



# Single Parent Families Impact Report

Issue 23

Mental Health

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**One Parent  
Families Scotland**

*changing lives, challenging poverty*

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# Introduction

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OPFS regularly collects the experiences of single parents across Scotland. Through our six 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 our impact tracking model:

- **Gathering knowledge:** Parents' experiences are 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 two months:

1. **Health and wellbeing**
2. **Social security benefits**
3. **Money and family income**
4. **Separating/being a single parent**
5. **Children and childcare**

# Main findings

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Planned and unexpected changes in circumstances, such as changes in living arrangements, relationship status, parents going into work or education, illness or older children leaving education is raising lots of enquiries about how these changes will affect income. The financial strain of the cost-of-living crisis is continuing to be a main area of concern for parents struggling to cope with the rising cost of food and energy. Both resident and non-resident parents have been contacting us for advice about difficulties with child contact and child maintenance payments.

## 1. Health & wellbeing

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Our Advice and Information teams and local services report that July and August have been challenging for parents that feel lonely, disconnected, and are experiencing a lack of support. Parental health and wellbeing have been impacted by rising living costs, separation, domestic abuse and the knock-on effect of housing and child contact issues. Some parents have said they are feeling anxious and depressed because of these pressures. There have been numerous enquiries from single parents affected by domestic abuse who are feeling lost about their next steps and what support is available to them and their children. Calls to the helpline have included parents wanting to relocate to flee from domestic abuse and are in search of advice on their rights.



*I want to relocate to where my family lives. My ex-husband has been stalking me and harassing me for the last 2 years I am exhausted and depressed. What are my rights?*



*My ex is controlling me and getting over-involved in everything I do to do with our son. Her is chipping away at my self confidence and being aggressive and gaslighting me. I don't want to but am thinking I will have to change the contact between him and our son to a contact centre. Why is he being like this and is there anything I can do to stop it?*



*My ex has had contact with our child at the weekends for a while, but he has started just turning up at my house and threatening me. I don't know how to stop him. He also doesn't pay child maintenance.*



*We had to flee our home due to domestic abuse and so were homeless for a bit. We now have a home, but I have no money for items for the home and the Budgeting Loan application is taking ages to be processed. What can I do in the meantime as I have little money?*

### Loneliness

Our advice and information service has continued to report that single parents are feeling lonely. Single parents are looking for accessible, affordable ways to meet with other single parents as well as support to feel less lonely. Single parents who are experiencing difficulties with their children are particularly



looking for counselling as well as peer support from other parents. Our advisors have been able to refer parents to our online forum for peer support.<sup>1</sup>

Parents using our live chat service have been seeking advice and emotional support due to loneliness and isolation and finding it difficult to meet new people. This is even more difficult for parents of children who have a sensory processing disorder.

Parents are also reporting problems with teenagers unwilling to attend school and suffering from low mood and anxiety. This is causing the parent considerable stress. Parents are looking for counselling for themselves and their teenagers.

## 2. Social security benefits

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### Employment benefits

Our support staff guided parents through benefit enquiries related to changes in employment. Parents were looking for information on how changes their working hours would affect their entitlement to benefits, and how much support they would receive to cover childcare costs. We continued to receive enquiries from parents who have not received their Scottish Child Payment yet. There were also enquiries related to sick pay and disputes over tax credit overpayment.

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<sup>1</sup> <https://opfs.org.uk/get-involved/opfs-forum/>



*I have a contract to work 12 hours a week, but the jobcentre say I have to work more hours and earn more money to remain on Universal Credit. I can't get more hours just like that and another job will mean I need more childcare and I can't afford that.*



*I have a large Tax Credit overpayment. I do not feel this was my fault as I had a bonus from work. I have other debts too and feel very stressed about my financial situation. I think about this constantly it is making me ill. What can I do? It's affecting my mental health.*

### Education and impact on benefits

Our advice and information team have continued to receive enquiries from parents who would like to return to education to increase their earning potential and employment opportunities. However, they are unsure if they can afford to study or support their children when they leave education. Some single parents expressed concern about how they would cope financially with any changes to benefits if they or their children were to enter further education. They say getting advice about this is difficult to find.



