

A close-up photograph of a woman with dark hair, seen from the side, hugging a young child from behind. The woman has her eyes closed and a gentle smile. The child is wearing a yellow long-sleeved shirt. The background is softly blurred, showing what appears to be a wooden door or wall. The overall mood is warm and affectionate.

Single Parent Families Impact Report

**Issue 27
Disability**

April 24

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Introduction

OPFS regularly collects the experiences of single parents across Scotland. Through our five local services, national advice and information service and online support we capture the key issues affecting single parents in real time.

Our bi-monthly monitoring reports uses this data to describe the impact of the cost-of-living crisis as well as the low level of social security benefits and ongoing UK welfare reform.

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.

There are four key areas which reflect the issue which single parents have contacted us about over the last two months and are linked to a spotlight, focused on disability:

1. Health and wellbeing
2. Money and family income
3. Separating / Being a single parent
4. Domestic violence / coercive control

Main findings

This impact report covers the period from April to May 2024. It reflects the main issues that single parents' families have been facing during this timeframe. At its core, financial worries and debt triggered by the high cost of living and low income are impacting all aspects of family life. Our spotlight topic for this period will focus on the added challenge that disability has on families when caring, looking after, and bringing up their child.

1. Health & wellbeing

Single parents highlighted a range of health concerns which affected their day-to-day life for them and their families. For example, specific health related issues, including,

- illness exacerbated by recent bereavement.
- the impact on wellbeing when caring for a non-verbal child with autism.
- poorly equipped housing and its impact on the family.
- the mental health challenges associated with limited income.



I have recently been widowed...I want to work less hours so I can be there to support the children. I also feel I need counselling for myself and the children... This is such a tragic time in my life which is so overwhelming.

Widowed single father with two children



I have a four-year-old child who is autistic and non-verbal. Our current house that we were sharing with my ex-partner is not suitable for our needs. My parents died when I was expecting, and I have not mourned them, and my ex-partner was verbally abusive. I am overwhelmed by it all and have told nobody, but I am really struggling.

Single parent with one daughter



...I have medical needs and having to sleep on the couch is horrible. Our house has been ruined by dampness and it is too cold...we are constantly not well, and my son misses too much school because of his health.

Single parent mother with son



I get Universal Credit, Scottish Child Payment, Child Benefit, and a Council Tax Reduction but unfortunately my rent is very high along with other bills due to being used to having a two-person income coming in. I am really struggling.

Single parent expectant mother with a two-year-old

These single parents' experiences highlight that challenges can seem never ending with no easy solution and often with little in the way of support from others, be it family, friends, or the local community. Their situation is not due to some notion of 'undeserving', but rather because of social structures which do not recognise their needs and lived experience, overlooking them as valued citizens.

2. Money and family income

Likewise, money worries are an unwelcome constant in the lives of many single parents. Parent feedback over the last two months indicated the following financial concerns,

- Energy payment arrears.
- Universal Credit worries.
- Lack of money to meet the cost-of-living basics.
- Child maintenance payment problems.

Parents tell us they are despondent, desperate, depressed, struggling to manage and maintain budgets.



I have £6000 arrears to Gas and Electric built up over the last 18 months, wanted utility firm to install a pre-payment meter but they refused to do so. I cannot switch providers due to arrears.

Single parent mother with one child



I have two children. We have no energy and no food. I am feeling sad. I can't get a Universal Credit advance. I have been turned down for a crisis grant and cannot go to food bank without a referral.

Single parent with two children



I am struggling with money. My ex-partner is not paying any child maintenance. He has a new baby with a new partner now and has moved away. I feel very hurt he has forgotten about my two children as they constantly ask when they can see him. It is making me very stressed having to explain these things to them.

Single parent with two children

We need local and national governments to do better in producing sustainable policies and action which address the long-term financial inequalities that single parents, mainly women, are having to live through.

