the child poverty rate (after housing costs) for children in single parent households to over 62% can only be described as catastrophic.

To contribute to the Scottish Governments Child Poverty Delivery Plans OPFS undertook an on-line and paper-based survey on single **parents'** views on the impact of poverty and what they felt government should prioritise. The parents surveyed were from across Scotland and 175 participated. Two in-depth discussion groups involving 30 parents were also held with single mothers in Glasgow and single dads in Lanarkshire as well feedback from parents in OPFS projects across Scotland. Parents were asked not only about the issues that affect them but what policy responses they would prioritise. Parents were asked:

- If they felt child poverty in Scotland was increasing, decreasing or static;
- About the impact of low income on their family health & wellbeing;
- What key issues they believe to be most important in reducing child poverty in Scotland;
- Suggestions on ways Scottish Government and local authorities could reduce child poverty.

Findings indicate that may single parent families are struggling because of austerity, benefit cuts and welfare reform. Parents responding to the OPFS survey described how they face a range of interconnected barriers which have at the core, the unique challenge of sole responsibility for the care of their children as well the economic survival of their family.

The results show that the poverty single parents face is multi-dimensional and covers material poverty, while welfare cuts, childcare gaps and poor housing were significant in the findings. Family income, housing, parent and child health are all under pressure. For families to achieve their potential, parenting or family support alone are not enough: parents need access to affordable, flexible, high quality childcare; skills training; further education; fair work which supports a decent standard of living; adequate housing and good health care.

¹ http://www.legislation.gov.uk/asp/2017/6/contents/enacted

² https://povertyinequality.scot/wp-content/uploads/2018/02/Child-Poverty-Delivery-Plan-advice-Final-Version-23-February-2018.pdf

³ https://www.gov.uk/government/statistics/households-below-average-income-199495-to-201617

⁴ https://www.equalityhumanrights.com/sites/default/files/cumulative-impact-assessment-report.pdf p153

1. INTRODUCTION AND BACKGROUND

OPFS warmly welcomes the Child Poverty (Scotland) Act^{5.} We are extremely pleased that the Act contains a duty to eradicate child poverty and that there are clear and identifiable targets about when and how this should be achieved. We particularly welcome the fact that the Act establishes four income-based targets which will be measured after housing costs and specific mention is made of single parent households. We believe that focusing on income-based targets in this legislation is the correct approach.

ONE PARENT FAMILIES SCOTLAND

OPFS is Scotland's national single parent organisation. OPFS provides expert information, advice & family support, along with training activities, employability programmes & flexible childcare, tailored to the needs of single parent families.

OPFS model of transformational change has co-production at its centre through the active involvement of single parents as volunteers, peer mentors and as members of the board. OPFS works with Single Parents in ways that acknowledge and recognise the different needs, experiences, concerns, knowledge, interests and abilities of parents, this is central to our work.

OPFS approach enables single parents, the majority of whom are women, to build their self-esteem, confidence and skills, increasing parent's access to employment, training and education. OPFS programmes raise participants' aspirations and expectations - giving single parents the confidence and skills to change their lives whilst offering the support to challenge the structural barriers that prevent them from achieving their potential.

⁵ http://www.legislation.gov.uk/asp/2017/6/contents/enacted

OPFS CONSULTATION IN CONTEXT

SINGLE PARENTS AND CHILD POVERTY

There are 170,000 single parents in Scotland with over 281,000 dependent children, 92 per cent (156,000) are female.⁶ By 2037 households containing just one adult with children are projected to increase by 27 per cent, to 196,300 households.⁷

The Poverty and Inequality Commission, whose main role is to provide independent advice to Scottish Ministers on reducing poverty and inequality, has highlighted that 37% of all children in Scotland living in poverty live in a single parent family and 94% of these single parents are women.⁸ The most recent DWP statistics show 49% of children in single parent families now live below the poverty

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A recent EHRC¹⁰ report shows that by 2021 single parents and their children will lose 20% of their income due to welfare reform - an average of £5,250 a year. Single parents in the bottom fifth of the household income distribution will lose around 25% of their net income. On average, disabled single parents with at least one disabled child fare even worse, losing almost three out of every ten pounds of their net income. In cash terms, their average losses are almost £10,000 per year. This is the biggest loss among different household types. The consequences are stark, with child poverty projected to rise sharply. The predicted increase in the child poverty rate (after housing costs) for children in lone-parent households to over 62% can only be described as catastrophic.

THE CHILD POVERTY (SCOTLAND) ACT 11

The Child Poverty (Scotland) Act requires the Scottish Government to meet four income-based child poverty targets by 2030 as well as set out and report on the actions they will take to meet those targets. It was brought forward in response to the repeal of sections of the UK Child Poverty Act, to reinstate the use of a set of income-based targets. The Act:

- Sets in statute targets to reduce child poverty by 2030;
- Places a duty on ministers to publish child poverty delivery plans at regular intervals and to report on progress annually;
- Places a duty on local authorities and health boards to report annually on what they are doing to contribute to reducing child poverty;
- Establishes a Poverty and Inequality Commission.

