

Covid-19 and lone parents with dependent children

August 2020

Public Health 
Scotland

Citation:

Arnot J. Covid-19 and lone parents with dependent children.
Edinburgh: Public Health Scotland; 2020.

For more information, please contact:

Julie Arnot, Senior Health Improvement Officer
Email: julie.arnot@nhs.net

Contents

Aim	2
Introduction	2
What impact could COVID-19 have on lone parents?	3
Work	3
Childcare	4
UK and Scottish government mitigation responses to COVID-19	5
UK.....	5
Scotland.....	6
Will mitigation be working for all?.....	6
What problems could be further exacerbated?	7
Recommendations	9
Conclusion	12
References	13

Aim

- This short briefing accompanies a paper produced by Public Health Scotland, before COVID-19, which is focused on higher levels of child poverty in lone-parent families with dependent children.*
- This briefing draws on material from that paper, placing it within the context of COVID-19, and aims to highlight the challenges that COVID-19 poses to the efforts to prevent and reduce child poverty in lone-parent families.
- The intended audience for this briefing is those with responsibility for policy and planning activities to address child poverty, and we include recommendations from the accompanying paper for partners working at both the local and national level, as these recommendations remain important at this time.†

Introduction

- Around 230,000 children were living in relative poverty in Scotland before this crisis. Of these, 90,000 were in lone-parent families (headed predominantly by women).
- Many lone-parent families have been locked into poverty given their greater likelihood of being in low-paid work, at a time of high and rising living costs, and when benefits have been cut or frozen.
- The extent to which COVID-19 will exacerbate this cannot yet be quantified. However, there is emerging evidence that lone-parent families have been among the groups most adversely affected by loss of income during the crisis.¹
- The crisis risks increasing the likelihood of more lone parents and their children experiencing negative social and economic impacts that are beyond their control, placing further additional pressures on those families.

* www.healthscotland.scot/publications/child-poverty-priority-groups-lone-parent-families

† For further information about the position of lone parents in Scotland, a One Parent Families Scotland briefing indicates that lone parents have been experiencing a range of social and economic challenges: https://opfs.org.uk/wp-content/uploads/2020/05/Response_to_COVID-19_OPFS.pdf

What impact could COVID-19 have on lone parents?

- Lone parents will experience the current crisis in differing, innumerable ways, dependent on employment status, job role, education, income, debt, savings, number and age of children, their housing, health, access to resources (food, a car, laptop, Wi-Fi), rural or urban setting, and the financial and emotional support from ex-partners, friends and family.

Work

- As with all parents, lone parents may be made redundant, be furloughed, be unable to trade as small businesses, or will have had to reduce working hours to combine work and childcare. It is not possible to quantify the impact in terms of jobs and income lost, but we know that:
 - for lone parents without work before the crisis, their financial position may not necessarily worsen, but some costs might rise, for example by being at home for longer periods and using more heating. Even if their income has not fallen, the loss of schooling and childcare will have placed pressures on parents to provide food, activities and resources within the home.* For lone parents without work before the crisis, opportunities for work, both now and in the immediate future, could be very significantly reduced.
 - for lone parents in low-paid work, they could be at greater risk of unemployment, or furlough on a low income, given that low earners and women workers are among the groups thought most likely to be working within sectors of the economy (such as retail, hospitality, personal services, arts, leisure) that have been closed, or are now only partially open.²
 - for in-work pregnant women, or those who have recently become mothers, and are without a partner, the crisis could be leading to loss of income. Some pregnant women (a group already at risk of being discriminated against in the

* For example see Child Poverty Action Group (CPAG) Scotland's recent survey work that indicates that low-income families in Scotland have been more likely to have bought educational resources than better off families, to support learning in lockdown: <https://cpag.org.uk/sites/default/files/files/Cost-of-Learning-in-Lockdown-Exec-Summary-Scotland.pdf>

workplace³) are thought to have been wrongly placed on Statutory Sick Pay, risking loss of Statutory Maternity Pay (as evidence to the UK Parliament Women and Equalities Committee indicates) or have used annual, unpaid or maternity leave, where they should have been offered safe working conditions or suspension from work on full pay.⁴

- for those lone parents in work and not living in poverty, who may be better placed financially to cope with this crisis, their work might be associated with additional stress and virus exposure (for example, working in the female-dominated health and care sector). While their income might be protected, their physical and mental health might be at risk. They will have been managing the burden of paid work, domestic work in the home as well as childcare.

