



The impact of poverty on single parent families Stories of Lived Experience

2019-2020

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One Parent Families Scotland (OPFS)

One Parent Families Scotland (OPFS) is the leading charity working with single parent families in Scotland. We provide expert advice, practical support and campaign with parents to make their voices heard. OPFS gives support to 7000 parents, children and young people each year.

For over 75 years we have been supporting single parent families find a way forward through difficult times. The unique challenge for single parents and their children is that they depend on one income and don't have the support of another adult in the home to share childcare & parenting responsibilities. Single parent families face significant challenges: poverty, isolation and loneliness, poor health or disability and judgemental attitudes. The majority of single parents are women, so gender inequality is a key issue. Single parents and their children face around twice the risk of poverty as couples.

Throughout the year OPFS gathers information about single parents experiences through our local community based services, our national advice and information services and digital channels. We value single parents' lived experience to ensure OPFS services meet the needs of parents, to influence policy makers and those in charge of service delivery to encourage responses that are 'single parent proofed'.

We track and communicate key policy relevant issues arising from direct work with single parents. There are five elements:

- **Impact knowledge**: Data from parents experiences is systematically collected and analysed.
- Monitoring Emerging Issues: Arrangements are in place to monitor policy impacts and highlighting emerging issues
- **OPFS Response:** Our services respond by working to meet the needs identified.
- **Dissemination and Communication**: Impact information and emerging issues communicated to key influencers
- Policy Response: OPFS policy response to parent's experience which informs our campaign priorities

The impact of poverty on single parent families in Scotland

Too many single parent families remain trapped in poverty, socially isolated and struggling to manage work and caring. In Scotland today

- Around 230,000 children are living in relative poverty in Scotland and 90,000 are in lone parent families.¹
- Most of these children are living with a parent not in work, in a family with young children, or where adults are also disadvantaged by health problems, lack of personal transport or low qualifications.

¹ 2016/17 - 2018/19 three-year average data, Households Below Average Income, DWP

- There are around 144,000 single parents with dependent children in Scotland ² comprising 25% of all families with dependent children. They are:
 - mainly headed by a mother (90%);
 - face twice the risk of poverty as couples.³
 - less likely to make ends meet, due to lower incomes;
 - at higher risk of poverty, in-work poverty, food and financial insecurity.
 - less likely to report being in good / very good general health;⁴
 - disproportionately affected by cuts and freezes to the value of benefits and Tax Credits, the benefits cap and the limit on benefits for more than two-children;
 - concentrated in older industrial regions, deprived and urban areas;
 - more likely to be in part time or temporary work (than couple families); and
 - likely to be in employment (65% in employment, 35% not).
- Where single parents with dependent children are in work (and most are), work has not always been a route out of poverty, as low paid, part time or temporary work will mean that it is very difficult for many single parent families to make ends meet. A range of factors make single parents more likely to live in poverty:
 - their role as the sole earner in a family;
 - the operation of the benefits system;
 - caring responsibilities and lack of flexible childcare that limits working hours;
 - personal circumstances e.g. poor health, low educational attainment, no access to a car – all undermining access to good employment;
 - the gender pay gap;
 - high and rising living costs;
 - · lack of, or limited, child maintenance; and
 - lack of quality, flexible employment and limited job opportunities, especially in regions where single parents tend to live.
 - digital exclusion
- The use of or threat of sanctions by the benefits system can undermine single parents' mental health, making it less likely that they will get and keep work.

Many single parents 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.

Stories of Lived Experience - the challenges for single parent families

Being both sole carer and income provider is a difficult balancing act because of the lack of flexible and affordable childcare and the shortage of secure and family-friendly employment. This is coupled with the fact that the causes of single parenthood, which include bereavement and relationship breakdown, are in themselves stressful for parents and their children. We know from research by Caledonian University that 84% of single

²https://www.ons.gov.uk/peoplepopulationandcommunity/familiesbyfamilytype

https://www.gov.uk/government/statistics/households-below-average-income-199495-to-201516

⁴https://www.scotpho.org.uk/media/1157/scotpho161123-lone-parents-scotland-gb-uk.pdf

 $^{^{5}\,\}underline{www.welfareconditionality\text{-}Lone\text{-}parents}\,\,\text{and}\,\,\underline{www.opfs.org.uk\text{-}SP\text{-}conditionality\text{-}wellbeing\text{-}report}$

parents report being lonely. ⁶ Isolation, loneliness and poverty have a significant impact on mental health – causing anxiety, low mood and depression. The stories below highlight in a very personal way the lived experience of single parents as they struggle to make ends meet. They interviews cover both the pre-virus and lockdown periods.