*I am thinking of doing a postgrad course but not sure whether to do it full or part time and wonder how it will affect my Universal Credit or whether I will get any at all?*



*I want to do an access course. I am not sure what I can claim as I am a full time Carer for my daughter, can I stay on Income Support? I am very confused and need help.*

### 3. Money and family income

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Family income and financial pressures have continued to be concerning for many single parents, and stress related to cost-of-living pressures continue to be a problem for families. Single parents have expressed worries over price of food and feeling they cannot afford to buy healthy food for their children. Our local services have continued to help families with access to food and other support. Parents are feeling ashamed that they are unable to provide the basics for their children. Our advice and information team has also received enquiries from parents wanting to find out about eligibility for legal aid.



*I am looking for help with the cost of living and energy grants. I feel exhausted and depressed with the lack of money I have. Can I get help anywhere for my situation?*





*I have no money left for food, energy costs and another week till I get my UC payment. SWF has refused me a payment. How can I get a crisis grant. I have no money for a bus fare either.*



*Every day is a struggle with the kids over the holidays. I am feeling depressed about money. I am worried this will affect the children long term where can I go for support?*

## 4. Separating/being a single parent

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During July and August, our helpline has received enquiries from people thinking about separating or sharing feelings of shock that their partner wants to suddenly separate. Other callers are calling to discuss a change in where children are living or to talk about re-partnering. Parents have been seeking advice about their rights, and their children's rights, and impacts on benefits brought about by a change in family circumstances.



*I have experienced abusive control, financial abuse and emotional abuse from my ex-partner. I have lost my Universal Credit because of an overpayment error. I have applied for UC again, but it is taking ages. I am not getting the correct amount of Child Maintenance from my ex either and if I went through the CMS to get the right amount, he says he will show he has no earnings. I need help with all of this and getting a divorce. It's very stressful.*

## Housing

Throughout July and August, we have had numerous parents seeking support for housing related issues. Some are in the process of separating and wanted help understanding rights related to title deeds and talking through their housing options after separation. Several parents have expressed feeling anxious and upset about a sudden change in their circumstances and are worried about how they are going to cope financially. We also had enquiries from part-time workers that would like to get their foot on the property ladder and were enquiring about shared equity options. Our advisors continued to get enquiries related to homelessness access to funds for household essentials when moving from homeless accommodation into rented accommodation.



*My name is on the Title Deeds of this house. We are going through a separation; my ex-partner wants to sell the house. What are my rights? I will not be able to afford to buy another small flat. I am very anxious about my housing situation. It's affecting the children too.*



*I have a young baby and am staying on a friend's couch but will soon be physically homeless. I have no family support and definitely not from my ex-partner.*

## 5. Children

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### Legal

Our advisors continued to receive enquiries about legal aspects of separation related to their children, including access to children, changing names on passports and birth certificates. Some parents were seeking advice on how to apply for a domestic abuse interdict. As with previous months, parents were getting in touch to express concern about their children refusing to attend school and were seeking support for their child's mental health.



*I am feeling really anxious about my teenage son, who is withdrawn and has mental health issues. He will not attend school. Father has left a while ago and no contact from him. What support can I get? I am feeling overwhelmed and low mood because of this.*



*I feel everyone is judging me for being a single parent and feel I am not a good mother. I have no family and friends nearby. Can anyone help me?*

### Contact arrangements

During July and August, our helpline and local service staff received many enquiries from parents looking for advice about rights, disputes over contact arrangements and emotional impact on their extended families. Parents who have recently separated wanted to know how best to support their children and agree on a contact arrangement to suit both parents and children.

Parents, grandparents and step-parents have contacted us for advice on dealing with problematic child contact arrangements. Some parents were seeking advice about children not wanting to spend time with their other parent or were sharing fears about level of care during child contact.