Childcare

- Irrespective of whether lone parents are working or not, they will have been affected by the loss of formal and informal sources of childcare and schooling. Childminders, nurseries, and out-of-school care can now reopen. (The planned 1,140 hours extension to the free childcare hours is no longer a statutory duty,⁵ although some local authorities may choose to offer this.) Not all childcare providers will reopen immediately and some may choose to open in line with the reopening of schools on 11 August (and childcare of course remains expensive and not always available at the time parents require it).
- The loss of childcare and schooling means that lone parents have been:
 - providing and supporting childcare and school activities and, for some, without the necessary Wi-Fi, laptop and resources (including food) to do so
 - juggling work, childcare and domestic work, for those able to work at home
 - potentially reducing working hours and losing income, for those struggling to manage childcare and work
 - losing employment altogether because of closure of childcare and schools, or because work and childcare cannot easily be combined
 - experiencing a mismatch between the childcare/schooling package those working outside of the home need, and what is available (such as for key

- workers, those furloughed workers who may now be required to work part time⁶ and for those whose workplaces have now reopened)
- experiencing increased stress and isolation, away from family and friends, given that having a child in childcare is associated with reduced stress.⁷

UK and Scottish government mitigation responses to COVID-19

Mitigation: Some lone parents may be relatively 'protected' because of their economic circumstances or because of the mitigation responses put in place by the UK and Scottish Governments. Mitigation includes:

UK

- Coronavirus Job Retention Scheme (CJRS) 'furlough': paying 80% of wages until the end of October (from 1 August, employers are asked to contribute to the cost of paying wages^{8, 9}).
- Self-Employed Income Support Scheme (SEISS): paying 80% of average monthly profits in a first grant payment, then 70% by the second, and final payment.¹⁰
- Universal Credit: uprating by 1.7% in April (after no uplift for four years), with £1,000 increases for claimants receiving Universal Credit for one year due to the crisis. Working Tax Credit will also temporarily increase by £1,000 for the year. (Note: no additional payments are being made to those who remain on other UK (and Scottish) social security benefits and only a very slight increase, 1.7%, after no uplift for four years, has been made to Child Benefit.)
- Suspension of Minimum Income Floor (i.e. an assumed level of earnings for the self-employed based on what an employed person would be expected to earn) for Universal Credit.
- Temporary suspension of recovery of public sector debt e.g. tax credit overpayments (Department for Work and Pensions (DWP) restarted recovery of public sector debts in July¹¹).
- Temporary suspension of benefit sanctions (DWP has stated that sanctions will return from July, as Jobcentres begin to reopen¹²).

- Payment of Statutory Sick Pay from the first day of illness (but not everyone is entitled to sick pay, for example gig economy workers and the self-employed).
- Energy and telecoms providers, banks and mortgages: UK Government has advised companies to support customers in financial distress.

Scotland

- Scottish Government has increased funding to support the Scottish Welfare Fund; Council Tax Reduction Scheme; Wellbeing Fund; Food Fund; Supporting Communities Fund; and the Third Sector Resilience Fund.
- An extension to the minimum notice period for residential tenancy evictions for rent arrears to six months and an expectation from Scottish Government that landlords will not evict tenants due to financial hardship caused by COVID-19.
- An additional payment of £230 for registered carers in receipt of the Carer's Allowance for June (to be applied across 83,000 unpaid carers¹³).

Will mitigation be working for all?

Not everyone is entitled to or is benefitting from mitigation approaches, and some people will have fallen through the cracks entirely (such as newly self-employed, some of those newly in employment, the self-employed and those on short-term contracts¹⁴). Others will have lost a proportion of their usual income:

- For those furloughed, CJRS payments only cover 80% of earnings (up to £2,500 per month). Employers do not have to top up the remaining 20% of income. Fees, bonuses and commission are not included. Therefore, for those lone parents on lower incomes, these will be further reduced.
- For the self-employed, SEISS payments, paid from June, are paid up to a maximum of £2,500 per month, and those who have only recently set up a business will not be eligible (but SEISS is viewed as more generous than CJRS¹⁵).
- For those made redundant or unable to access mitigation schemes, Universal Credit (UC) could represent a significant drop in earnings. Not all recipients might benefit from recent increases to UC, for example where the benefits cap is applied. Applications will take five weeks to be processed, meaning some

applicants must access an upfront, advance UC loan which will be recouped from later UC payments, thereby reducing income. Moreover, the conditions attached to UC eligibility, such as having savings under a certain amount, are not applied to the CJRS or SEISS.