In-work poverty and the struggle to progress

We know that single parents when in paid employment often work less hours than the averages for all households with children. Single Parents are more likely than the average worker to enter and get stuck in low-paid work. Insecure work also means some cycle between low pay and no pay.

Parents tell us that their experiences of low paid work and the resulting poverty negatively impacting on their mental health and wellbeing. They are often unsure if they are still eligible to apply for social security benefits. Parents worry about the need to claim Universal Credit (UC) when moving into work and how this will impact on the money they have to live on. They also struggle to find the right balance between their childcare responsibilities and flexible working patterns. The cycle between low pay and no pay is reflected in Gayle's story:

Gayle is a single mum of a 10-year-old boy and 19-year-old girl, and lives in Glasgow

"I got made redundant when I was pregnant with my daughter. It was a time when infrastructure and industries were all moving away. So, by the time I brought my baby up to one or two years of age and I was going out looking for sewing machinist jobs there were none, so I was left with literally nothing.

I trained up to be a childcare worker and it was amazing, I was out working again. Then when I had my son, the recession hit and the childcare place where I worked didn't want to sack anyone so she reduced the hours, which was great for me having a wee baby, but then my aunt who cared for him while I was at work took ill, so I had to give up the job.

It took me a few years to move on and I went to college and felt amazing about myself. I felt like "look what you're doing here, this is something you never imagined you were capable of". I came out of college raring to go and I had a big plan that I didn't want to claim any benefits. But a year and a half down the line my mental health got worse, and everything has got worse since I got put on Universal Credit. I think Universal Credit holds you back itself because you don't feel good about yourself, so how can you go and write an application with all the positive words needed?

I have worked as a single parent, but things were different then, it was more financially secure, there weren't as many threats and cuts and life wasn't as hard when it was me and my daughter. I was able to take her places, I was able to clothe her, I was still able to do things for her that I can't do for my son.

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⁶ https://www.opfs.org.uk/policy-doc/community-connections-briefing-papers/

What I'm scared of is going out and working and being worse off, because that's all I'm hearing about. I know people who work who go to food banks. It's not a good life, you feel pitiful, you feel like a beggar.

OPFS is helping me looking for something that's going to last me into retirement, something I'm not going to have to leave in six months or a couple of years, because I've been in so many different jobs, I've had to re-invent myself because of the economy and infrastructure falling apart since I left school. I'm 46 years of age, I shouldn't be struggling for a job. I've done so much, yet I can't get a job. There are so many barriers other than childcare.

I have found the experience of claiming benefits is that I've been thrown into something that's controlling me. Going to the Job Centre for me is the most terrifying thing. Every time I go, no matter how nice the person is, I feel like I'm that small. I don't want to do it anymore and I didn't want to do it three years ago and yet now I'm stuck in the system until my children grow up at least.

I was on Employment Support Allowance for my mental health and I went for an assessment and I got a call out the blue one day saying I got no points and I had to go and claim Universal Credit and that was it. She just put the phone down and left me sitting like a rabbit in the headlights thinking, what do I do here?

So, I instantly had to phone welfare rights officers, my housing officer, people I thought would be able to help me. It wasn't a good experience to start with and it's still not a good experience trying to survive the month. When they just throw all that money at the one time, especially at people who can't handle money, it's a nightmare.

I think Universal Credit holds you back itself because you don't feel good about yourself, so how can you go and write an application with all these positive words? It's a constant struggle. It's quite a mentally challenging time for anyone, never mind someone with a mental health issue.

That's a barrier for me and for a lot of people, just not having any confidence because we're not given any confidence — we're one step away from a tent. It's soul-destroying at this age when you've worked so hard and you're still sitting with nothing."

Insecure Employment

Single parents tend to have a lower rate of hourly pay. Often parents are on zero-hour contracts and lack a sustainable income .