⁶ www.scotlandcensus_2011_householdsandfamilies

⁷ http://www.nrscotland.gov.uk/files//statistics/household-projections/2012-based/2012-house-proj-publication.pdf

⁸ https://povertyinequality.scot/wp-content/uploads/2018/02/Child-Poverty-Delivery-Plan-advice-Final-Version-23-February-2018.pdf p41 table 2

⁹ https://www.gov.uk/government/statistics/households-below-average-income-199495-to-201617

¹⁰ https://www.equalityhumanrights.com/sites/default/files/cumulative-impact-assessment-report.pdf p153

¹¹ http://www.legislation.gov.uk/asp/2017/6/contents/enacted

MSPs unanimously agreed to pass the Child Poverty (Scotland) Act in November 2017, with the vote finishing 115 to 0. For the first-time local authorities and health boards in Scotland will also have a duty to produce local child poverty action reports. The legislation means that in the financial year starting in April 2030, the government has a statutory obligation to have achieved:

- Less than 10% of children living in households that are in relative poverty currently 22%; ¹²
- Less than 5% of children living in households that are in absolute poverty currently 21%;
- Less than 5% of children living in households that combine low income and material deprivation currently 12%;
- Less than 5% of children living in households in persistent poverty.

More than one in four (260,000) of Scotland's children live in poverty and unless we act now, the situation will deteriorate. 'The Austerity Generation' ¹³published by CPAG and the Institute for Public Policy Research reveals that UK cuts to Universal Credit will put 1 million more children into poverty. The report finds that families already at greater risk of poverty - including single parents, families with very young children, larger families and those with a disability - will be especially hard-hit by a decade of cuts.

Under both the Tax Credit and Universal Credit systems families with children have taken the biggest impact from cuts over the decade. Children in single parent families are hit particularly hard by changes made since 2015. The report says that the average change in annual income for single parents with children resulting from changes to Tax Credits (2010-2020) is £1,940 and changes to Universal Credit (2013-2020) is £2,380.

As well as damaging children and families, poverty is a costly problem. The Financial Memorandum for the Child Poverty (Scotland) Act estimated that the annual total cost of child poverty in Scotland in 2013 was £2.39 billion, causing extra pressure on public services that deal with the effects of poverty and, in the longer term, wasted economic potential.¹⁴

¹² http://www.gov.scot/Resource/0051/00511975.pdf

¹³ www.cpag.org.uk austerity-generation

¹⁴ Scottish Parliament, *Child Poverty (Scotland) Bill: Financial Memorandum* (Scottish Parliament, 2017) http://www.parliament.scot/parliamentarybusiness/Bills/103404.aspx

SCOTTISH GOVERNMENT CHILD POVERTY DELIVERY PLANS: SINGLE PARENTS

The Child Poverty (Scotland) Act says the Scottish Government must prepare a "delivery plan" for each of the following periods: 1 April 2018 to 31 March 2022; 1 April 2022 to 31 March 2026; 1 April 2026 to 31 March 2031. The delivery plan must set out the measures that Scottish Govt proposes to take with the aim of meeting the child poverty targets. The plan should describe measures Scottish Government proposes to take in relation to:

- the provision of financial support for children and parents;
- supporting local authorities to consider the automatic payment of benefits;
- the provision and accessibility of information, advice and assistance to parents in relation to: social security matters; income maximisation; financial support;
- education:
- the availability and affordability of housing;
- the availability and affordability of childcare;
- the facilitation of the employment of parents;
- the development of the employment-related skills of parents;
- physical and mental health;
- children living in single-parent households.
- consulting, amongst others, such persons and organisations working with or representing parents;
- A delivery plan must in particular set out what (if any) measures the Scottish Government propose
 to take in relation to supporting local authorities to consider the automatic payment of benefits and
 support.

CHILD POVERTY PROGRESS REPORTING: SINGLE PARENT FAMILIES

The Scottish Government must prepare reports on the progress made towards meeting the child poverty targets, and in implementing the relevant delivery plan. In particular a progress report must describe the measures taken, the effect of those measures on progress towards meeting the child poverty targets and the effects of those measures on reducing the number of children living in single-parent households.

- who fall within section 2 (relative poverty);
- who fall within section 3 (absolute poverty);
- who fall within section 4 (combined low income and material deprivation);
- who fall within section 5 (persistent poverty).

If, in preparing a progress report Ministers consider that the measures taken in accordance with the relevant delivery plan have not delivered sufficient progress towards meeting the child poverty targets, the progress report must describe how Ministers propose to ensure sufficient progress is delivered in the future.

The Child Poverty (Scotland) Act is an immensely positive step in the aim of ending child poverty in Scotland. The unanimous support for income-based child poverty targets and for delivery plans setting out the employment, employment-related skills of parents, social security, housing and childcare measures needed to end child poverty creates an important foundation for future action. All the political parties in the Scottish Parliament have recognised that child poverty is not inevitable and that it can be eliminated.

2. OPFS RESPONSE: PARENTS SURVEY & INSIGHTS

OPFS has completed a consultation process with single parents around their views on priorities for action to feed into the Scottish Government Child Poverty Delivery Plans. We also held two policy insight workshops in November 2017 with single parents in partnership with Scottish Government officials. This along with an on-line and paper based survey will feed into OPFS contribution to the ongoing implementation of delivery plans which aim to meet the child poverty reduction targets.

PROFILE

The demographic data gathered from the 175 parents who responded to the survey presented a profile of single parents similar to that found in the regular profile work conducted by OPFS

- 24% of parents lived in Glasgow, 16% from Lanarkshire;
- Rural Scotland was well represented around 22% of respondents;
- 95% of participants were single parents;
- 40% of participants had two children, 35% of children had 1 child;
- 55% of parents had children aged between 5 to 12 years, 25% of had children aged between 13-16 years and 22% had teenagers aged 17 years plus;
- 26% of parents considered themselves to have an illness or disability;
- 40% of participants worked 30 plus hours per week, 30% of participants worked 16 to 29 hours per week and 22% of participants were not in paid work;
- 84% of participants received Child Benefits, 63% of participants had Child Tax Credit and 38% of participants received Council Tax Reduction.

