

Living without a lifeline

SINGLE PARENTING AND THE COST OF LIVING CRISIS

SUMMARY REPORT

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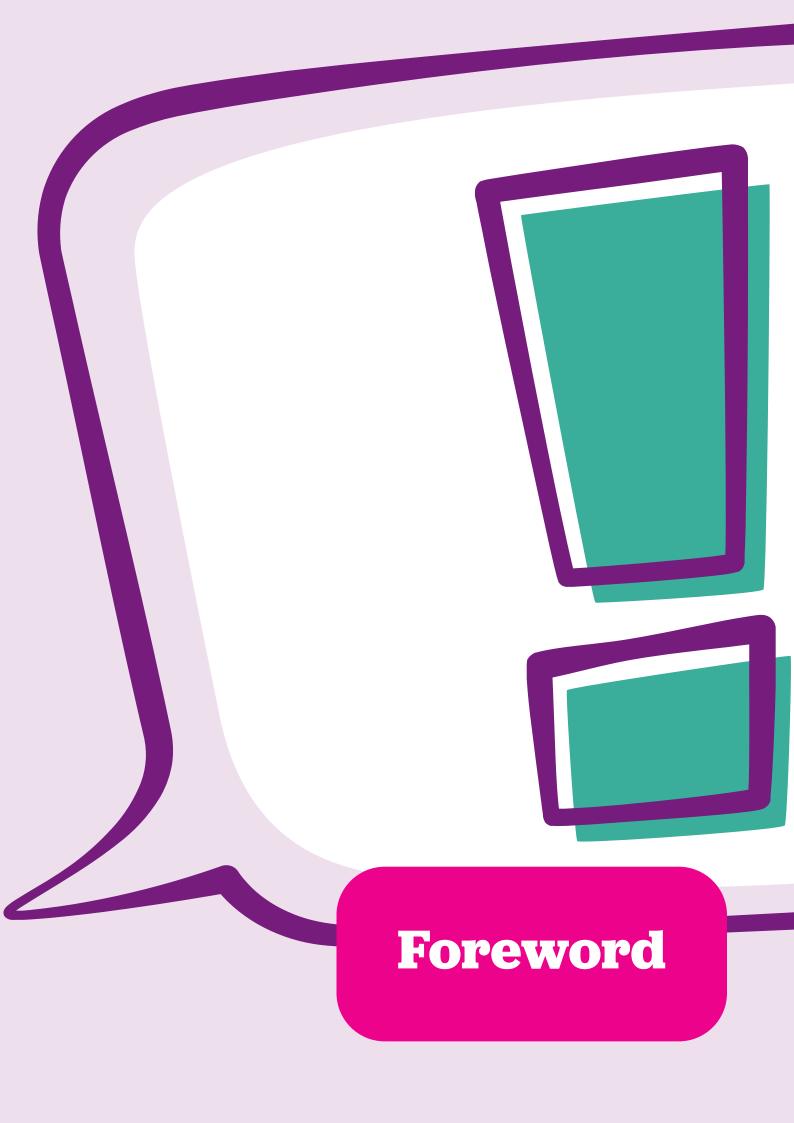
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Foreword

A core part of One Parent Families Scotland's (OPFS) mission is calling for an end to the stigma and judgemental attitudes single parent families face and for policies which ensure that they achieve their potential and are protected from poverty. Often the justification for policies which cause hardship is one which puts the responsibility, and often blame, solely in the hands of the individual. Evidence tells us that it is structural factors which determine the vulnerability of individuals and families to poverty.

Single parents are unique in combining the role of sole carer and breadwinner for their children – not being able to pool your resources with another adult comes with risks of real hardship. Public policy must do more to understand the practicalities of single parenting.

When services and policy priorities are co-produced, they work better because they make the most of the shared expertise of the practitioners who work for OPFS and the parents who are experts through experience. We recognise the diversity of single parents and as part of this embrace an intersectional gender, equalities, and human rights approach.