Anita spoke to us about the difficulty managing her previous job as a chef with being a single parent, which led her to have to leave (and therefore lose work):

"For me it's the hours and how to manage with work and nursery or school. At that time, it was only three and a half hours for nursery, so it was like "what can I do and when can I work in those three hours?".

But if I go back to work as a chef, which I was doing before, I'd need to work morning shifts,

evening shifts, full days – that's how they want it, to suit them.

It's difficult if you go to work and they think you'll probably need to take time off and the kids will be ill. When my first was just born and I went back to work and the employer was considering who to pay off and it was me in the end. The main issue was she knew I would have to take lots of days off because of the baby. That's a big issue when they know you don't have anyone else to rely on. The way they're looking at you straight away and they're already judging you and they will probably give the opportunity to someone without kids.

When I first started the course with OPFS which was called Working Right, I had no idea what I was going to do. I knew I needed to change something, but I didn't know what and where and how I could manage everything.

It really helped me to understand myself, what I'm interested in, what I really want — I basically found myself in that course. After that I started my children's party business so I'm very grateful for all the support.

It was a brilliant experience for me. If I was on my own and thought I want to start a business I would have no idea where to start, but the course helped me a lot. Now I'm doing another course with OPFS about health and wellbeing. It's was very good, I love it. I'm still with the organisation, still going to courses. It's more for myself, to get out from home, talk to other people. When you're at home all the time with the children it feels safer to stay at home. OPFS staff guide you and point out that it's okay and you're not the only one thinking like that and you just need to go out and be more sociable."

Costs of living (including food and fuel)

"My kids are now at home all the time so I'm using more gas and electricity and needing to top up my fuel card more regularly. I am not getting child maintenance payments since the lockdown restrictions made my ex-husband unemployed. I'm using more lights and heating as we are rarely out. I am washing clothes more and going through more food. This has impacted on my finances greatly. The stress is unbelievable. "

"I'm a single parent to two children under 10 yrs. I recently had to give up being a selfemployed hairdresser due to the Covid-19 lockdown. I've applied for Universal Credit and have to wait 5 weeks for payment. I'm really struggling with only Child Tax Credits and Child Benefit, at the end of my tether. My wee girl has asthma and allergic reactions and she needs a special diet and medicine. I am having to heat things for double the time as my oven door is broken and this is using a lot more electricity than normal. "

"The children used to receive all their food during the day in school and nursery, especially since they started getting a hot meal in nursery. Having them at home all day, keeping the house warm for them and providing food is so expensive and we live in a rural village and the local shops are so expensive. Going to the supermarket is 9miles away, I can't take the children as I am trying to keep them safe."

Jack is a single parent with 2 children. "I cannot get out due to shielding as I have serious health problems. I have to pay for deliveries and is using taxi's to go to hospital appointments. My heating bills are higher due to being in the house with the two kids all the time."

Jo and her 16year old daughter have been self-isolating since COVID-19 began.

"My daughter has autism...she recently tried to take her own life ...she was seeing the school psychologist... receiving support from CAMHS ... all of that just stopped. I am extremely stressed and anxious ... have higher energy and food consumption and are struggling emotionally and financially."

Jane is a single mum with 2 sons aged 14yrs and 8yrs. "I have physical and mental health conditions and am claiming Universal Credit. I live in a private rented flat in a rural location and only get part of my £570 rent paid by Universal Credit. I have oil central heating and hot water, which is really expensive. The lockdown has made life really difficult with all the extra costs for food and heating. I sometimes feel it will never end "

Francis lives with her two young children in Aberdeen

"I have a pre-payment meter and am paying off arrears which come off at £10 for every £20 I buy for my pre-payment energy card. I didn't receive a warm homes discount. I am paying back a Universal Credit advance payment, budgeting loan and rent arrears. £110 per month is taken from my Universal Credit before I see it and I'm really struggling to cope with the amount I have left ."

Access to affordable credit

Single Parents have told us how using expensive credit and amassing debt impacts on their family budget and future prospects. Consumer credit is a means of paying for purchases for many people, but the use, particularly, of high-cost credit, can lead to financial difficulties and an unsustainable debt burden. Parents have described to us arrears on bills or rent, credit cards, catalogues, store cards, doorstep lenders/payday loans, bank overdrafts and borrowing from family and friends. The key difficulty is that once behind with bills, servicing debt greatly increased outgoings resulting in a significant drop in disposable income.