*My ex-partner has a new girlfriend I am not sure if I feel happy about the kids meeting her so soon. What are my rights?*



*My daughter who is four doesn't want to see her dad since we separated. She is making herself sick, so she doesn't have to go. This behaviour is only with her dad. How can I support my daughter and explain this to her dad?*





*My ex-partner is refusing to tell me where he is taking their 10-year-old daughter on holiday. This is causing a lot of stress and anxiety. What are my Rights? I need to know this information for emergencies. He is still trying to control me over a period of years.*



*My ex's mother is very abusive to me and along with my ex they are badly affecting my mental health and making me question my ability as a parent. What can I do to stop the abuse I receive on social media and in person when passing my child over for contact?*

### Behaviour & additional support needs

During July and August, our helpline continued to receive calls and web chats regarding behavioural and emotional support needs of their children. For some, this is affecting their ability to attend school, which is stressful for the parents. Parents are looking for counselling support for their children. Many single parents have shared that their children's distress is having an emotional impact on themselves, and they need help to cope with it.



*My 12-year-old son has not been to school for 2 years. He is getting violent and aggressive. I am overwhelmed dealing with him. The school have not been helpful. Can I get help through my GP or CAMHS? I need counselling for myself too.*



*My son is 15 and his behaviour is affecting all of us. He is vaping in the house and swearing and being abusive and controlling to me and my youngest is seeing all this. What can I do about my oldest - he listens to no-one, school, police etc and I need help with my youngest as it is upsetting him too.*



*Both my children are autistic. I feel very isolated and am looking to meet other single parents. The children's father died a few years ago and this has really affected the whole family. I have not met any other young widows; it would be good to meet other people in the same situation.*

### Child maintenance

We have continued to receive enquiries from parents having problems around child maintenance payments from their child's non-resident parent.

Single parents report not receiving what they are entitled to, issues with the amount their ex-partner is declaring as their income, and complaints about how their case has been handled by the Child Maintenance Service (CMS). Other parents have shared evidence of an ex-partner leading an expensive lifestyle and not paying the correct amount of child maintenance.

Our helpline has received enquiries from non-resident parents querying the amount they are expected to pay, struggling with level of payment and wondering how this is calculated, especially if they have equal sharing care of the children. Disagreements from both paying and receiving parents are surfacing as children get older and leave school, with confusion over when payments should stop. Child maintenance disputes are causing emotional and financial stress to single parent families. Further distress is caused when child maintenance payments are not paid or reduced as a means of exerting control and emotional abuse over the single parent.





*My ex-partner has stopped paying child maintenance for my 20-year-old son who is in full time education. I am struggling with the cost of living and have a younger child.*



*As a single parent I feel very strongly about the way the Child Maintenance Service (CMS) are dealing with my case. I'm in a situation, involving domestic abuse and economic abuse. This has been causing me extreme stress and worry and impacting my life in a big way.*



*My ex-partner lives abroad and since I had to have a non-harassment order taken out on him, his contact with our children has been intermittent. He pays no child maintenance and there is no reciprocal order between where he is and the UK. He just turns up and expects to see his children. I have been accommodating this for the children, but it has caused me issues with childcare, work etc and I just can't do it anymore.*



*I have a young baby and am staying on a friend's couch but will soon be physically homeless. I have no family support and definitely not from my ex-partner.*

## 6. Spotlight on mental health

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Many enquiries from single parents contacting OPFS are about are dealing with mental health issues, though often they will not mention this at first. Some parents are newly separated and in shock and their needs are complex. The parents often report controlling behaviour, harassment and need a court order to be put in place. This can also continue for a very long time after separation.

Parents often share feelings of exhaustion, lack of confidence, insomnia, affecting the child as well as themselves, and are seeking support for the whole family. Many are still living in the family home and are reporting incidences where the ex-partner enters the family home unannounced and causes a disruption to family life. In these incidences, there is often no separation agreement set up, and the parent caller reports feeling on edge all of the time but does not have enough money to move out and is also worried about disrupting their children's lives.

Parents also talk about the impact of school on children's mental health and lack of support from the school. Parents have called lone parent helpline reporting incidences of their children self-harming and feeling anxious and depressed due to lack of support available for themselves parents or the children. They have spoken about being referred to CAMHS (Child Adolescent and Mental Health Services) and experiencing long waiting lists, which extend beyond six months. There are some local services available through schools, but this appears to be a postcode lottery and mental health services are not consistently available in all areas throughout Scotland. Private counselling is not an affordable option for most single parent families.