OPFS is working towards involving single parents in every part of the work that we do. As a contribution to this strategic goal, OPFS issued a wide-ranging consultation to ask single parents about the day-to-day issues that affect their lives, what they think governments should do to support their families and what OPFS should prioritise in our service delivery.



This resultant report describes the grinding poverty faced by many single parent families and indicates that the pandemic's impact has not been borne equally. Women who are single parents have been particularly hard hit by the economic storm that has engulfed us and, with women's poverty being inextricably linked to child poverty, we are living amid a rising tide of family hardship.

Single parents described the day-to-day struggle to afford food and fuel, and the need to make sacrifices to ensure that children's basic needs were met. In some cases, mothers go without food and struggle to pay essential bills. Isolation, anxiety, depression, and suicidal thoughts were described.

The parents responding have also forcefully described the policy areas which must be prioritised by government to tackle poverty and support family wellbeing and the priority areas where we at OPFS need to focus our energies. Over the coming year, these priorities will be our priorities.

Satwat Rehman CEO
One Parent Families Scotland





Introduction

Introduction

One Parent Families Scotland: aims and mission

One Parent Families Scotland (OPFS) is the leading charity working with single parent families in Scotland. Building on over seventy years of advocacy and service-delivery expertise, OPFS provides expert information, advice, and family support for one parent families, along with training activities, employability programmes and flexible childcare. OPFS campaigns with parents to make their voices heard to change the systems, policies and attitudes that disadvantage single parent families.

Single parent families are a diverse group, so we believe policy makers need to adopt an intersectional gender, equalities, and human rights lens to ensure what is developed will be inclusive of experiences of single parents experiencing multiple inequalities and poverty.

We want to see a Scotland where single parent families, in all their diversity, will thrive and are treated equally and fairly. OPFS's mission is to support single parents to achieve their potential, ensure their role as sole carer and breadwinner is recognised, and together challenge stigma, discrimination, and poverty.

Purpose of the research

This research sought to find out more about the experiences and priorities of single parent families in Scotland by asking single parents about any concerns or issues they were facing across various aspects of their lives.

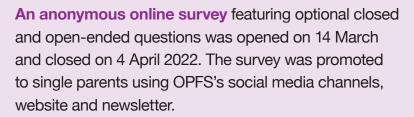
The survey and focus groups which formed the research focused on a selection of themes which were most commonly being raised by single parents through One Parent Families Scotland's five local services and national Lone Parent Helpline: the cost of living, family finances, social security, childcare (early years and school age), employment and/or Further/ Higher Education, mental health and wellbeing, and Covid-19.

Importantly, we also wanted to identify possible solutions to challenges being faced by single parent families, and with this in mind we asked parents how they believe improvements could be made.

The findings of this research and the proposals for policy change put forward by single parents themselves have been used to produce a series of recommendations for the UK, Scottish and local governments.

Internally, OPFS will also use what parents have told us in the development of our services and our campaigns in the coming year.







As responses to every question were not mandatory, the number of responses to each question are marked throughout this report.

In April and May 2022, three focus groups were facilitated with single parents accessing our local services in Dundee, Falkirk, Edinburgh, and Glasgow, using a combination of Zoom video conferencing and face-to-face attendance.

14 single parents participated in these discussions, while an additional four (who intended but were unable to attend the focus groups) provided written statements. The focus groups ensured that we captured views from demographic groups which were under-represented in our survey, including Black, Asian and Minority Ethnic single parents (who made up half of the focus group participants).

From the collated responses to both the survey and focus groups, we carried out a thematic analysis of the data to identify emerging themes.











Demographics

In total, 260 single parents took part in the OPFS consultation. From the 242 online survey responses, we can identify the following profile.