What problems could be further exacerbated?

- The crisis could exacerbate the higher risks experienced by lone parents of being in poverty, of being financially insecure, and of food insecurity and fuel poverty.

Fuel poverty

- Lone parents have been identified as being at higher risk of fuel poverty before the current crisis¹⁶ and as we have all been spending more time at home, more lone parents are likely to have spent more on energy, thus risking becoming fuel poor.
- UK Government¹⁷ asked all energy providers to support customers in financial distress. How companies are interpreting this, and can translate this into practical action to identify and support customers in need, is variable.

Food insecurity

- Before the crisis, lone parents were more likely than couple families to experience food insecurity.*
- The cost of food shopping had been rising prior to the crisis and an ONS survey (for April) suggests that the cost of food items had risen by 4.4%.¹⁸
- Moreover, the outlets used by some parents to buy cheaper food, clothing and household items may have been closed for weeks, only reopening recently.
- This could have compounded food insecurity (inability to pay for food). Food insecurity (in terms of getting physical access to food, such as via foodbanks) could have been a further problem where provision was withdrawn, particularly in the earlier stages of this crisis.

* Source: Scottish Health Survey 2017/2018; Scottish Household Survey 2018.

Benefits appeals

- The delays/suspension of tribunals could mean that some lone parents will be unable to challenge decisions made about, for example, Employment and Support Allowance or Personal Independence Payment benefits, bringing further financial hardship and stress. This is problematic as many appeals are successful.*

Welfare rights advice

- The crisis for many lone parents could be further compounded by the unavoidable lack of face-to-face support from welfare rights providers and the DWP at a time when there will have been considerable demand, further complexity and confusion around entitlement to benefits and mitigation schemes.
- Telephony and web-based services will not be appropriate for all who need support and there will be many whose needs are not best served via this approach.

Child education and family wellbeing

- The crisis is likely to have increased stress, anxiety, isolation and loneliness, impacting on the mental and physical health of parents and children, when support for poor mental health may be a challenge to access.
- The crisis could also have extended the educational attainment gap between children in low-income families and those with higher incomes.

* In 2019/20, 77% of ESA and 76% of PIP original decisions were overturned in favour of people claiming at tribunal. Source: Table SSCS 3 Social Security and Child Support – Number of disposals cleared at hearing by outcomes and benefit type.

Recommendations

The current crisis is complex and evolving, and there is a good deal we do not yet know. However, a number of recommendations in the accompanying paper (which provides a wider set of recommendations than are presented here) if applied now, at UK, Scottish or local level, could help lone-parent families increase their income and reduce the cost of living. They have validity at this time, in terms of responding to and mitigating the socio-economic impact of the pandemic and in moving forward from the crisis.

- Lone parents are particularly adversely impacted by cuts and freezes that have been made to the value of reserved (i.e. UK) benefits. To increase income from social security benefits and remove delays to accessing benefits, to reduce stress and improve health, the following policy responses could be helpful at **UK Government level**, specifically the Department for Work and Pensions:
 - End the UK benefits cap and the two-child limit to lift more children out of poverty.
 - End benefits sanctions for pregnant women and parents to help to improve mental health and prevent loss of income.
 - Increase the value of benefits and Tax Credits paid to low-income families to reflect living costs.
 - Reduce delays to benefits appeals.
 - Remove the five-week wait for Universal Credit payments.
 - Improve the administration of the Child Maintenance Service, exempting parents on benefits from fees.
- To increase lone-parent incomes from social security benefits, further work needs to take place at **UK and Scottish Government level**, to increase take-up of all benefits. The Scottish Parliament has recommended UK and Scottish Government collaboration to do this.¹⁹ There is currently no DWP take-up campaign for UK, reserved benefits, and Social Security Scotland's take-up strategy²⁰ is Scottish benefits focused.
- To be fully effective, Scotland's strategy should help people to secure the UK benefits they are entitled to, thus ensuring qualification for some Scottish and local social security benefits.