IMPACT OF POVERTY

Affordability

Many parents mentioned the cost of living increasing, changes caused by austerity and welfare reform - constant changes which are too difficult to understand, unstable, with a big impact on income and therefore poverty.

"The cost of living has gone up but benefits haven't. I mainly shop at charity shops for clothes, bedding and kitchen utensils. My parents help a lot, they shouldn't need to be helping though as they are pensioners."

Themes included the cost of travel, the lack of financial resources which causes poor mental health and increases stress levels which then leads to increase in support services which then increased pressure on health services.

- 84% of participants believed that child poverty in Scotland is increasing/increasing significantly;
- 67% of participants found it more difficult to afford birthday and Xmas presents;
- 64% found it more difficult to afford travel costs;
- 63% had found it more difficult to keep their home warm;
- 28% found it more difficult to pay for childcare with 17% unable to afford childcare;
- 27% have missed meals to ensure there's enough food for their children;
- 20% cannot afford to attend an organised activity;
- 80% of parents said lack of money had affected their stress levels;
- 57% said lack of money had affected their mental health;
- 29% said their children had not been able to take part in sports activity;
- 36% said it had been a struggle to keep their home warm & have enough hot water.

Affordability is a major theme which kept coming up throughout the child poverty survey feedback. Many respondents discussed that the cost of living is increasing but wages were still the same and constant changes to the benefit system presented them with difficult choices to make.

"Regular items are becoming more expensive- food fuel, house - and clothing Everything just seems to be more expensive, costs rising and wages not rising. Single parent = 1 wage."

The choices were often hard-lined when trying to find the balance between entering into employment and caring for their children as financial pressures did not provide room to undertake both options. With the rising costs of living, families have had to deal with growing pressures of rising prices of childcare provision, transport costs and social housing.

"It's really hard to have any low priority choices. Life is a real struggle, living in a predominantly wealthy neighbourhood makes it seem like we live in another world. The world of little choice."

For a lot of single parents working patterns are not always flexible enough to allow them to find the balance between working and caring duties.

"My wages don't seem to be able to cover all the expense I have - things seem more expensive and wages have been stagnant for a long time. Also, not sure if this is relevant here but there are ongoing requests for money from my childcare provider - fundraising, weekly snack fund, trips and pantos. This despite childcare being supposedly funded. I've complained as it's putting huge pressure on me as a single parent and I'm sure on other families."

The survey results show that a lot of single parents look to redirect their income priorities which means that in a lot of cases families are not able to afford leisure and fun activities such as sports, activity clubs for children and trips. A lot of the respondents accept that they are unable to take part in the activities because of reduced income but at the same time this can cause further problems. For example, a lack of social connections, support, friendships and resulting isolation.

"The cost of basic living essentials, such as food, gas, electricity and housing are getting higher and living on a low income on single parent benefits, the amount entitled to has not changed to accommodate with these rising costs. Sanctions have also putting pressure on myself and other parents already struggling in financial hardship as this makes it harder to cover the costs of basic and essential living needs."

To take the example of isolation, if families cannot afford transport then that then limits access to healthy and affordable food as well as access to other services like medical advice, benefits advice and support. For families living in rural areas such as in Aberdeenshire the impact of isolation can be felt that much worse.

"The cost of travel into the city by public transport means its more expensive to shop at cheaper shops. Gas and Electricity costs are high, More cold north of Scotland. No regular child maintenance payments through CMS. My daughter is growing faster than what the Government thinks. Always replacing shoes and rights for school. Living in affluent area means cost of living is higher."

KEY PRIORITIES FOR PARENTS

The Scottish Government have key issues to report on related to child poverty. We asked parents which of these issues they believed to be most important in reducing child poverty in Scotland. Their responses reaffirmed that the areas identified in the Act are the right ones.

The following policy areas were seen as the top/high priorities in order of importance:

- Physical & mental health support (95%);
- Employment family friendly & with an adequate standard of living (94%);
- Education designed to close the attainment gap (93%);
- Housing availability & affordability (92%);
- Childcare flexible, availability & affordability (90%);
- Financial support tax credits, welfare benefits (89%);
- Employability skills to access employment & career progression (84%);
- Advice, information & assistance to parents on income maximisation, and social security matters (82%).

"Not one thing will eradicate poverty ... services need to come together and provide families with support to access education/employment if needed. Wages need to be higher and benefit rates better to allow families to live a decent quality of life."

Feedback included a range of different responses on what the Scottish Government should be doing to help single parents and their families. Key points identified from survey respondents, on what actions should be taken are detailed below.

Social Security, In-kind Payments & Child Maintenance

It was clear from the consultation that single parent families are still far from facing a financially secure future. The impact of welfare reform, stagnant pay, limited employment opportunities, and high living costs have placed pressure on household budgets. Over half of single parents do not have a formal child maintenance agreement in place. There is still a long way to go to ensure all single parents and their families are able to achieve the secure foundations needed to escape poverty. Many parents talked about the need for a supportive welfare/ social security system.

Often comments referred to Westminster responsibilities:

"Single parents need a welfare system which recognises our needs and provides an adequate safety net for our children. The government should end the freeze on benefits. The childcare is not there especially for single parents like me with a pre-school age child so making me look for work is pointless and degrading."

"Lack of childcare out-with office hours leaves me unable to take on a job with shift work. Child Support Agency is a waste of space. Does not do enough to enforce parent without care to provide for child. Took 3 years to find my violent ex which I provided an address. If a payment is missed, we have to wait 5 working days to report missing payment then wait until they contacted ex which can take weeks, then he lies to declare he has reduced income, he is self-employed and DWP cannot access HMRC? In mean time child goes without."