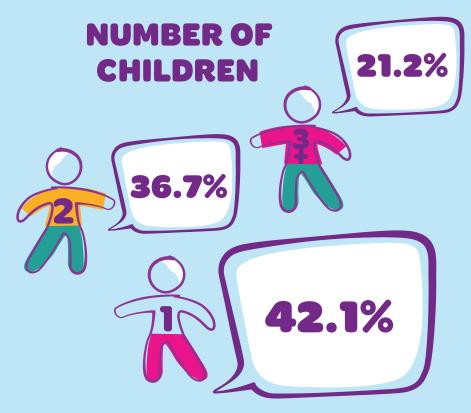
33.1% were 45-54

43.8% were 35-44

96% were women



of single parent respondents and 35.9% of their children have a disability



AGE OF CHILDREN

0-2

13.3%

3-5

22.8%

6-12

61.4%

13-16

35.3%

17+

22%

BENEFITS

PARENTING SUPPORT

TOP ISSUES

The top issues

single parents

say they need

support from us.

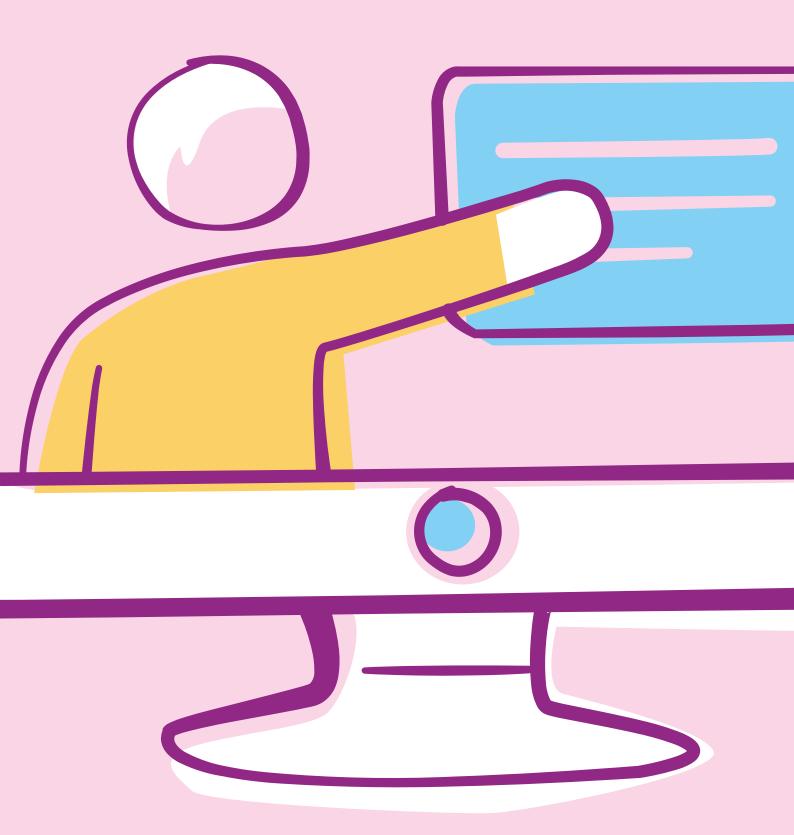
PART TIME **32.2**%

The majority of single parents are in paid work.

FULL TIME **34.8%**

27.9% NOT IN PAID WORK SINGLE PARENT SPECIFIC ADVICE

Key Findings



Key Findings

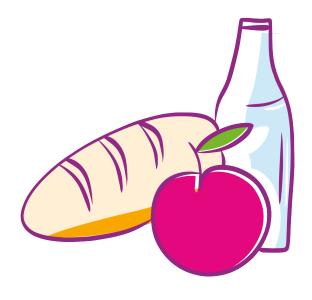
Themes arising from the research are discussed separately, but each are inextricably linked in a complex web of pressures, barriers and challenges which impact families, causing untold hardship and misery.

Cost of Living

- Almost all (97.9%) participants say they feel the impact of these rising costs, either significantly or to some extent.
- Three in five (61.1%) participants say they are finding it either extremely difficult to afford or could no longer afford electricity, while 58.1% say the same about gas, and 43.7% say the same about food.
- More than one in five participants say they can no longer afford to buy clothes (21.2%), pay for travel (22.3%) or childcare (21.2%) at all.