Jean a single parent with two small children explains

"I've no savings or leeway in my weekly budget so I have no choice but to buy things on credit, even though it's more expense I can't afford, and I'll be more in debt. I have had to use 'buy now, pay later' credit to buy a fridge. I just could not afford to pay for that outright. A lot of my furniture like the washing machine and couches I've had to get out of catalogues over the years. I can't afford to pay hundreds of pounds outright. I tend to get them on buy now, pay later and then that's where I get in a mess, because it when it comes time to pay for them, I don't have the money. So that's like a bit of a vicious circle."

Impact of unmanageable debt

Many single parents find themselves in debt to pay for necessities like food, clothing and housing because their income, often from low wages, doesn't meet their basic living costs.

Susan is a single mum with three children and struggles with debt and low income

"I often don't eat properly – often one meal a day . I often can't afford to heat the house and I can't afford my rent payments to my landlord '

If we need anything it has to be bought using store credit; this includes clothes and shoes for the children. I've got into debt with a couple of catalogues, not keeping up with payments. I'm often short of money weekly, meaning I don't eat properly so the kids can. In the winter I often sit in the dark at night or go to bed early so there is enough on the power card for the next day. It makes it a struggle to afford some basic necessities and it is impossible to save for any emergencies that may occur, like a boiler breakdown or school uniform needing replacing. Makes life very hard and depressing to not be able to afford to travel or buy clothes for your children. You need to borrow to get basic things and especially at Xmas I end up in yet more debt "

Living on benefits - UK Two Child Benefit Policy

The two-child limit policy restricts support through tax credits and universal credit to the first two children in a family.

Christine is a single mum livening in Edinburgh with her three children

"I am a single parent struggling to feed, clothe and keep a warm house, the two-child limit is harsh and is increasing poverty for families like mine. I don't have a family support network as a single mum due to being in refuge, being single is hard not having someone to ask for help when needed, during the latest virus pandemic and having kids off school, this has now become much harder to make ends meet even with help to replace school meals as household bills have also increased due to lockdown. I had my 3rd child whilst married and with us both working and not claiming any benefits. My husband left me and the kids when my youngest child was 18 months old and I then had to start claiming benefits and found out I could not get help with my youngest. Every child should be treated the same, they didn't choose to be here!"

Parents' experiences of training and prospects for the future

Suzanne is a single mum of two girls, based in Glasgow

"I was with my kids' dad for years and then we split up about six years ago and that's when I became a single parent. My oldest daughter was diagnosed with ADHD four years ago and that was pretty tough. I have got sisters but they either live far away or they work full time, so I don't have as much help there from them.

I struggle every day with money, I try to put a bit away every week so they'll have a good Christmas but that impacts on daily living as well. We don't get to do our weekly treats or our weekly trips that some families might do, you've just got to sacrifice things. When it comes to buying them their clothes and things like that it's pretty hard.

Being a single parent is pretty hard in general and a lot of the time it will get you down. Trying to find work isn't easy when you've got kids, especially with being out of work for a long time, because a lot of organisations don't see that you've got skills. I've got two daughters and I've not worked from having my oldest one who's 16 now. I've done a few college courses and stuff like that, then I was seriously ill a few years ago and I'm now at the stage of my life that I want to get back to work.

I'm on Job Seekers Allowance now so a year and a bit ago the Job Centre referred me to One Parent Families Scotland. So, they're the ones that are helping me get back to work now, helping me with CVs, application forms, etc I come to a job club weekly on a Wednesday and we have an employability course on a Thursday, and if they need to see me on a one-to-one basis. I'll make an appointment which is usually every fortnight or every three weeks to see how I'm progressing.

My confidence is so much better from dealing with One Parent Families Scotland and them helping me look into work because I would never have thought of some of the jobs I could have done. When it's on paper, all our skills as a parent, you realise you actually can transfer those skills for a lot of jobs. They make you realise what being a single parent is and how many skills you've got.