Parents have shared their frustration with long waiting lists for diagnosis of ADHD and other neurodivergent condition. They report that waiting lists are particularly long for teenaged girls. While awaiting diagnosis, parents report that their child is not receiving tailored support for their learning style, and this affects their learning and sometimes behaviour as well. Parents report wanting to do the best to support their children but tell us that it is difficult to navigate systems and waiting lists while attempting to find suitable support for their child. This is also stressful for the parent, and other children in the family.

Many single parents attending OPFS local groups feel lonely, especially after their children go to bed at night. Lack of support, both emotionally and financially often limits what they are able to do. Many say they are just trying

to get through each day and, as the financial and mental pressures pile up, it is very difficult to balance completing demands. Parents have shared feeling of being overwhelmed and not being able to see a way out.

Below is a case study by our Financial Inclusion Manager, about a parent that was supported by our Glasgow services. All names and personal details have been changed to protect her identity.

### **Background to case**

Mandy is a single parent aged 31 who lives with her two children aged 7 and 5 years old. She was in receipt of legacy benefits and was the sole carer of her two children.

Mandy suffers from severe anxiety and has a bi-polar disorder. Both Mandy's children have been diagnosed with Autism and ADHD. Although both children have the same conditions, they are affected in very different ways. Mandy has to provide constant care for both children and as a single mother has no support to do this.

Mandy contacted the OPFS Glasgow Service for support regarding her renewal form for PIP and Child Disability Payment applications for her two children.

The OPFS Adviser had assisted Mandy to complete her renewal form and both the CDP forms for the children. The PIP renewal decision had been delayed as the DWP had lost the form and a duplicate was then sent to them. In the meantime, her existing PIP award had been stopped, resulting in a loss of £195.75 per week from the family budget as the loss of the PIP award led to her Sever Disability Payment also being stopped. This situation caused a deterioration in Mandy's condition and her medication had to be increased.

The OPFS adviser had also assisted Mandy to complete two applications for Child Disability Payment for her children. The CDP for her son was then awarded and Mandy was assisted to apply for Carers Allowance, and she

was awaiting a decision on her claim. She was still awaiting a decision on her daughters claim for Child Disability Payment.

Mandy then received a letter from the DWP to say that as her son was about to turn 5 years old, she would need to apply for Universal Credit. Mandy had contacted the DWP to advise she was in the process of having her benefit entitlement re-assessed but was informed that she would need to move to Universal Credit within 5 days or her legacy benefits would be stopped.

Mandy was so distressed by the situation that she broke down and had to be visited by her G.P. who was concerned for her mental health.

### **Family Composition and History**

Mandy had suffered from mental health issues for several years and would become overwhelmed when faced with situations that exacerbated her anxiety. Due to the form being lost by the DWP it took so long to assess her award that her PIP payment had stopped which caused her severe stress as the family were suddenly faced with a significant reduction in income. OPFS assisted Mandy with a grant for essential food, applied to the Scottish Welfare Fund for a crisis payment. Mandy was also supported with Fuel Grants and food parcels, but this was only a temporary measure and could not in any way replace the reduction in her income.

Mandy's two children were both diagnosed with Autism and ADHD. Due to the variation in their condition Mandy has to support them both day and night. They can be awake at different times during the night and will require one to one support during the day for different reasons. For example, her son will become agitated and lass out while her daughter will freeze up when anxious and will rock back and forwards. Mandy has very little support and she has become very run down as she is constantly on the go and is up at some point every night.

### **Work undertaken / advice given**

Mandy was assisted to contact the DWP regarding the move to Universal Credit as this would have resulted in the family being significantly financially worse off due to there being no Sever Disability Premium in this benefit plus she would have lost any transitional protection she would have been entitled to. The DWP had wrongly advised Mandy that she needed to be in receipt of Carers Allowance to be taken as a carer. If they accepted that she was a carer, then she would stay on ESA rather than move to Universal Credit. This matter had to be resolved as a matter of urgency as there was only a few days left until her claim would need to switch. The OPFS adviser contacted the DWP and arranged for them to do a phone interview with Mandy and they accepted that she was the carer of her children. This safeguarded her ESA claim. The Adviser then contacted PIP and she was awarded the same rate as she had previously been on. The award was backdated until the date that it stopped, and the Sever Disability Payment was also restored and backdated.

The Adviser contacted the DWP and her claim for Carers Allowance was processed urgently and awarded back to the date her son was awarded CDP.