Family Finances

- 37.4% of respondents say their finances had decreased in the last year.
- Participants whose finances had decreased were finding it harder to cover living costs.
- However, even among those whose finances had stayed the same or increased, one in three (34.8%) say they are finding it extremely difficult or can no longer afford food, while around half say the same of electricity (52.2%), gas (52.9%), or travel (49.6%).

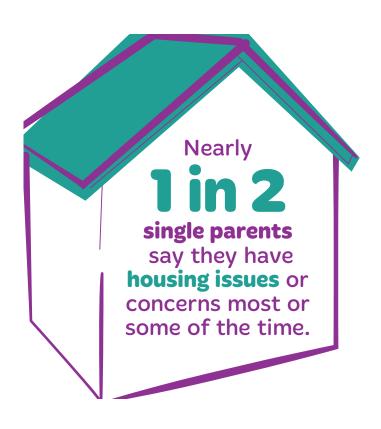


Housing

- One in four (24.8%) participants say they are experiencing housing issues and concerns most of the time, and 22.3% say they are experiencing these issues some of the time.
- Issues commonly highlighted by participants included: unaffordable properties; spiralling mortgage/ rent increases; bad credit; cramped conditions; poor living standards, and poor standards of property maintenance.

Cost of the school day

- When asked about the costs facing their families, a key theme raised by participants was the difficulty in meeting the demands to pay for uniforms, school trips, and the myriad of other requirements for daily school life.
- While costs are rising across the board, support for families in these areas is not increasing, leading to an even greater drain on household budgets.



Social connections and meaningful activity

- Many single parents told us that they and their children have a lack of activities or social interaction to look forward to.
- Money concerns were the most common reason for this. The result has been increased social isolation and poorer wellbeing for parents and children.
- Nearly two in five (38%) participants indicate that they can no longer afford entertainment at all, while a further 25% say it is becoming extremely difficult to afford.

Debt

 Debt was a common thread which emerged in the research, with many participants expressing worries about debts which are growing dramatically as living costs rise.

Employment

- 34.8% of participants were working full-time, 32.2% were working part-time, and a further 5.2% were self-employed.
 Additionally, 4.3% of participants were in education or training and not in paid work alongside this.
- 40.9% of those in paid work say they are finding it extremely difficult to afford food or could no longer afford, while over half say the same of electricity (56.2%), gas (52.8%) and travel (55.2%).
- Participants raised multiple barriers
 which make it more difficult for single
 parents to get into work or into better
 paid jobs. These included: lack of
 affordable and flexible childcare; lack of
 flexibility from employers; risk of losing
 out financially by working/earning more;
 health issues or disability either the
 parent's or their children's.

"I'm in debt as have had to resort to credit cards for buying food etc. Can't access food bank because it's only open when I work.

The other option is by referral, and I don't have someone to refer me anyway."

56.6% of single parent respondents

and **35.9%** of

their children have a disability or physical or mental health condition which limits their daily activities.



Childcare

- Participants were asked about both early years and school age childcare, and a predominant theme in their responses was the struggle to afford childcare on a low income.
- Other key issues that arose were:
 childcare which was not reflective of
 actual need; lack of childcare availability,
 either in terms of suitable services
 within the local area or available places
 for children; the need for employers
 to demonstrate more flexibility and
 understanding.

Social security benefits

- More than three in four (78%) survey participants are in receipt of some form of social security benefit
- Many participants reflected on the pressures of having insufficient money to meet daily costs because of inadequate benefit levels. Others highlighted the complexity and stresses caused by the benefit system.