3. Separating / being a single parent

Relationship breakdown is never an easy life experience to go through. For many single parents it is often a stressful and complex process because of the family dynamics. Over the last two months parents have struggled with,

- abandonment by a partner
- feelings of isolation due to limited or lack of family support

- unplanned pregnancy, loss of support from their ex-partner and associated thoughts of abortion/termination
- worries over child contact arrangements e.g. custody issues and concerns over family readjustment.
- the added complication of disability on top of the financial implications of divorce
- housing concerns whether that be rent, mortgage, title deeds and the cost of basic repairs in the context of separating from his/her partner.



I am six months pregnant and feeling nervous this is my first baby. The father of the baby has moved abroad, and I have no way of contacting him. This was not the life I planned for my baby. It would be good to speak to other single parents and to find out what benefits that I can claim. I am not sure whether to put the father's name on the birth certificate it is a big decision.

New single parent



One of my children has recently been awarded back to my custody. This was due to ill health and not coping. I am feeling nervous about him settling in as he is 12 years of age now.

Single parent with four children



I am in the process of separating from my husband and we have two children who both have disabilities. I am a full-time carer. I plan to sell the house and move into rented accommodation.

Single parent of two children



I have two children aged eight and four. My eight-year-old is autistic. My husband won't give me a divorce and I don't know what to do. We are all living in the same house but it's his name on the mortgage and title deeds. How can I remain in this house, what are my rights? What will I live on once we are separated?

Single parent with two children

Clearly, for some separating from a partner, can be a positive and a fresh start. However, for many single parents, this life event can also be fraught with pitfalls and dilemmas.

4. Domestic violence / coercive control

For too many single parents, the sanctuary of home life is far from the reality. Rather, it is steeped in fear, dread, and trauma. The issues of domestic violence and coercive control are sadly not new, particularly for vulnerable single mothers in need of protection.

Over the course of the last two months, some parents have shared their frightening experiences at the hands of their ex-partner:



My ex-partner is still trying to control me after many years of abuse. He will not pay child maintenance and I feel this is a way of using economic abuse against me. He will also not agree to a divorce which is making me feel very anxious. I feel his controlling behaviour has got out of hand now since we have separated. I have got a Court Order out against him for stalking behaviour too.

Single parent with two children



I am very scared of my ex-husband. I feel the situation is escalating daily. I have numerous texts and emails from him they are very threatening. I need help as soon as possible.

Single parent



My teenage daughter is very abusive to me...She witnessed domestic abuse towards me from her father for many years before I finally left the relationship. I feel so guilty that I should have left years ago, but I had nowhere to go, and he used to control the finances, so I had no money at all at the time. Where can I get help and support?

Single parent with one daughter

The priority is to safeguard and protect the victims and uncover that which is hidden behind closed doors. In practice, we need to see better link up across all institutions (including charities, health and social care, government, schools) to engage with families and prevent harm going unnoticed.

Spotlight - Disability



I have a flexible employer that supports me as a single parent of a child with health problems but to progress my career I would need to go elsewhere... Trying to get support is a constant battle.

Single parent with one child

Too many parents caring for a child with a disability are left feeling abandoned and that their caring role is not valued. We have recently carried out our own research into the challenges that single parents face when caring for a disabled child/children to better understand their needs and identify ways in which outcomes can be improved. Our findings can be found in a separate report on our website.¹

In summary,

- many single parents are on call 24/7 for their children, often with no respite, but the pressure is compounded when one or more of their children have a disability.
- limited budgets and a lack of wider family support can make these situations extremely challenging and detrimental to health and wellbeing of the whole family.
- the opportunity for parents to take up paid employment is limited and inflexible to accommodate personal circumstances.

¹ [Single parent with disabled children - briefing](#)

- the need for greater recognition of the structural limitations parents caring for a child with a disability face, is crucial, including recognising the sources of poverty they encounter, and the subsequent policies needed to address such concerns.
- It is only by listening to the voices of single parents, who look after someone with a disability, that those designing and actioning relevant policies can gain a fuller appreciation of the real issues and solutions required.

