



Single Parent Families Impact Report

Issue 21

Pre-paid meters and self-disconnection - February 23



**One Parent
Families Scotland**
changing lives, challenging poverty



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Introduction

OPFS regularly collects the experiences of single parents across Scotland. Through our five local services, national advice and information services and online support we capture key areas of concern for single parent families.

Our bi-monthly monitoring reports uses this data to describe the impact of the cost-of-living crisis including rising energy costs and food bills. We also still recognise the ongoing impact on single parent families of the COVID-19 pandemic.

There are five elements to the model:

- Gathering knowledge: Parent's experience is systematically collected and analysed.
- Monitoring Emerging Issues: Emerging issues are described and highlighted.
- OPFS Response: Our services respond by working to meet the needs identified.
- Dissemination and communication: Emerging issues communicated to key influencers.
- Single Parent Proofing: Using single parent feedback to inform the development, implementation and evaluation of policy and practice so that they respond effectively to the needs of single parents.

This report is organised into five broad categories. These reflect the topics single parents contacted us about over the last 2 months:

1. Health and wellbeing
2. Social Security Benefits
3. Money and family income
4. Separating/being a single parent
5. Children

Main findings

Many single parents are living on a low income caused by inadequate social security benefits and/or low pay, which fails to match ever rising inflation and cost of living. It is about survival rather than living.



I never have enough money by the time I've paid bills. I am not making ends meet and I struggle to put food on the table. Feeding my kids is a priority so, I'll go without so my kids can have enough to eat.

Miranda, single parent with two children



The little I am left with each month, since the energy prices have gone up, means I have no extra money. I only have enough to survive each month, but I really struggle.

Naomi, single parent with one child

Too many parents are faced with difficult choices for example, going without food so they can feed their children or not switching on the heating during cold weather so that they can use essential medical equipment.



The cost of living is too high ... it's stressful... I feel like a failure especially for my child who has special needs.

Mina, single parent with one child

In line with recent news reports, we have also heard directly from the parents we support about them running out of credit on their pre-payment gas & electricity meters. The 'End Fuel Poverty Campaign' coalition say that every 10 seconds someone is running out of credit because they cannot afford to top up¹. This situation is leaving too many families in acutely desperate situations.

1 [End Fuel Poverty Campaign Coalition, 2023. 3.2 million pre-payment meter customers left without heat.](#)



The costs of energy and food is crippling.

Louise, single parent with three children



The rise in energy bills is a total joke, why must families have to choose between heating and eating. It is not right!

Harriet, single parent with two children

Health and wellbeing

Our Our Advice & Information teams and local services report that January and February have been particularly challenging for low-income parents, leading to rising anxiety, depression, poor mental and physical health. Parents are reporting overwhelming feelings of failure. They are worn down by a constant daily battle to provide for their families under such arduous circumstances.



The reality is that I feel sad and stressed - I am responsible for the most amazing children but I am falling apart and terrified of what every new day will bring...

Melina, single parent with two children



The continuous worry about the cost of living can make you feel worthless when you struggle to provide for your children, especially when they look up to you, to do that.

Erin, single parent with four children



I worry every night how I will afford to keep my kids full and how I am going to keep my house warm...

Julianna, single parent with four children

Not surprisingly, there is often a strain on relationships within the family in these situations which in turn impacts directly on health and wellbeing.

Social Security Benefits

Throughout January and February parents were seeking advice on the Scottish Child Payments (SCP). The main issue was the delay in receiving their SCP payments. Another common theme raised was Universal Credit (UC) calculations for working hours changing and/or for starting a new job.

Money and family income

Utility debt and priority and non-priority debt problems are ever present. This is shown by the difficulties with topping up pre-paid energy meters and the increasing levels of disconnects from the energy supply. For vulnerable groups such as those with additional needs and disabilities this is particularly disastrous. The statistics tell us that 470,000 struggling households including a disabled person, or someone with a long-term health-condition, were cut off from their energy supply at least once.²



Outgoings are increasing, I am as frugal as I can be. I feel forgotten about.

Poppy, single parent with one child



The cost of living has risen too much to have a quality of life. I just can't see a way out.

Madeline, single parent mother with three children

² [End Fuel Poverty Campaign Coalition, 2023. 3.2 million pre-payment meter customers left without heat](#)

Separating/being a single parent

Feedback from our Advice & Information service over January and February highlighted the recurring issue of family breakdown. Parents separating is a stressful and emotional experience at any time but for mothers contacting our helpline experiencing domestic violence and coercive control, the impact on mental, emotional, physical, and financial health is immense.