Disability in the family

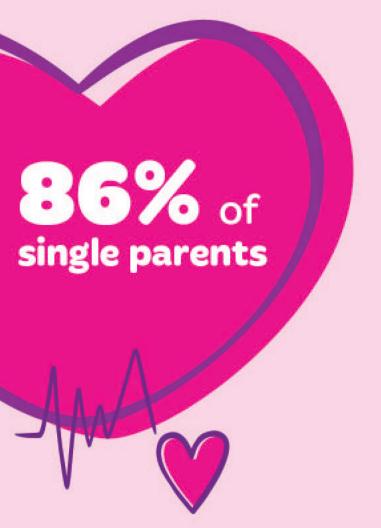
- Participants who were either disabled themselves or have a disabled child raised particular issues around access to employment, childcare and activities for their children, and the costs associated with meeting their own and their children's specific needs.
- Nearly half (46.7%) of single parents
 without disability in the household are
 in full-time paid employment, compared
 to 28.3% of those who have a child
 with a disability or physical/mental
 condition that limits daily activities, and
 just 17.7% of those who have a disability
 themselves.
- Meanwhile, only 8.4% of single parents without disability in the household are not in paid work, education or training, compared to 41.2% of disabled single parents and 28.3% of single parents with disabled children.

Health and wellbeing

- We asked single parents how often they have felt anxious, stressed, or struggled with their mental health. Over half (56.2%) say they feel this way most of the time and over a quarter (29.6%) say they feel this way some of the time.
- Participants who are finding it extremely difficult to afford food or can no longer afford it are more than twice as likely as other participants to say they are struggling with their mental health 'most of the time', at 83.7% compared to 34.9%.

Covid-19

- Nearly 8 in 10 (78%) of participants say they still feel the impact of Covid-19 on their family.
- Financial inequality was compounded by the pandemic, while increased social isolation, disruption to daily life, and limitations placed on social freedoms all had a negative impact on families.



say they've
struggled with
their mental
health most or
some of the time
in the last year.

Single parents' policy priorities

- More than two-thirds (68.3%) of respondents said improving social security benefits like Universal Credit was amongst their top three policy priorities.
- The second mostly commonly selected issue in respondents' top three was "ending the benefit cap" (46.3%), and the third was "for single parents to be valued and treated equally" (29.3%).
- Taken together, childcare for school-age children (25.4%) and for under-fives (15.1%) was ranked in the top three priorities by two in five (45.5%) of participants.





"The cost of transport takes up a 5th of my wages and internet should be free for single parents, it's not a luxury but an essential need for my son's schoolwork and my Uni work."

"Depression, anxiety, stress.

I am medicated and am
doing CBT but despite
engaging best I can, the reality
is that of course I feel sad and
stressed - I am responsible for
the most amazing children but
I am falling apart and
terrified of losing my job."

"We don't eat breakfast; cost
of pack lunches is crazy
added extra and due to kids' age
school meals are not free.
I can only afford to feed my two
children most days, I [am] only
eating cups of soup and tell them
I'm on a diet to explain why
I am not eating, no heating on
struggle for basics ..."



Recommendations

Recommendations

This consultation has highlighted a range of areas where single parents would like to see action from each level of government. Based on what parents have told us, we have identified the following key actions which should be taken to improve the lives of single parent families:

UK Government

1. Introduce progressive tax measures to tackle inequality.

We support Oxfam's proposals on tax measures¹, which include an urgent excess profits tax' on the world's largest corporations of 90% on a temporary basis, urgent one-off solidarity wealth taxes on new billionaire wealth to fund support for people facing rising energy and food costs, and a permanent wealth tax on the richest in our society.

- 2. Tackle the immediate cost-of-living crisis for low-income families with emergency interventions.
- The £1,200 in core support committed so far to households on means tested benefits should be at least doubled, and higher payments given to households with higher needs and include legacy benefits recipients.²
- Benefits uprating should be brought forward from April 2023 to October 2022 to get ahead of price increases, and there should be a reduction in the maximum cap on Universal Credit debt deductions from 25% to 15% and a maximum cap for state debt deductions at 5%.
- And the government should introduce a targeted discount energy deal for qualifying low-income consumers³, and work with energy suppliers to remove standing charges on pre-paid meters.

¹Oxfam- Profiting From Pain, Davos 2022

² Calculated by JRF using ONS data and Bank of England forecasts.