I don't think things will ever be better for single parents but it would help if employers were a bit more flexible for single parents. Childcare isn't easy. Maybe just opening it up a bit more rather than it being set times for jobs, and not just for single parents. As long as you're working your hours, if they opened it up to be flexible timing that would be so much better for everybody, but it would help single parents an awful lot.

I think there's always a wee bit of stigma that single parents are single parents because they don't want to work, and they just want to be on benefits. We don't want to be on benefits – nobody can live on benefits being a single parent, nobody. It's the hardest thing ever. A single parent has to feed and clothe a child, whether it's one, two or three children, so there should be more availability there. Even if it's grants or things like that which single parents can apply for, I definitely think there should be a wee bit more money."

Karen is a single mother, with 3 children all under 12yrs, from South Lanarkshire

"I felt so worthless and was stuck in the house for days on end. I couldn't leave the house by myself but after my OPFS Family Support Worker explained what was involved and reassured me, I agreed to go along. She picked me up and took me to the first couple of sessions. I quickly felt relaxed and welcomed, the other group members were so kind, it meant so much to me. I have been using some of the techniques I learned during the programme at home with my children and I feel it makes a difference, I haven't missed a single class. I made new friends and feel more confident in my abilities to manage my life better, support my children and get involved in other group sessions. My next step will be to plan how I can get some training or do a college course. I want a decent well paid job, so I need to get qualifications or go to college."

Amaka is a single mother from Glasgow . She as 2 children aged 7yr and 9 yrs

'Before I was referred into the OPFS service, I had no clue how to go about finding a job, getting the right childcare for my kids or how my family finances would be affected. I was given a lot of help advice and information from attending the programme and one to one appointments and felt like I was making informed decisions. When I started work OPFS continued to support me, this really helped me to work out some of the struggles I was having to keep my job; the hours were just not suiting me, I was constantly being asked to do different or more hours. The support I received from OPFS helped me to find the courage to go to my Manager and ask for different hours that suited my family circumstances, it felt empowering! My Manager understands me better and I got the hours I wanted. This has really helped me to stay in work and keep my kids happy."

Digital Exclusion

Many Single Parents on low incomes lack IT equipment to stay connected and have access to online information. Many parents worry that their children are falling behind in their schoolwork because they have no access to laptops or broadband during lockdown for studying. Issues include parents not having the IT knowledge even if they have broadband connections. Parents experiencing digital exclusion, for example, families lacking the right equipment to stay connected to friends and families increasing social isolation.

Lauren lives in Dundee. She's 28, and a single mum of three children

"I'm not working just now but if I could find flexible work that I can fit around childcare arrangements I'd jump at the chance. I've got a laptop at home, but it's quite old and it's a real struggle to get it working so I give up. I uses mobile internet with a pay- as -you -go smartphone. Sometimes I don't have money for topping up. Yes, there is a library with internet access, but I struggle to get there because I have no-one to watch the kids. I went down when I was claiming Universal Credit but there were no free computers. Universal Credit does not include money for having broadband at home!

I use the internet when I can for job-seeking, and for claiming her benefits. I don't use it for shopping or comparing prices. I do worry about supporting my children with their education, so much is on-line. I've been using a lot of our budget on top-up credit to allow my daughters to access home-schooling resources. We only have one phone between the three of us and I have to limit the time that they are online because I can't afford any more."

Hanna lives in central region and is a single mum

"I am writing to thank OPFS for arranging and delivering the mobile Wi-Fi and Microsoft Surface. This has been a God-send. In these very unusual times of COVID crisis, going through transition was the last thing anyone would wish for. As a single working migrant mother of a young child under 5, both having underlying health conditions, forced into homelessness days before lockdown, and with no family or close friends to serve as a support network, we were completely cut out. No access to the outside world, no access to transport, no contact with anyone around, life to us had come to a standstill. For a while I struggled to fulfil my working duties from 'home' without any form of digital connection.

I was unable to get our prescriptions, unable to get my shopping done, unable to figure out my 'new' surroundings in the area I was housed in for the first time in my life, unable to entertain or educate my child as we have no TV or internet to browse any material, unable to keep track of my child's nursery announcements, unable to follow government updates or announcements for what is next, unable to even check the weather forecast. It is beyond my comprehension how anybody could simply think that in this day and age anyone can live without a form of digital connection. Thanks to you, I am now able to do all of the above.