School Clothing Costs

Single Mothers in the Glasgow Insight workshop faced financial challenges when paying for children's clothing, e.g. new pair of shoes for their children. Solutions were talked about in the form of top-up costs to clothing grants. Some of the mothers put forward problems of gaps in availability and receiving of funding and difficulties that this then gave them when getting children ready for going back to school. In 2017 CPAG Scotland, One Parent Families Scotland and Poverty Truth Commission undertook a survey of parents on the school clothing grant. The report provides a useful snapshot of the challenges faced by many parents across Scotland as well as recommendations which include Introducing a minimum level of school clothing grant set at a realistic level across the country.¹⁵

"Provide a decent amount for school clothing grant, £20 for a year!!

My daughter rips a pair of tights at school every day. £6 for pack of 3 tights x 32 weeks in the year is not cheap. Outdoor and indoor gym kit, School uniform is a kilt, not cheap. Went through 4 pairs of shoes / boots already since August."

Information & Advice to Parents in relation to: Social Security; Income Maximisation and Financial Support

The survey results showed that for many single parents, the experience of being the main carer and breadwinner for the family can be a source of stress, anxiety and considerable financial difficulty.

This research shows that single parents often face serious, persistent and worrying difficulties in their daily lives and that many parents live with their problems for long periods without seeking, or finding, the help that they need.

Many parents mentioned the gaps and inadequacies in advice provision for single parents as did parents participating in the discussion workshops. As a result, we know more about the nature and prevalence of problems faced by lone parents. In particular, issues around debt and financial worries, legal rights and

¹⁵ www.opfs.org.uk/school-clothing-report/

the emotional consequences of relationship breakdown, both for single parents themselves and for their children, are highlighted.

"When I split up from my partner I was hit with an avalanche of problems - could I continue to work? How would we work out fair contact with the kids? Did I need a lawyer? What about tax credits, would I get any? He was a gambler, so we had lots debt- could I still live in our home? I felt I might fall apart with the worry as well as the stress about the children's welfare."

The range of problems that single parents are likely to need advice on is wide - traditional family law areas (divorce, contact, and maintenance), social security and rights areas (debt, welfare benefits and housing), and the non-legal (for example, parenting, emotional and health issues) are all relevant to reducing family and therefore child poverty.

Summing up the comments in the survey and the workshops single parents said:

- "More advice and support responsive to the complexity of single parents' lives should be available."
- "Resources should be made available to ensure single parents are better informed about where to find the advice and support they need."
- "Single parents should be free from anxiety about the financial cost of obtaining good advice."

Health & Wellbeing

A majority of the survey respondents discussed that at some point or another in their life they had suffered from mental health problems and/or poor mental well-being. This was caused by the stress of poverty as well as having an important role in trapping parents in poverty. The need for more 'one- stop shop' support for health and well-being, for example domestic violence, ill health and parenting, was felt to be crucial.

"I think some politicians are so out of touch with how hard up single parents are -rising costs in everyday life all adds up with no increase in wages/ tax credits feels like there is no light at the end of the tunnel. This impacts on the social and mental wellbeing of my family. Sometimes I feel - how can I go on, what's the point?"

Many parents felt that stigma and judgemental attitudes can have an extremely negative impact on individual self-esteem, confidence and personal self-worth. This can then have a detrimental effect on how parents apply to enter into employment and maintain permanent jobs. It was mentioned by some that Scottish Government would have an important role in challenging myths about single parents being "bad parents" and "living on benefits."

The Single Mothers in the Glasgow workshop unanimously brought up the problem of the DWP and stated that a lot of their stresses came from a system that just does not work. They believed that the DWP system as a whole is flawed because there are too many waiting times, not enough support available and problems with appeals. An example of this could be seen through the assessment processes for receiving DLA (Disability Living Allowances). Some issues noted from this process were that the whole assessment was really stressful and judgemental and not based on any specialised medical knowledge by the interviewer. After a brief discussion of these problems of being assessed, some solutions were identified, which parents also felt would be useful for the new Scottish Social Security Agency for example:

- "Need for more advocacy services to help avoid stress and anxiety."
- "Need for greater accessibility especially for those families who have sick children."

- "Need for more health care professional involvement."
- "Need for a more individualised case by case approach."

Another point raised was the problem with sanctions that are constantly being applied to benefits. The mothers stated that constant sanctions caused them stress and depression because there were times when they couldn't afford to make ends meet. By reducing the amounts of sanctions on their benefits, their mental health and well-being would improve as they would have more control over their money.

"Better access to health services for mental as well as physical health issues. Currently the thresholds to access mental health services are too high and waiting times are prohibitive."

The Single Fathers workshop participants highlighted that physical and mental health is a subject which can often cross over with other issues such as housing and employment. This is often the case with regards to accessing care services across different Local Authorities.

One father brought up this problem when discussing the need for one of his children to see a counsellor service because they saw their grandfather lying dead in his bed. The father reflected on the absurdity and difficulty of trying to access psychological services to help his son. He discussed again the problems with lack of communication from one Local Authority to another and the increased stress that this brought both to him and his family. The father discussed that having to wait long waiting times did not help an already stressful situation.

Another single father discussed problems with having access to counselling services for his children. For instance, his daughter felt increasingly singled out by teachers when needing to go to see a counsellor. Her need was being displayed for the whole class to see and as a result the child felt uncomfortable and ill at ease. The father of this child explained that by the teacher drawing attention to this activity bullying has ensued and has had an overall negative impact on the child.

Solutions identified:

- Need for more support services;
- Need for more assisted care;
- Need for more choice and control;
- Need for more digitally improved services, e.g. medical assessments by GPs and support workers through skype which can eliminate transport and childcare costs;
- Need for more access to advice services.