³2022_Solving-the-cost-of-living-crisis_v02.pdf (nea.org.uk)

- 3. Invest in a social security system that prevents child poverty, treating single parent families with dignity and respect.
- The benefit cap and two-child policies, which both limit the total amount of benefits a household can receive, should urgently be abolished.
- Increase Universal Credit and legacy benefits in line with inflation.
- Make the following changes to Universal Credit:
 - remove the 5-week wait for benefits.
 - invest to improve poor DWP administration (particularly of childcare costs).
 - cover 100% of childcare costs, paid a month in advance to make it possible for parents to move into paid work, and extend this to support parents undertaking training and education.
 - pay parents aged under 25 the same rate as those aged over 25.
- End to job-seeking conditions for single parents with pre-school aged children.
- Replace sanctions with more emphasis on personalised support tailored for single parents.
- Raise the Local Housing Allowance to cover the average cost of private sector rents in an area.

4. Introduce single parents' rights and protection from discrimination into law.

Add single parents as the tenth protected characteristic to the Equality Act (2010)⁴, confront the stereotypes portrayed about single parents in the media by communicating the facts, and introduce family-friendly policies which support rather than penalise single parent families.

5. Support single parents into well paid, family friendly employment.

- Employment laws should support access to secure employment, with a mandatory real Living Wage and rights that fit in with family life, including greater control over working hours and arrangements.
- Tackle low wage and insecure work, particularly in part-time and flexible roles which are often the best suited to parents with young children.

6. Make the Child Maintenance Service (CMS) fairer and fit for purpose.

- Introduce a full root and branch review of the child maintenance service.
- Making up any shortfall in child maintenance not being paid by non-resident parents and guarantee payment without impacting on Universal Credit or the Benefit Cap.



Scottish Government

1. Provide support to reduce household costs and increase income to help families meet their basic needs during the cost-of-living crisis.

The Scottish Government's Child poverty Delivery Plan identifies six priority groups which have highest poverty levels: lone parent families, larger families, families with a mother under 25, families with babies, BAME families, and families with a disabled person in the household.

- The Scottish Government should work to influence energy providers in Scotland to focus on debt write-offs or bill support for families in the six priority groups and pre-payment meter users who face higher costs and the risk of self-disconnection.
- All publicly funded services should address the cost-of-living crisis as core to their work.
 Funders should enable services to use budgets to help families out of crisis as a legitimate part of their work.
- Double the planned "bridging payments" for families with children aged 6 to 15 in receipt of free school meals from £130 to £260, reflecting the fact that the Scottish Child Payment for children under 6 has now been doubled.
- 2. Invest further in Scotland's social security benefits and payments to lift more families out of poverty.
- Mitigate the unfair two-child limit and lower rate of payment for parents under 25 in Universal Credit (the young parent penalty) by targeting support through the Scottish Child Payment.
- Increase the value of benefits like Scottish Best Start Grant, Best Start Foods, and new Scottish Carers Assistance payment in line with inflation predictions.
- Ensure the increase in the Discretionary Housing Payments (DHP) budget announced in the Programme for Government is urgently allocated to mitigate the benefit cap.
- Introduce radical reform of the Scottish Welfare Fund and in the short-term, provide additional resourcing along with refreshed guidance to ensure all those eligible can access the fund.

3. Tackle the cost of the school day.

- Free school meals and school clothing grants should be made available to all families on Universal Credit and legacy benefits.
- Raise the value of School Clothing Grants to meet the real cost of school clothes.
- Provide the funds to local authorities to cancel all school meals debt.
- Give priority to helping families achieve free digital access and access to digital devices, especially where children do not have access to a laptop or broadband.
- 4. Invest in a 'Fair Start for Single Parents' employability support, recognising that single parents face gendered structural barriers to entering, sustaining, and progressing in paid work.
- Provide significant increases in funding for the Parental Employment Support Fund (PESF)⁵ to make the progress needed to meet Scotland's statutory targets on child poverty.⁶
- Introduce an equivalent to the Youth Guarantee⁷ for parents from the Child Poverty Delivery Plan priority family groups⁸ engaging with programmes supported by PESF.
- Scotland's devolved employment support services⁹ should offer bespoke initiatives for single parents to move into, stay and advance in employment such as a Scotland-wide employability pathway specifically for single parents.¹⁰