- To ensure that people apply for benefits, in addition to UK and Scottish Government collaboration, Scottish Government should maximise support and funding for providers of community welfare rights advice services.
- At **Scottish Government level** there are a number of actions which could help lone parents:
 - Ensuring that those entitled to the Scottish Child Payment receive that benefit as soon as possible, given that a stated aim is to reduce child poverty.
 - The roll-out of the expansion of early learning and childcare to help support access to employment, training or educational opportunities.
 - Maximising provision of the Parental Employability Support Fund for lone parents.
 - The planned provision of free laptops/internet by Scottish Government to support lockdown learning,²¹ even as schools return, to support the educational needs of children in low-income lone-parent families.
- The challenge for **Local Authorities** in Scotland to support low-income and vulnerable local populations during this crisis will have been very significant. The local actions that we know can support low-income* lone-parent families to maximise their income from benefits and reduce the cost of living include:
 - Increasing awareness and take-up of the Scottish Welfare Fund (Crisis Grants) including as a source of support to help applicants access food; Discretionary Housing Payments, and the Council Tax Reduction scheme.
 - Increasing awareness and take-up of the Best Start Foods card and grants,[†] for those on low incomes now or who may become eligible as their incomes fall.
 - Increasing awareness and take-up of the Education Maintenance Allowance, School Clothing Grant and Free School Meals (and consider automation of, for example, the clothing grant²²). Where a meal cannot be provided in school (the position for 11 August is not yet clear in some local authorities) then the

* See **Improvement Service**. Elected Member Briefing Note: Child Poverty and COVID-19. Available from: www.improvementservice.org.uk/__data/assets/pdf_file/0014/19022/EM-Briefing-Child-Poverty-and-COVID-19.pdf

† Scottish Government is currently directly targeting low-income families to increase take-up of Best Start Grant and Foods: www.gov.scot/news/families-to-be-alerted-to-additional-financial-support/

continuation of direct cash payments will allow parents to purchase food in a range of shops.

- Poverty-proofing policies and practices to avoid inadvertently penalising lone-parent families by using, for example, the CPAG Cost of the School Day Toolkit²³ and One Parent Families Scotland's Participatory One Parent Proofing toolkit.*
- Ensuring information about the provision of emergency food sources is made available to those who need it via as many communication channels as possible. The provision of emergency food aid will have been vital for many low-income and vulnerable people during this crisis. Where emergency cash or funds can also be provided to support access to food, such as via the Scottish Welfare Fund, a dignified approach to accessing food is supported.²⁴
- The **NHS in Scotland**, as it emerges from this crisis, must also continue to develop and strengthen the role it plays in supporting low-income lone-parent families and pregnant women to increase incomes and reduce the cost of living. This can be achieved via support and funding for financial inclusion and income maximisation referral pathways in both primary and secondary care settings.

* OPFS. Participatory One Parent Proofing Toolkit. Available from: <https://opfs.org.uk/get-involved/single-parent-consultations/participatory-one-parent-proofing-toolkit/>

Conclusion

- As we move out of the current phase of the crisis, this 'recovery phase' will bring with it a range of challenges for lone parents, particularly as support provided, such as the Coronavirus Job Retention Scheme and Self-Employed Income Support Scheme, is reduced or withdrawn or as job losses increase, including in the sectors of the economy where women tend to work.
- There is a risk that the future could be characterised as one where many lone parents have increased levels of debt and arrears, lose yet more income as they transfer to benefits, or are at risk of losing their tenancy or homes.
- Poverty is not an inevitability. It will be necessary, however, for the UK and Scottish Governments, local authorities and the NHS to do what they can within their respective powers to take account of lone-parent poverty, and the often gendered nature of that poverty. This could prevent yet more lone parents falling into poverty that they cannot easily escape from by ensuring that they have access to the information, income sources and services that can support them at this time.