Housing

The need for better and more affordable social housing was seen as a key priority in the survey responses. For example:

"Housing and a secure family home is so important for me and my children. I really think if people are able to access affordable housing they will invest time & effort in their environment. I know myself if staying in my home could be a long term secure option then I know I will stay & invest time in my community, develop relationships with my children's friend's families and other people in the area. Just now I'm in an expensive private rented flat which I know I can't afford because my benefit is capped. I fear for the future and hope I won't end up in a homeless B&B."

In the workshop with Single Mothers in Glasgow the discussions on housing brought up a range of problems especially when focusing on privately owned accommodation. One mother recounted a difficult

living situation after spending a short period of time in privately owned housing. She observed that basic repairs that needed done were left for long periods of time or not fixed, faced uncertainty over how long accommodation would last and lacked the resources to personalise her home. Other mothers then compared this experience with using social housing which was seen as being better equipped and householders felt listened to when raising any concerns or worries. However, all mothers noted that accessing good housing was not always possible and that there is a growing feeling of uncertainty about getting suitable living arrangements for themselves and their children. Privately rented housing appears to have more issues than social housing.

Some solutions that were identified were:

- "More information is needed on housing rights."
- "More availability of better social housing to avoid overcrowding- build more housing for families!"
- "More individual choice and control over where we live."
- "More inclusive social housing."
- "The need for greater accountability, e.g. governing body or organisation."

The discussion at the workshop for Single Fathers in South Lanarkshire raised many problems around housing but in particular the issue of private rent which was talked about in great detail. Two fathers in the group said they faced many difficulties when living in private housing accommodation. Both fathers discussed that their housing costs were really expensive compared with other social housing. They also noted that family need was often ignored which often resulted in fear when raising further concerns and problems with their landlord.

These experiences were then compared by the other fathers who lived in council housing and who had more positive feedback regarding the way that they were treated. The other fathers stated that when they raised any problems or concerns with their landlord that they felt listened to. As with the focus group with the single mothers, all the fathers felt that private housing exploited the situation to their own advantage.

Another issue which impacted on housing costs was the geographical area in which the fathers lived. For instance, the level of cost significantly differed from one Local Authority to another. All the fathers noted that there is a demand for more affordable housing which is accessible for all families and their own individual needs. For example, a father of three reported that his monthly rental was £700 for a three-bedroom house. The cost of this dad's rent was so expensive because of the area in which his house had to located near a special needs school which was crucial as one of his sons has Asperger's syndrome.

The cost of rent being so high has an impact not just on finances but also on family need. Problems incurred because of this led the father having to move from one Local Authority to another which had cheaper rent to pay but was further away from the special school which inevitably caused problems.

This specific example helps to illustrate the problem of both communications across local authorities and increased stress levels for families. Discretionary Housing Payments were often used to help top up housing costs but this was highlighted by parents as being short-term and only really effective if there is an increase in the living wage.

Employment

Many parents in the survey highlighted in different ways that greater flexibility is needed for single parents taking up employment, which covers including length of working hours, time off and cover which is allocated to caring duties for children.

"My salary is decreasing rather than increasing; my jobs are unstable and temporarily funded with limited security."

Many respondents said more stable secure employment is needed.

"Surely the Scottish Government can work with jobcentres, employers and childcare providers to ensure that work genuinely provides a route out of poverty."

"More support for single parents to be able to have higher levels of training and education, which lead to more sustainable work and long-term savings for the government. Lots of single parents want qualifications - where is the support?"

"My wish would be for the government to work with employers to have genuinely family-friendly jobs, including improving the availability of good quality part-time and flexible jobs."

The topic of employment fired up a lot of lively conversations in the workshop for single fathers. All the fathers noted that there are not enough relevant jobs for them to apply for and there are not enough training programmes to help them enter the workplace.

All of them noted that when going to the job centre for help with employment many were often sanctioned because they were told that they were not doing enough. Many of them faced judgmental interviews which left them feeling hopeless and increasingly desperate.

The fathers described how that by just trying to follow the job steps, there was no flexibility and a lack of understanding of individual personal circumstance. It appears on the surface at least that many workers in the job centres are target focused and often forget that they are dealing with people's lives. Some solutions identified:

- "Need for more life-based training for the job centre staff."
- "More accountability should be placed on JCP staff about the job process."
- "Single Parents need to have more training and continual skills reviews."
- "Support services tailored for single parents as we need people with expertise in the issues and challenges single parents face."

The participants felt these ideas would be useful recommendations for the new Scottish Social Security Agency.

Childcare - availability, affordability and flexibility

Survey Respondents often highlighted that the promised expanded childcare support was good news but many also said it still wouldn't meet the demands made on single parents by the DWP to take jobs out-with 9-5 and Monday to Friday.

"They should target assistance on low income families effectively, including widening access to the 30 hours' free childcare to single parents in education/training and in variable-hours work, and supporting parents with the upfront cost of childcare."

"Childcare costs are crippling - I earn what I always considered to be a reasonable salary, but it costs more than I earn to send my two children to nursery for only 3 days a week. I'm too scared to leave my job as I don't want to lose the skills or have to try to break back in to job market."

"Lack of child care in my area especially out of normal office hours. Plenty jobs in care available but must be able to work shifts and weekends where there is no childcare."

The childcare issue brought up a range of difficulties faced by the single mothers in the Glasgow workshop. Initially there was the discussion on some of the more general problems related to childcare and solutions raised. General concerns mentioned were:

- Expensive;
- Difficulties accessing childcare provisions e.g. geographical area;
- Long waiting lists;
- No consideration or flexibility given for parents working long hours;
- Lack of information available.

Solutions identified:

- Need for jobs with childcare service provision;
- Better access to advice and information on childcare options as well as support services;
- Need for accountability by the Government and Local Authorities.