There are no words of gratitude that will suffice to praise your kindness, care and generosity. From two extremely isolated individuals, thank you ever so much OPFS."

From a BAME background and being a single parent

Out of all household types, single mothers are hardest hit by cuts to services and tax and benefits changes followed by lone fathers and single female pensioners. Among single mothers, it is again BAME women that lose the most. The poorest households and women have shouldered the greatest burden of austerity measures, along with the impact of gender and ethnicity. Women lose more than men, and black and Asian households lose more than white households. Taken together this sees the poorest Black and Asian women triply disadvantaged⁷.

Young Single Parents

Single parents often struggle to afford to buy enough fruit, vegetables and other healthy foods to meet the official nutrition guidelines. The diminishing ability of low-income families to pay for healthy food is consigning the least well-off to a greater risk of diet related illness, such as obesity and diabetes, as well as widening health inequalities across society. A recent study estimated that 47% of all UK households with children do not spend enough on food⁸ to meet the Eatwell cost targets, a proportion that rises to 60% for single parent families. Feedback from our local teams confirms that parents often say they often face a choice of food or fuel. This is exacerbated when children have taken big growth spurts, but parents do not have enough money to buy new clothes.

Over the course of lockdown, the impact on all families has been profound. The normal challenges for example, having enough money to pay for food/fuel, finding employment, childcare provision, Health and wellbeing support have all been exacerbated by the coronavirus health crisis. However, young single parents have been particularly affected. For one thing, they face additional financial challenges including problems when claiming and applying for benefits such as Universal Credit (UC). They are likely to achieve a significantly lower financial award than older single parents aged 25 and over.

Shannon, aged 21, is a single mother of a six-year-old boy

⁷ wbg.org.uk/media/new-research-shows-poverty-ethnicity-gender-magnify-impact-austerity-bme-women

⁸ <u>https://www.theguardian.com/society/2018/sep/05/four-million-uk-children-too-poor-to-have-a-healthy-diet-study-finds</u>

"I don't think it's right that just because of my age someone older than me that's got a child the same age as my child is getting more help. That doesn't really make sense to me – we've both got a child, we're both needing to buy the same things and we've both got to do the same things, so I don't understand why there is a difference.

I didn't know when I switched over that I was going to lose out on money, so it was hard not only going from being paid every week to monthly but also getting less money. That's hard to try and budget. By the time you pay all your bills and stuff, you've not got a lot of money to live on. I get housing benefit which gets paid straight to the housing from Universal Credit, and I get paid just over £400 a month. That's to pay for electricity, whatever my little boy needs, if he needs new clothes if he's grown out of his stuff, food, Wi-Fi and bills in general. By the time you do all, that you don't have a lot left.

Things like the Job Centre really set my anxiety off, just because they kind of have power over things that I don't, with money and things like that. One Parent Families Scotland took me through the application step by step and if it wasn't for them, I don't know what I would have even done. I was so scared because I didn't have a clue at all and the Job Centre hadn't been in touch with me and I didn't know how to go about the whole change to Universal Credit. I would have probably just woken up one day without any money if it wasn't for One Parent Families Scotland."

Olivia is a young single mother who is 23-year-old from Lanarkshire

"I had to move onto Universal Credit, and obviously because I'm under 25 I'd be getting even less money. And I don't understand how someone over 25 gets more for being in the same situation that I am. We both need to buy the same things. Even though they've put the money up on Universal Credit during the pandemic, it's not really going to help when the money gets cut again because people are going to get used to having that bit extra money which helps you. Even just now I'm struggling with Universal Credit. I didn't know when I switched over that I was going to lose out on money. It's just difficult when you're used to being paid weekly or fortnightly. It is a big change, so you need to really think about budgeting. You need to prepare for it as much as you can because it doesn't seem like it's going to be a big impact, but it really is."

"It's quite rubbish... I'm totally by myself with my daughter. The pandemic has made me more isolated, being in the house myself. I'm all alone. I've got nobody. I normally depend on my mum and my family coming over to help me, because I don't cope very well being by myself... I'm by myself basically living off of nothing. It's not good on my mental health either. I've been more depressed and really moody all the time. I'm never happy just now. It's just been a nightmare."