The claim for CDP for her daughter was also awarded and backdated.

### **Key findings & advice / support outcomes**

The award of all the benefits that the family were entitled to resulted in an increase of £475.65 per week to the family income. This amount made a huge difference to not only the family's financial situation but also the wellbeing of the whole family.

Mandy was less stressed and was able to cope better with the care of her two children. She was less worried about her finances and the stress of trying to cover bills on a greatly reduced income was removed.

The family were able to enjoy family activities which they had been unable to do due to lack of funds. Both her children were able to enjoy activities that she was previously unable to afford and there was a marked improvement in their general wellbeing.

### **Conclusion that reflects on lessons learned**

Due to errors and incorrect advice on behalf of the DWP this parent suffered severe stress and anxiety which resulted in a deterioration in her mental health. The family were reduced to living on a very restricted income and the children were unable to attend activities that would have benefited their wellbeing.

If this parent had moved to Universal Credit, she would also have been significantly worse off as she would have lost any transitional protecting and as Severe Disability Premium is not part of Universal Credit, she would have lost her entitlement to this.

This case highlights the need for advice and support for single parents who are trying to navigate a complex benefit system while struggling with complex situations often without any support from family or friends.

## Impact and policy options

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We know that single parents are a marginalised and often invisible group who feel isolated, alone and stigmatised.<sup>2</sup> OPFS research sought to understand the impact which these experiences and the material inequalities faced by single parent families might be having on wellbeing.<sup>3</sup> A key theme which emerged was that the cost of living is having a significant impact on single parents' health - both physical and mental. We asked single parents how

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<sup>2</sup> [Single Parent Rights \(2021\). Single Parent Discrimination: Realities and the Way Forward.](#)

<sup>3</sup> [Living without a lifeline - One Parent Families Scotland \(opfs.org.uk\)](#)



often they have felt anxious, stressed, or struggled with their mental health. Over half say they feel this way most of the time and over a quarter say they feel this way some of the time.

We know that worrying about money can lead to poor mental health, and that poor mental health can affect your ability to work or study and this might reduce your income.<sup>4</sup> Four in ten single parents in the UK with anxiety (41%) feel anxious to the extent that it stops them from doing what they like or need to do, most or all of the time.<sup>5</sup>

Single parents are twice as likely to have felt depressed because of money worries than UK adults. It shows that the cost-of-living crisis is taking a significant toll on the mental health of single parents in the UK, with 88% having felt worried about the rises in prices of essentials over the last 12 months, and 49% saying that their mental health has declined because of the rising cost-of-living.<sup>6</sup>

There are actions people can take, with support, to help manage their mental health, but many of the factors influencing mental ill-health are beyond an individual's control.<sup>7</sup> We need to address these wider societal issues and tackle the root causes of poor mental health.

- Although the UK and Scottish governments have taken a number of actions to provide cost-of-living support for those on lower incomes. It is essential that government at all levels take further steps to address rising costs and poverty level UK benefits. We are backing the Essentials Guarantee campaign which calls for a level of Universal Credit that provides claimants with enough income for life's essentials.<sup>8</sup>
- Investment in holistic family support is vital in taking a preventative approach to mental health wellbeing. Embed intensive and individualised family support services in communities where families are trying to deal with complex and traumatic life experiences such as parental separation, addiction, domestic abuse, and homelessness.
- We must do more to ensure that mental health is recognised with the same urgency as physical health.

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<sup>4</sup> [money-and-mental-health-2021-pdf-version.pdf \(mind.org.uk\)](#)

<sup>5</sup> [Single parents are more at risk of anxiety | Mental Health Foundation](#)

<sup>6</sup> [The-single-parent-debt-trap\\_web.pdf \(gingerbread.org.uk\)](#)

<sup>7</sup> [What can UK governments and others do to tackle anxiety? | Mental Health Foundation](#)

<sup>8</sup> <https://www.irf.org.uk/report/guarantee-our-essentials>

- There is huge demand for mental health services and parents and children are having to wait for months or years for treatment, as their condition worsens. It's vital that people can access the right support when they need it.
- We also need a much greater focus outside of health services. Action to reduce anxiety and promote good public mental health must be a priority across all government levels.



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

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