The case study below comes from our Financial Inclusion Lead in Glasgow. It details the daily hardships encountered by one single parent who is having to navigate an uncompromising social security system and OPFS support actions. It is one example, but we know the difficulties experienced are replicated in many single parent families across the country.

Single mother with two children - OPFS Glasgow Service

Jane (not her real name) is a single mother who lives in a private let with her two children who have disabilities. In addition, Jane suffers from a bipolar mental health condition. Her landlord, who has lived in Australia since 2019, had sent her a text message saying she owed rent arrears of £4400, plus £900 to repair a drain, with a breakdown of charges akin to a list of demands. He threatened to put the rent up and evict her. Jane also had her ESA stopped and had not received her benefit for several months. Due to her severe mental health condition, she had been unable to deal with her situation and contacted OPFS for support.

OPFS response: Our OPFS support worker helped Jane to contact her landlord and advised him that he had no legal right to ask client for the arrears he claimed and that any repairs to his property were his responsibility. He was also advised that he had to adhere to Jane's tenancy agreement. We managed to get the debt written off and Jane received a letter confirming that there were no rent arrears outstanding, and she was not responsible for any repairs. The support worker contacted the DWP, and they admitted that Jane's benefit had been

stopped in error. Jane's benefit of £149.50 per week was re-instated and she was given a backdated amount of 2400.00 She was also sent an apology letter from the DWP.

Reflections of the Family Support Worker: *Jane was told several times that that there was nothing they could do, this case highlights the need to challenge the decisions made by the DWP. Due to Jane's mental health issues, she would not have been able to deal with her situation and would have lost out on a considerable amount of money and the family would have been pushed into poverty.*

For further information, our Communications Team have developed a blog and podcast about disability which you may be interested in viewing.²

Policy actions for single parents caring for a child with a disability

OPFS is calling for action by all levels of Government:

We want the UK Government to:

- Encourage all political parties to prioritise the needs of disabled children and their families and to recognise that disabled children and their families are valued members of society.
- Introduce an Energy Social Tariff – a discounted payment on disabled households for their energy costs. This will help ease the financial burden as we move into the colder winter months.
- Make a commitment to prioritise health and social care support for disabled children in their spending plans and making steps to close these funding gaps.

We want the Scottish Government to:

² [World Autism Awareness Day - Lindsay's Story](#)

- Introduce more financial assistance for children with autism given that they have particular needs which incur additional family costs, such as equipment needed to cater for their individual sensory, emotional, physical, and developmental requirements.³
- Increase support for families with disabled children in line with the Scottish Government's Child poverty Delivery Plan. The latter identifies six priority groups including disabled families, as they have the highest poverty levels. Immediate support should be given to these families as they have greater living costs and are given less support through the UK social security system.
- Build more accessible and affordable social housing and give greater priority to families with disabled children needing social housing to tailor their needs around access and practicality.
- Introduce effective and cost of living strategies which are outcome focused and co-produced with single parents caring for a disabled child. Early intervention must be at the forefront of policy and spending at Scottish Government and Local Authority levels.

We want local government to:

- Work with families, to use a strength-based model to achieve positive family health and wellbeing.
- Provide help by way of adaptations, equipment, or help with finding more suitable housing for disabled children which helps to improve their life outcomes.
- Provide greater access to respite services for families who are coping with a disability.

Conclusion

This impact report reflects some of the challenges which single parents have told us about over the last few months. It also spotlights the topic of disability within a single parent household. The reality as this report suggests, is that much more needs to be done to ease the grinding and relentless hardships our parents struggle with day to day.

³ Family Fund - Helping Disabled Children, 2023. Additional Family Costs for Meeting the Everyday Needs of Children on the Autism Spectrum. [Available online.](#)



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