Parent feedback notes the difficulties in finding help with legal costs, re-housing and asking for advice on court orders for their coercive controlling ex-partners. Receiving Child Maintenance from their ex-partner remains a big issue.

Children

Linked to the above topic, the issues raised were mostly regarding contact for separated parents: those who want more contact or shared care, and other parents who are not happy to share child contact as it affects their child maintenance payments. Some shared care parents queried why they do not receive benefits for their children whilst the other parent does. Families are also looking for counselling and support for their children who are unhappy or who are having behavioural issues.

Spotlight - Pre-paid meters and Self-Disconnection

Negotiating the pitfalls of pre-paid meters is the standout topic for this bi-monthly spotlight. Households on pre-payment meters are affected by the increase in energy prices around 80% of annual household gas consumption falls within the winter months and these households are unable to spread the costs over a longer period³. There is a sense that some families have reached their breaking point.

For context, we know from the Office for National Statistics, 2023 that:

Almost 6 in 10 adults are using less fuel in their homes because of the rising cost of living. Gas and electricity prices continue to rise rapidly compared with last year. Electricity prices in the UK rose by 66.7% and gas prices by 129.4% in the 12 months to January 2023. Almost 8 in 10 adults (79%) said a rise in their gas or electricity bills had caused their cost of living to rise over the past month. Around half of adults (49%) reported that they were worried about keeping warm in their home this winter.

Almost 6 in 10 adults (57%) in Great Britain said they are using less fuel, such as gas or electricity, in their homes because of the rising cost of living. This is down from 60% in the previous period. This figure is far higher than during a similar period in 2021 (28% in the period 15 December 2021 to 3 January 2022).⁴

Below are three case studies from parents across our local services reflecting on the challenges and their lived experiences of pre-paid meters, self-disconnection and being cut off by energy companies.

3 [The Scottish Government, 2022. Cost of Living Bill - Economic Background](#)

4 [ONS 2023. Cost of Living Insights – Latest Data and Trends about the Cost-of-Living Crisis](#)

Glasgow Case Study – Rebecca, a single parent with daughter

“Having a pre-payment meter is a constant stress and worry to me. I am on UC, and everything is just so expensive just now. I always worry about how I am going to afford to keep putting money in the electricity and gas meters.

It really doesn't feel fair to me that because I am on benefits and have no choice of having a top-up meter or not, I must pay more for my gas and electric. I constantly worry about it getting cut off, when I don't have enough to put more money in.

In the past I have been cut off for a few days, so need to go without until I get my money in. I will sometimes stay with family when this happens, just to get by. But this is hard as we are eating their food and I know that they are struggling too.

I will do anything I can to make sure that my daughter has food and is kept warm. I will gladly do without myself, but it is just so hard to do everything. There is just not enough money. I am constantly in my emergency credit. I worry that if I top up too much, I will not have money to get food for my daughter, so it feels like this pressure is always there.

I have been given some support with One Parent Families Scotland, for energy top-up vouchers, that really took some of the worry and stress away from me, but this is short lived, and all too quickly, I am back in this situation of watching the meter to see exactly when I will run out of credit and be cut off.”

Glasgow Case Study – Suzi, a single parent with daughter

“I have a top up meter for my electricity, and I just accept that I will run out of money each month and it will be cut off. There is just not any way that I can cut back on anything else to be able to afford to top up the way that is needed.

I do not really use any electricity when it is only me in the house, but I do not want my daughter to see that her mum can't afford to have a light on at night, or put the heating on, or the washing machine on. I feel embarrassed and useless at the situation that I am in, even when I know there are so many people facing the same worry as me.

I used to feel embarrassed to ask for help but now I have no option, and although I am so grateful and thankful for all the help I have received, the electricity top ups to my meter have made such a difference, I am still angry that I am in this situation. I am annoyed that the costs are so high, and I have had to rely on these handouts, just to keep the meter on. I feel that it is just not fair at all. How is anyone supposed to get on in life when they live in constant fear and worry?

I have used credit top up from my energy supplier, which keeps the meter on but then when you top up again, it takes some of it off the amount, so less electricity credit in the meter. It goes around in circles all the time. I borrow because I need to and can't afford not to, then when I get money again, I need to try and top up even more because the money they take off.

It feels like there is no way out at all.”

Dundee Case Study – Avril, a single parent with a two-year-old daughter

Sam is a single mum with a two-year-old daughter. She lives in a two-bedroom flat with storage heaters in the main living area and small electric radiators in both bedrooms. She uses a key meter to power her home. Sam is unemployed and relying on UC.