- 5. Implement with speed a childcare delivery plan which provides flexible, affordable, high quality early years, school age and holiday childcare.
- Implement the call by the Social Renewal Advisory Board that the Scottish Government should set out a radical childcare ambition for this parliamentary term.¹¹
- Work towards an entitlement to 50 hours per week of funded, good quality, flexible education, and childcare for all children between six months and five years.
- Urgent work should be carried out on how childcare can be provided more flexibly, alongside a funded or subsidised out of school care entitlement to develop an integrated childcare offer from 0-12 years.
- 6. Ensure every child lives in a decent, secure, affordable, and warm home.
- Enable single parent families to have a long-term decent home by investing in social housing.
- Stronger laws to ensure there is a right to a safe, secure, and affordable home and an end no-fault evictions.
- Everyone should have access to information on their housing rights and how to get advice to ensure they are applied in practice.
- The Scottish Government's commitment to deliver rent controls by the end of 2025 must be brought forward in response to the cost-of-living crisis.

7. Raise increased finances through devolved taxes.

Since 2017, the Scottish Parliament has had the ability to set income tax rates and bands, apart from the personal allowance. We also support IPPR's call for radical reform of council tax to make it fairer and to raise extra finance for public services.

⁵ Parental Employability Support Fund (PESF)

⁶ Child Poverty (Scotland) Act 2017 (legislation.gov.uk)

⁷ Delivering the Youth Guarantee - gov.scot (www.gov.scot)

⁸ Best Start, Bright Futures: tackling child poverty delivery plan 2022 to 2026 - gov.scot (www.gov.scot)

⁹ Employability in Scotland | Supporting the employability sector in Scotland

¹⁰ If not now, when? - Social Renewal Advisory Board report: January 2021

¹¹ If not now, when? - Social Renewal Advisory Board report: January 2021 - gov.scot (www.gov.scot)

Local authorities

- 1. Plan to tackle child poverty with a clear focus on the Child Poverty Delivery Plan priority families.
- Establish clear outcomes and indicators to measure progress in tackling child poverty in the six priority families.
- Align Local Child Poverty Action Plans with Employability Delivery Plans and Childcare plans including shared consistent actions and measures.
- Ensure data from all employability programmes is disaggregated by parent/non-parent and by the child poverty priority groups.
- Ensure ongoing involvement of parents in the priority groups with lived experience of poverty in service design and delivery.
- 2. Ensure access to an adequate supply of affordable, secure, good quality family housing considering the needs of single parent families.
- Ensure an adequate supply of affordable, secure, good quality family housing.
- Work with Scottish Government to implement initiatives to bring down rents to a genuinely affordable level particularly in the private rented sector.
- Expand and improve early person-centred advice and advocacy services to prevent homelessness, including providing income maximisation and debt advice.

- 3. Deliver and fund a single parent tailored employability pathway and support 'fair work' employment opportunities for single parents.
- Work with Local Employability Partnerships to provide an improved employability offer
 to parents identified as a priority in the Child Poverty Delivery Plan providing tailored
 provision through a dedicated keyworker and support to access childcare and transport as
 well as to training, education, and sustainable well-paid jobs.
- Address low pay for local authority employees, including female dominated sectors such as social care and childcare.
- 4. Improve access to high quality, free childcare which offers a flexible model to meet the need of working parents.
- Ensure that the 1140 hours of funded childcare is sufficiently flexible to meet parents' needs.
- Support the development of wraparound childcare and expansion of early learning and childcare to one-and-two-year-olds as early priorities.
- Ensure that out of school and holiday care is affordable and available.

5. Tackle the cost of the school day.

- Roll out free, healthy school meals to P6s and P7s as soon as possible.
- Take action to roll out free school meals beyond the statutory requirement, in the first instance to all pupils in families in receipt of Universal Credit or equivalent legacy benefits.
- · Cancel all school meals debt.

6. Invest in holistic family support and develop a 'Supporting Families Strategy'.

- Local councils' investment in holistic family support is vital to fully realise the vision set out by The Promise.
- In response to the cost-of-living crisis, ensure families have their basic needs met.
- · All departments in the council should 'single parent proof' their policies.