The parents in the workshop for single dads felt childcare "remains one of the biggest barriers that single parents face." Many of the fathers stated that the issue of childcare can be very difficult to deal with at times especially if there is no access to having support from grandparents.

All of the fathers taking part in the Lanarkshire workshop felt they required respite support services to allow them a few hours to address their own needs without having to look after their children. The dads felt this would enable improved mental health. However, there is a growing problem of accessing these services because of barriers such as lack of funding and living within the right geographical area.

"Provide adequate childcare services. Out of school care club full to capacity, child minders have waiting lists, No childcare out of office hours, and lack of jobs within office hours. Provide free lunches during school holidays."

Another issue is the expense of childcare provision which is often costly. Additional costs can be added on top of original price which are necessary, for example, activities, trips and in some cases additional lunch provision.

As one father noted this is especially bad when you have a child that suffers from a disability or medical condition. For example, there is no safety net for additional financial top up support costs to help with this issue.

Some solutions identified:

- Need for an allocated budget or subsidiary costs for single parents;
- Need for more top up costs for childcare provision;
- Need for more support services for families with sick or disabled children;
- Need for more communication across Local Authority and wider geographical areas.

Employability Training Programmes & Further Education

Employability

A significant number of respondents suggested there was a need for enhanced lone parent friendly training programmes and work placements, with the opportunity to take up permanent job roles. Some of the parents detailed in their responses that there were not enough training programmes for single parents wanting to find employment such as the Big Lottery £7m Making it Work¹⁶ programme for single parents.

According to their responses some of the single parents regarded a lack of relevant support services to help parents into employment as one of the main causes as to why so many single parents are out of work. A solution identified was that it may be worth setting up services which take into account the need for balance of childcare and working patterns.

Further Education

The vast majority of single parents want to take up paid work when the time is right for their family. However, a lack of qualifications can hold single parents back from fulfilling their potential; limiting their ability to find employment, restricting their earning capability, and reducing opportunities for progression.

Single parents are disproportionately lower qualified than other groups, and of those in employment (60 per cent), over two-thirds enter the lowest paid occupations. This has a significant impact on their ability to earn enough to keep themselves and their children out of poverty. Better paid work is out of reach for many single parents; occupations that attract higher salaries require intermediate or higher-level qualifications, and don't routinely offer the flexibility single parents need in order to dovetail work with their caring responsibilities.

Welfare-to-work policies underpinning benefit conditionality discourage unemployed single parents from pursuing further education. Government-funded courses for jobseekers predominately focus on addressing basic skills gaps and job search techniques, with a view to moving claimants into work as quickly as possible. Moreover, poverty and the risk of further indebtedness is a barrier to many single parents contemplating a return to further education, despite the longer-term benefits associated with skills acquisition.

"I really want to return to education. It almost feels like - 'you are a single parent, you don't need a qualification - go and find a job'. More action is needed to improve the qualification levels of single parents and take a longer-term approach to supporting single parents into sustainable employment."

¹⁶ http://shura.shu.ac.uk/18226/1/Batty-MakingitWork-FinalReport%28VoR%29.pdf

Single parents said the following are barriers to participation in College and Lifelong Learning for Single Parents:

- "Lack of knowledge and information about where to start, funding available, choosing the correct course."
- "Financial impacts, impacts upon benefits."
- "Told by College I was too old, should just get a cleaning job."
- "Confused by information."
- "Difficult to view complex information like course prospectus on a phone especially with limited data allowance for internet."
- "Don't know where to start."

Single Parents with young children find it easier to attend college if their child can access an onsite nursery at the college they attended. These places are taken up very quickly. More determined parents will consider using a private nursery or childminder however the allocation of college childcare funds can be quickly allocated. Parents are often left with no childcare options unless they are granted a nursery place which takes the statutory allocated hours that a child is entitled to receive from the hours that the parents requires thus bringing the costs down.

Parents suggested some solutions to remove these barriers:

- "Age appropriate groups, particularly for single parents and people that have been out of the education system for a while."
- "Support.... More Support!"
- "Flexible start times allowing delayed start time to take kids to nursery, without getting into trouble and missing course content."
- "Confidence building to prepare people for transition into College or lifelong learning."
- Supportive and understanding tutor.
- Research and library skills.
- Study skills.
- Clearer information about courses, costs and funding.

Single parents face an inflexible labour market. Funded opportunities for single parents to study for further qualifications - to improve their chances of finding better paid, sustainable employment - are scarce. Lack of opportunity to attain further qualifications not only leaves single parents heavily reliant on in-work financial support to top up low wages when they do find a job, it also limits the amount of revenue from income tax and national insurance contributions.

Other Areas Suggested by Respondents

Transport

Mothers talked about barriers they face when wanting to take their children out to activities at museums but are unable to do so because of expensive transport costs.

Costs to use public transport are costly for a family and are not flexible and there is no support for additional top up costs to be used to help families provide activities for their children cheaply.

"Better public transport. People need to be able to travel to school, college and work without the need for a car. Costs to use public transport are costly for a family and are not flexible and there is no support for additional top up costs to be used to help families provide activities for their children cheaply."

"Please stop trying to take away school transport as more children will need to walk further to school because parents can't afford public transport."

Single parents told us that when there are a couple of children over 5 years, shopping trips are expensive. Parents with children in buggies found bus travel frustrating because when there are two buggies already on the bus they may not be allowed to board. Single parents with buggies could not travel into town as a group as space on the bus does not allow for more than two buggies. When parents had to be back to collect their other children from school they also worried about being back in time. This means that travel into town is not only expensive but does not always meet the needs of single parent families living in villages. During our consultation with parents, we became aware that many of the parents we support were unaware of the cost of public transport. We know that this is often due to difficulties with physical and mental health, especially anxiety and managing their children's behaviour when travelling out-with the comfort of their local community.