Single Dad and Childcare Challenges

Stephen's story

"Single parenthood was thrust upon me. I found that I was struggling at the weekends to think what to do with a seven-year-old child. The dads' club was something which I went along to, with some friendly people to speak to about my situation and they'd talk about their situation. I met some people I wouldn't otherwise have met, and it gave me something to do on a Saturday morning into the early afternoon. The truth is I didn't go out much, I couldn't afford it and it was early to rise and early to bed at night – life revolved around my son's routine and holding down a job.

Childcare costs have always been a big issue. The challenges I've had were before he went to school – holding down a job and paying for private sector childcare was ferociously expensive. My childcare bill was something like £980 a month and the state paid something like £250. If you think you're dipping into wages to the tune of around £700 a month, that's a lot of expense.

I pay for him to go to a breakfast club first thing in the morning and I pay for him to go to an after-school club and the cost of that is something like £220 per month. So, as soon as he went to school, I was something like £500 better off per month, so that took a lot of the pressure off.

The other thing that is peculiar to my situation is that I have no family nearby. My parents are 400 miles away. If I wanted to go out for the evening, having already forked out this huge figure in childcare costs in the daytime, it's another £8 an hour for a babysitter for however many hours you want to go out for at night. The truth is I didn't go out much, I couldn't afford it and it was early to rise and early to bed at night – life revolved around my son's routine and holding down a job.

The difficulty I have now is childcare when school's not on. The school has an after-school club, which not all of them do, but there's two weeks in the summer when the holiday club isn't on, and when there's a General Election and schools are used as a polling station there's a risk that the holiday club won't happen.

I have to be quite careful about how I use my holidays at work because there's potential that one day I'm going to have to turn around to the office and say "sorry, I'm just going to have to work from home tomorrow because I don't have any childcare". I suppose the experience of being a [full-time] single dad and a single mother would actually have a lot of commonality. The younger you become a single father, the harder it probably is, because a lot of the stuff for really young children is geared up for mothers rather than dads.

I didn't become a single parent till my child was four, so I've not noticed it as much, but I know some of the dads who have children who are younger, and they certainly feel that they're having a harder time of it than a single mother might in that circumstance."

The Stress of Being the sole Income Provider

"I'm miserable really. It's, it's stress. It's the stress of it. It's, it's worrying every single day how, how you are going to give your child the best...I'm in this position with a child I feel completely helpless. I can't support my own family and I have to rely on what I'm given, and you have to fight everything nowadays." (Marie, a 28 year old single mother of one young child)

These lived experience testimonies shown that for many single parents, money worries are a central part of everyday life and is a continual stress which can't be avoided. The stress and the worry about food and a warm home is often constant and life-consuming and was therefore something that regularly occupied their thoughts. It is this - not being in control of your family wellbeing, being unable to provide necessities -that lead to feelings of stress and poor mental health, with some single parents describing the bleakness of their current circumstances, with feelings of hopelessness and depression.

A 'single parent proofed' policy is a 'family proofed' policy

Government at all levels should acknowledge the diversity of families, including 'single parent proofing', when implementing policy and designing services. Policy makers should recognise the dual role played by single parents - being main carer and earner and the impact this has on time for education, skills development and prospects for in-work training and progression whilst working/looking for paid work and support their children.

Single parents have been disproportionately affected by the virus lockdown, for example having to home-school their children, which will have medium to longer term mental health effects. As women generally have been more affected by furlough and job loss, single parents will be disproportionately affected by this too.

Single parents, most of whom are women, face specific challenges in keeping their head above water through these times of extreme difficulty. Most single parents are single-handedly juggling supporting their children's needs at home in lock-down. They are also more at risk of multiple disadvantages, such as low qualifications, limited work experience, low self-confidence, debt, housing problems, ill health, disability and of ongoing coercive control from a previous partner.

If we listen to and involve parents, then their direct evidence of experience highlights new issues and new connections. The challenges that single parent families confront when trying to escape poverty, retain a work-life balance and sustain employment, illuminate many of the difficulties faced by all low income families. Policies and practices that enable a single parent to provide and care for their children are more likely to have beneficial effects for two parent families. A 'single parent proofed' initiative is a family proofed initiative.

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