Conclusion

The findings from our consultation provide a shocking snapshot of the crisis currently facing so many low-income single parent families, as well as the deep-seated, long-term challenges which have only been intensified by rising living costs. Not eating properly or not at all, losing out on social connections, and poor health are just some of the difficulties single parents and their children are experiencing.

The issues described by the parents who participated in this research don't exist in isolation. One Parent Families Scotland will continue to campaign to highlight that the issues facing single parents are not inevitable but caused by structural disadvantages and inequality.

No child or adult living in a single parent household should ever have to choose between a nutritious meal or heating their home. We will push for joined up policy coherence across cost-of-living strategies, employment, employability, childcare, social security, housing, family support and healthcare so that single parents and their children are not left behind.

Every aspect of families' lives and the communities they live in have been affected by Covid-19, which has heightened stark disparities between disadvantaged children and young people and their peers.

Child poverty is now costing the UK an estimated £38 billion a year.¹² The latest Scottish Government progress report on its Tackling Child Poverty Delivery Plan highlighted that significant progress needs to be achieved in the years ahead to deliver the 2030 targets.¹³

We know poverty is not inevitable. Policy interventions have successfully reduced poverty, particularly amongst children and pensioners. Between the mid-1990s and early 2010s child poverty in Scotland fell from 33% of all children to 19%.¹⁴

We will continue to lobby for Government policies which go beyond generic offerings to meet the specific issues and concerns facing single parent families. The voices of single parents in crisis need to be truly listened to and acted upon so that cost-of-living strategies are outcome focused and co-produced.

Paid and Unpaid care – which brings vast social and economic benefits – must be at the forefront of policy and spending at Scottish Government and local authority levels. The urgency has never been greater for radical action to value care in the way it should be, so we are proud to work along with Oxfam Scotland, Carers Scotland, Scottish Women's Budget Group and Scottish Care in calling for a 'National Outcome' on valuing and investing in care and all those who provide it, whether paid or unpaid.¹⁵

¹² The Cost of Child Poverty in 2021_CRSP Paper.pdf (lboro.ac.uk)

¹³ Scottish Government (2021) Tackling Child Poverty Delivery Plan Fourth Year Progress Report

¹⁴ Child Poverty Action Group (CPAG) in Scotland evidence Scottish Affairs Committee: Welfare in Scotland inquiry.

¹⁵ https://ascotlandthatcares.org/

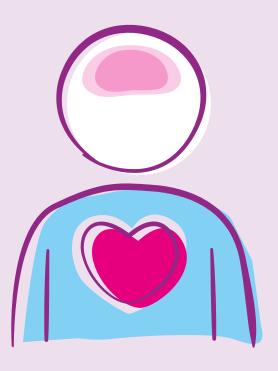
¹⁶ The Case for Universal Basic Services (politybooks.com)

¹⁷ The Spirit Level | The Equality Trust

As society moves out of the trauma of the Covid-19 pandemic there will be ongoing debate on the development on a Scottish Green New Deal, a wellbeing economy, affordable housing, integrated transport, and an early years and school age childcare framework that meets needs of all parents and children. The pandemic has shown the vital role of collective 'universal basic services' in providing security to families. In the longer term Universal Basic Services should be expanded into new areas such as care, housing, digital and transport.¹⁶

British researchers Richard G. Wilkinson and Kate Pickett show a correlation between income inequality and higher rates of health and social problems (obesity, mental illness, homicides, teenage births, incarceration, child conflict, drug use).¹⁷ Our response as a society will require radical structural change as well as a recognition of inequality and the need for redistribution of income and wealth.

OPFS will work with single parents to ensure they are able to participate, and that their voices are heard in these discussions. We will continue to champion positive change with single parents and their children to ensure that they receive the respect and dignity they are entitled to, and that their basic human rights are fully realised.





Support the work we do by donating at https://donate.opfs.org.uk/ Together we can make a difference to children's lives.

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