Many families often buy their shopping at the local mini-market daily. These shops are expensive and do not stock a large variety of fresh food, fruit and vegetables. Budget supermarkets where a weekly shop can be purchased much cheaper are not situated in the centre of town. This means that they are more difficult to access, particularly with young children.

3. POLICY IMPLICATIONS

Eradicating child poverty by 2030 will require a continued and focused programme of activities across a number of areas, including reserved policy areas. ¹⁷

One of the primary findings of this research exercise is that single parents' finances often don't meet their families' needs. Single parent families face a particularly high risk of poverty compared with other households. High living costs - particularly rent and utility bills - play a part. Limits to single parents' incomes are another major factor - especially barriers to enter and progress in work, particularly around childcare and the disproportionate impact of welfare reform. Many single parents also don't receive child maintenance from their child's other parent.

Our survey shows that single parents are often only just managing to make ends meet. As a result, many single parents have no choice but to borrow from friends and family, or financial lenders. The financially perilous situation of many single parent families also means that many cannot save as they would wish either for household expenses or for a pension. This insecurity and stress can also have an emotional impact on single parents and family well-being.

SERVICE DELIVERY PLANS - PRIORITIES

Although the sample for this survey cannot be said to represent the Scottish single parent population as a whole, the policy suggestions are in keeping with the experience of the parents we work with in our services across Scotland. In summary parents have said their priorities are:

• Financial Support for Children & Parents

- A Scottish Social Security system which is fit for purpose one that is linked to financial need, which treats single parents with dignity and respect and uses its resources to contribute to the aims of the Child Poverty Act;
- Together with a range of anti-poverty organisations¹⁸, OPFS is calling on the Scottish Government to top up Child Benefit by £5 per week, which would lift 30,000 children out of poverty;
- Introduce a minimum level of school clothing grant across the country. Local authorities should also consider the additional costs of secondary school children and factor this into awards:
- Schools should be supported to 'poverty- proof' their school day, including reviewing school uniform policies and allowing parents to buy generic items instead of branded school items.

Education & Training

 The vast majority of single parents want to take up paid work when the time is right for their family. However, a lack of qualifications can hold single parents back; limiting their ability to find employment, restricting their earning capability resulting in increased family and child poverty;

¹⁷ www.parliament.scot/visitandlearn/12506.aspx

¹⁸ www.cpag.org.uk/content/give-me-five-child-benefit-top-campaign

- Recognition should be made that single parents need access to further education Many single parents take on the challenge of studying as a single parent successfully, however more support is needed.
- Some key things are:
 - o Finances parents need expert specialist advice on course fees and living costs;
 - o Benefits and tax credits while studying the impact on family income;
 - o Childcare exploring your options and funding for childcare.

• Employability - support in getting into employment

- Action is needed from skills/training providers for enhanced lone parent friendly training programmes and work placements, with the opportunity to take up permanent job roles;
- The Scottish Government multi-million funded programmes "Fair Start Scotland" should provide programmes tailored to single parents to take account of the unique challenges they face. "This devolved responsibility offers an opportunity to develop an employment support service that reduces child poverty."

Employment

- Single parents need good quality, sustainable work. Parents told us work should provide a
 decent standard of living, offer routes to progress and allow parents (and others) to
 balance work and home life:
- Parents should be able to make their own decisions about how best to combine work with family life, rather than pushed into work that doesn't meet their family's needs;
- Parents told us that they need improved personalised employment support particularly improving access to higher level training courses and apprenticeships, to increase routes into more secure and longer-term work;
- Employers should be encouraged by Scottish Government to embed family-friendly practices, including adequate pay and flexible working, to make sure work is accessible and sustainable for single parents.

Accessible information & advice to parents on social security; income maximisation; and debt

- More advice and support responsive to the complexity of single parents' lives should be available;
- Resources should be made available to ensure single parents are better informed about where to find the advice and support they need;
- Both the government and financial providers also have a role to play in tackling debt prevention or families on a low income. This includes addressing the 'poverty premium' and limited access to affordable credit for those in financial hardship.

Housing - availability and affordability

- Privately rented housing was identified by parents as having more problems compared to social housing. Solutions that were identified were:
 - o More information is needed on housing rights;
 - More availability of social housing to avoid overcrowding- build more housing for families;
 - o More individual choice and control over where we live;
 - o More inclusive social housing;

¹⁹ https://povertyinequality.scot/wp-content/uploads/2018/02/Child-Poverty-Delivery-Plan-advice-Final-Version-23-February-2018.pdf

- o The need for greater controls over the private rented sector.
- Nearly three quarters of people affected by the benefit cap are single parents; half have a child under the age of three. Single parents with children under two do not qualify for free childcare and so find it difficult and often impossible to juggle working the minimum 16 hours a week required to evade the cap while finding means to care for the child. The cap forces single parents and children affected into poverty and homelessness. Scottish Government:
 - o should consider mitigating the benefit cap in full through DHPs;
 - o secure a joint commitment with local authorities to ensure no child is evicted as result of benefit cap, with a commitment to use DHP where this is the only way to avoid eviction.