Since October last year Sam has been paying on average £70 per week (£280 per month) on electricity this is an increase of £20 per week (£80 per month) compared to last winter. This has had a massive impact on Sam's finances leaving her struggling to make ends meet.

She is finding that this struggle is impacting upon her in many ways, for instance, Sam's daughter was born with a heart condition so she is conscious that cold and flus can affect her. She does not feel able to cut back on heating. The flat Sam is in has very little space to hang clothes to dry, coupled with potty training Sam's washing machine and tumble dryer are on several times a week. These are the main areas where Sam can visibly see the money draining from her meter, costing around £1 an hour to run her tumble dryer.

"I'm not from Dundee so I have no family to help me, I have borrowed off friends and applied to all the funds, but nothing seems to make a difference".

Sam does receive the £67 energy support however due to the key meter these are delivered in the post, during December postal strikes Sam did not receive her voucher until the 29th of December.

"I think the vouchers are great and I really appreciate them, but I don't think it's fair that people with prepaid meters are having to wait longer than those that don't especially when our money goes so much quicker."

"I had to use the last of my money last week and ask for a food parcel, this is the first time I have ever had to do this I was mortified."

Sam has contacted her supplier to ask about a smart meter however they have not committed to that change at this time.

We also know from family support workers that they are regularly supporting families with energy bill problems.

North Lanarkshire Case Study – Family Support Worker, John, noted:

“I’ve got one parent whose contact at home with her child depends on whether she has money to top up the meter or not. If she doesn’t then the contact has to take place in a community centre space. She is supposed to be working towards the easiest transition in getting her child ready to come home to stay after an extended stay with foster parents. This transition is totally jeopardised when the child can’t consistently visit their own home to become familiar with the surroundings again.

Most parents tell us that their house is not warm enough for their children and how uncomfortable it is to be wearing lots of layers of clothing while still feeling cold.”

Parents are constantly alarmed by how quickly their meters run out and the inevitable desperation knowing that they do not have enough money to top up. The End Fuel Poverty Campaign also noted in January that they had seen a 229% increase in the past year in the number of people coming for help who can’t afford to top up their prepayment meter.⁵

Conclusion and policy actions

We need policies and strategies that are person-centred and focussed on helping to reduce energy costs to ensure a decent standard of living for low-income families. Fuel poverty can be tackled through a combination of actions.

In the short term:

- Ban switching customers to a pre-payment meter under warrant and ban switching smart meters to pre-paid meter mode.
- More support under the Energy Price Guarantee to help households living in fuel poverty.
- Further support from Government and suppliers in the form of payment matching and debt write-off schemes.

⁵ [End Fuel Poverty Campaign Coalition, 2023. 3.2 million pre-payment meter customers left without heat.](#)

- The introduction of a social tariff to give fuel-poor households protection against persistent high energy prices.
- Reducing the growing burden of standing charges that are hitting struggling households the most.
- Ensure that the combination of the price cap and Energy Price Guarantee eliminates the premium that pre-paid meter users pay for their energy.
- Promotion of the DWP fuel direct scheme to increase take-up.
- Greater safeguarding from energy scammers.

In the longer term:

- Reform of the energy market.
- Improving energy efficiency of homes.
- A secure, renewables-led, energy system.
- Action to tackle poverty by boosting incomes through employment and social security: fuel poverty, can't be separated from that wider context.

This bi-monthly impact report highlights the issue of pre-paid meters. Pre-paid meters can work for some people and about four million households have them in the UK. Some parents have told us there is an advantage in using them is to help with budgeting. However, for many low-income single parent families existing through a cost-of-living crisis, the risk of disconnection due to not being able to top up is a harsh reality. Citizens Advice report that many are forced onto pre-payment meters as debt collectors break in to install them when families are facing rising debt. We see that this often leads to disconnection from the energy supplier for many of the most vulnerable.

Peter Smith, director of policy at National Energy Action, describes the devastating impact of poverty on families: ⁶



Imagine not being able to cook, not being able to charge up a phone to call relatives, having daily cold showers, eating off dirty plates and having no clean clothes. It's the definition of misery and it's happening every day in millions of homes across the UK.

We are pleased by the announcement made in February of this year that energy suppliers have committed to ending the forced installation of pre-payment meters in the homes of 'vulnerable customers'. However, there is much more that needs to be done to ensure single parent families are safeguarded from all aspects of energy poverty.

⁶ [The Big Issue, 2023. Millions are going without heating or hot water because they can't afford to top-up their meter.](#)



One Parent Families Scotland

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