References

- ¹ Benzeval et al. The Idiosyncratic Impact of an Aggregate Shock: The Distributional Consequences of COVID-19. Understanding Society Working Paper Series No. 2020–09, May 2020. Available from: www.understandingsociety.ac.uk/sites/default/files/downloads/working-papers/2020-09.pdf
- ² Joyce R and Xu X. Sector shutdowns during the coronavirus crisis: which workers are most exposed? London: Institute for Fiscal Studies; 2020. Available from: www.ifs.org.uk/publications/14791
- ³ EHRC. Pregnancy and maternity discrimination research findings. 2016. Available from: www.equalityhumanrights.com/en/managing-pregnancy-and-maternity-workplace/pregnancy-and-maternity-discrimination-research-findings
- ⁴ UK Parliament. Women and Equalities Committee. Wednesday 8 July 2020. Available from: <https://parliamentlive.tv/Event/Index/f512d09a-9750-4ae5-9438-46ae8cb75fc8>
- ⁵ Scottish Government. Early learning and childcare: letter to Directors of Education ELC LA leads. Available from: www.gov.scot/publications/letter-to-directors-of-education-elc-la-leads/
- ⁶ UK Government. Flexible furlough scheme starts today. Available from: www.gov.uk/government/news/flexible-furlough-scheme-starts-today
- ⁷ Hinchliffe S, Scholes A, Bradshaw P. Scottish study of early learning and childcare: Phase 1 report. Edinburgh: Scottish Government; 2019. Available from: www.gov.scot/publications/scottish-study-early-learning-childcare-phase-1-report/pages/10/
- ⁸ UK Government. Check if your employer can use the Coronavirus Job Retention Scheme. Available from: www.gov.uk/guidance/check-if-you-could-be-covered-by-the-coronavirus-job-retention-scheme
- ⁹ UK Government. Chancellor extends furlough scheme until October. Available from: www.gov.uk/government/news/chancellor-extends-furlough-scheme-until-october
- ¹⁰ UK Government. Chancellor extends Self-Employment Support Scheme and confirms furlough next steps. Available from: www.gov.uk/government/news/chancellor-extends-self-employment-support-scheme-and-confirms-furlough-next-steps
- ¹¹ DWP. Benefit overpayment recovery: staff guide. Available from: www.gov.uk/government/publications/benefit-overpayment-recovery-staff-guide

-
- ¹² Butler P. Benefit sanctions to return in England as jobcentres reopen. The Guardian. 29 June 2020. www.theguardian.com/society/2020/jun/29/uk-benefit-sanctions-to-return-as-jobcentres-reopen-after-lockdown
- ¹³ Scottish Government. Coronavirus (COVID-19) update: First Minister's speech 2 June 2020. Available from: www.gov.scot/publications/coronavirus-COVID-19-update-first-ministers-speech-02-june-2020/
- ¹⁴ House of Commons. Are there gaps in support in the Government's response to coronavirus? By MPs on the House of Commons Treasury Select Committee. Available from: <https://houseofcommons.shorthandstories.com/coronavirus-economic-impact-gaps-in-support-report/index.html>
- ¹⁵ Institute for Fiscal Studies. Help is coming for (most of) the self-employed. Available from: www.ifs.org.uk/publications/14772
- ¹⁶ Scottish Government. Fuel Poverty Evidence Review. Defining, Measuring and Analysing Fuel Poverty in Scotland. 2012. Available from: www2.gov.scot/resource/0039/00398798.pdf
- ¹⁷ UK Government. Government agrees measures with energy industry to support vulnerable people through COVID-19. 19 March 2020. Available from: www.gov.uk/government/news/government-agrees-measures-with-energy-industry-to-support-vulnerable-people-through-COVID-19
- ¹⁸ Partington R. Price of high-demand food bought online in UK rises sharply. The Guardian. 16 April 2020. Available from: www.theguardian.com/world/2020/apr/16/price-of-high-demand-food-in-uk-rises-sharply
- ¹⁹ Scottish Parliament. Social Security Committee. Benefit take-up. Published 11 March 2020, SP Paper 696, 2nd Report (session 5). Available from: <https://digitalpublications.parliament.scot/Committees/Report/SSC/2020/3/11/Benefit-Take-up#>
- ²⁰ Scottish Government. Social security: benefit take-up strategy. 2019. Available from: www.gov.scot/publications/social-security-scotland-act-2019-benefit-take-up-strategy-october-2019/
- ²¹ Scottish Government. Schools to reopen in August. 21 May 2020. www.gov.scot/news/schools-to-reopen-in-august/
- ²² NHS Health Scotland (Public Health Scotland): Automation of school clothing grant – Glasgow City Council: www.youtube.com/watch?v=0IWE79tGtmg
- ²³ CPAG. Cost of the School Day toolkit: <https://cpag.org.uk/scotland/CoSD/toolkit>
- ²⁴ Report of the Independent Working Group on food poverty. Dignity: Ending Hunger Together in Scotland. Available from: www.gov.scot/publications/dignity-ending-hunger-together-scotland-report-independent-working-group-food/

Other formats of this publication are available on request at:



0131 314 5300



phs.phs-otherformats@nhs.net

Published by Public Health Scotland
1 South Gyle Crescent
Edinburgh EH12 9EB
© Public Health Scotland 2020
All rights reserved.

Established on 1 April 2020,
Public Health Scotland is Scotland's
national public agency for
improving and protecting the health
and wellbeing of Scotland's people.



www.publichealthscotland.scot