• Childcare - availability, affordability and flexibility

- Childcare is important for both childrens' development and parents' employment. For single parents, childcare is particularly important to help make work possible. As both the main carer and main earner, single parents can't 'shift-parent' in the same way couple parents do in order to manage nursery and school pick-ups and drop-offs;
- Good childcare affordable, high-quality and responsive to parents' needs is vital to enable single (and couple) parents to make genuine choices on work and care;
- Investment in childcare should be seen as part and parcel of investing in infrastructure it
 helps life chances, employment and the economy. Parents have suggested government
 support for childcare costs should be targeted at those most in need, particularly those on
 low incomes for example single parents with under fives affected by the benefit cap;
- Finally, the role of childcare should be considered more broadly, including how it can support parents into training, education and sustainable employment.

Health

• An OPFS survey²⁰ of single parents in Scotland revealed that three in four (74%) single mothers have experienced negative attitudes or stigma. Single Mothers thought they were seen as a drain on society, something to be 'discouraged' and often depicted as 'scroungers', regardless of whether or not they were in work. This was something they felt had increased in recent years, and in many cases had a negative effect on their mental health. Scottish Government could have an important role in challenging myths about single parents being "bad parents" and "living on benefits".

Economy

OPFS also believes that an inclusive economic growth²¹ approach is crucial in any policy focus on how to fund and create a fair society. In this context the debate around tax raising powers²² is very welcome.

"Raising taxes. Also looking at women's poverty as you can't look at children's poverty in a siloit's more often than not women's poverty also and we know that the budget is far from gender neutral - with most of the cuts affected women disproportionately more than men."

²⁰ http://www.opfs.org.uk/wp-content/uploads/survey-results 201411 single-parents-and-stigma.pdf

²¹ www.jrf.org.uk/event/achieving-inclusive-growth-scotland

²² www.scvo.org.uk/what-are-the-scottish-government-and-parliaments-tax-and-spending-options

This OPFS research has identified several impacts that have received relatively little attention, but which we were aware of through our close contact with families in local communities as well as our previous research on the impact of conditionality on family well-being. These impacts include the actual effects of living on a reduced family budget. This consists of not being able to afford: travel to hospital appointments, holidays, birthday presents, after-school clubs, leisure and social activities as a family. Moreover, a majority of the survey respondents said that at some point or another in their life they had suffered from mental health problems and/or poor mental well-being. This was being caused by the stress of poverty, as well as having an important role in trapping parents in poverty. A recent OPFS briefing provides more background information on single parents, gender & health 24

Parents have also told us about increased use of expensive loans and levels of increased debt caused by benefit penalties and changes such as the those identified in a report by CPAG & OPFS on the benefit cap,²⁵ resulting in negative impacts on stress levels, mental health and family wellbeing.

Parents responding to the OPFS survey described how they face a range of interconnected barriers which have at the core, the unique challenge of the sole responsibility for the care of their children as well the economic survival of their family. In response to these very specific challenges single parents face we believe mainstream services should provide more tailored support to single parents. For example, a recent project overseen by a multi-agency steering group, consisting of OPFS, NHS Greater Glasgow and Clyde (NHSGGC), Glasgow City Council, NHS Health Scotland, Glasgow Centre for Population Health (GCPH) and the Wheatley Group, aimed to provide a strategic focus to issues facing lone parents by influencing existing systems and improving services, rather than applying a more traditional service delivery project. The evaluation of the project²⁶demonstrates the value of partnership working, co-location and involving single parents in solutions.

The Scottish Government has supported a case for reframing welfare positively as social security - something needed by all sections of society at points in their lifetime. OPFS believes at the same time it could be regarded to promote equality and inclusion and to achieve an acceptable standard of living and reduce child poverty. The Scottish Parliament has set the challenge that ending child poverty has to be a top priority. In order to achieve the ambitious targets set out in the Child Poverty Act, there needs to be co-ordinated action across all relevant areas within the Scottish Government.

OPFS supports the Scotland's Poverty and Inequality Commission ²⁷ advice that the Scottish Government should "make significant use of new social security powers if it is going to meet challenging targets to reduce child poverty." We also agree that benefits are not the only answer.

More needs to be done to support parents into sustainable employment and to progress in work while finding new ways to reduce housing costs for those on the lowest income. We agree with them that barriers for single parents in finding and sustaining employment include "the need for a high level of flexibility from employers, lack of affordable childcare as well as personal employability factors such as lack of qualifications, poor health and low confidence and expectations."

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²³ http://www.opfs.org.uk/wp-content/uploads/OPFS-SP-conditionality-wellbeing-report.pdf

²⁴ https://vhscotland.org.uk/wp-content/uploads/2016/12/SINGLE-MOTHERS-HEALTH-AND-INEQUALITIES.doc.pdf

²⁵ http://www.opfs.org.uk/cpag-opfs-benefit-cap-impact-scotland-report/

²⁶ http://www.gcph.co.uk/publications/751_evaluation_of_the_glasgow_lone_parent_project_final_report

²⁷ https://povertyinequality.scot/publications/

Eliminating child poverty will need action at a UK level. We believe the UK government should reinstate targets for eliminating child poverty and end the punitive freeze on benefits for working and non-working families. The UK Government could reconsider welfare reforms in the light of evidence about the disproportionate impact of the reforms on protected groups, including single parents. This should consist of a serious consideration of: how welfare and welfare-to-work policies can actively support the equal participation of women and single parents; how to ensure that disabled people who are wish to take paid work have the support they need; and how to ensure that families are adequately financially supported when they cannot work.

A change in policy direction by Westminster requires the use of evidence to review how people can be supported into employment in ways that do not involve benefit cuts. It requires revising the theory of change behind welfare reforms - that unemployment is a lifestyle choice and that cutting support will facilitate movement into employment. It also requires recognising that structural, not just individual, barriers to work need to be addressed.

Even so, there is much that can be done across the areas of devolved responsibility to minimise the impact of poverty on families and lift families out of poverty. Central to all of this must be the voices of families themselves.

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