

Single Parent Families Impact Report

Issue 30

**The Cost of Christmas
December 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 services and online support we capture key areas of concern for single parent families.

Our bi-monthly impact reports use this data to describe the impact of the cost-of-living crisis including rising energy costs and food bills.

There are five parts to our impact tracking model:

- **Gathering knowledge:** Parents' experiences is 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 shorter impact report reflects the financial struggles which single parents are experiencing during the month of November and early December, exacerbated by the Universal Credit 5-week payment delay for new applicants.

Main findings



Living in Poverty is like being stuck in the middle of a spider's web with no escape route. You can climb further up the web to try and get out, but something keeps dragging you back...That's the trap of poverty.

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If the Christmas TV adverts are to be believed, December is a time of joy, excitement and celebration. However, the reality is often so different for many low-income single parent households. For those watching these festive adverts, Christmas is a much bleaker event.



I try to prepare and save for Christmas each year. I budget to put £50 away per month in a savings account but something always comes up. The children need new clothes or something in the house needs fixed or replaced and I need to use that money. I feel completely stuck.

Single parent with three children in Glasgow

¹ [The Poverty Alliance, 2019. Writing the Wrongs: A Manifesto to Tackle Poverty.](#)



Christmas is a very stressful time of the year for me. I just about manage to pay for essentials and then needing to buy presents... it just becomes too much. It's not just presents anymore, it's Christmas jumper day at school, outfits for Christmas shows, days out to visit Santa and decorating the house. It really is too much.

Single parent with three children in Glasgow

A new UK Government in place has not yet provided the much-needed reassurance to low-income households as we would have wanted or anticipated. The fact that the two-child limit and benefit cap in Universal Credit is still in place is testimony to this. We can only hope that the policy pains of the moment will lead to improved and compassionate policies in the years to come.

One of the most significant challenges people encounter when moving onto Universal Credit (UC) is the minimum 5-week wait for their first payment. This wait can often extend beyond 5 weeks due to errors or complications with claims. Although claimants are offered an Advance Payment (effectively a loan to cover living costs during the wait), this must be repaid, leaving recipients with less money to live on in subsequent months².

Discussing the UC five-week delay with our Advice and Information teams, we gain a sense of the real issues this policy is having on families. We hear that often parents are really struggling when they first claim UC. For some, they have suddenly become a parent, have just separated, have lost their job or have a disability or health issue and are now not working. Finding out, after applying for UC, that they must wait 5 weeks for payment, can be devastating. As mentioned above, single parents can ask for an interest free "Advance payment", but some claimants are not aware of the advance payment system and how it works. They soon realise that it is just another deduction that they will have to think about and

² [Joesph Rowntree Foundation, 2024. We need to end the 5-week wait for Universal Credit – here's how](#)

is added to their other “debt, so becoming another unwelcome source of stress. The impression of our advice staff is that not many parents take up this advance payment.

Our Advice and Information teams are aware of the additional challenges that single parents face at this time of year. Putting food on the table and heating the family home is a continued priority and then on top of this Christmas suddenly appears. This then becomes the priority, as they do not want their children to “miss out”.

Presents are top of the list rather than Christmas food. Some parents are very creative but still need the money to do baking and crafting with their children. Also, there will be some parents who are not linked in with a charity or have a family support worker. Therefore, they can miss out on things such as “Cash for Kids” donations as no-one has nominated or referred them, despite their eligibility.

It is a major concern that some single parent can find themselves falling into even more debt because of Christmas. The struggle is heightened especially if the non-resident parent is not on the scene and is withholding Child Maintenance payments. Alternatively, if the non-resident parent is around, advice staff describe scenarios where the latter buys expensive gifts for the children and so alienating and pressurising the resident parent. All in all, it is an extremely stressful time for many parents, leading to adverse mental and physical health and wellbeing. This is exemplified by advice staff who tell us that a number of parents are struggling to sleep at night and consequently require medical intervention from their GP.

Glasgow Case Study

Rosy - single mother with two children.

Rosy (not her real name) is a single mother with two children who is also a carer for her mum. She currently works part time at 10 hours per week and receives Universal Credit (UC) and carers allowance. Rosy is paid every four weeks from her employer. Her assessment period for UC runs from the 10th of December to the 9th of January and she receives a wage on the 11th of December and then on the 8th of January. This means she is paid twice in the one assessment period which will reduce her UC payment for the 16th of January. This is causing Rosy significant stress as she is already under financial pressure as a single parent and with the rising costs of living. As well as budgeting extra for the cost of Christmas, Rosy is now having to stretch her December pay to cover both December and January bills. She has turned to ordering Christmas presents for her children from Very and Klarna getting her into further debt and financial difficulty.

The complexity of the UC system often works against the best interest of single parents as we see in the case study above. Welfare systems should be there to support and protect not reinforce inequality and vulnerability.

We also see from Rosy's story that parents are constantly putting the needs of their children above their own despite increasing financial pressures as they wrestle with difficult choices.

Conclusion

Over the course of 2024 in Scotland, many single parents have found the cost-of-living crisis to be a current and ongoing problem. Social isolation, financial stress and guilt combines to create long-term mental health problems. At OPFS we continually raise awareness of the barriers and challenges facing single parent families. We offer support and opportunities for single parents to become involved in our work and to influence our campaign priorities.

We call on all policy makers at every level of Government to acknowledge the challenges single parent families face through resourcing single parent tailored interventions which offer financial assistance, mental health support and community resources.

For our part, we will continue to work tirelessly to promote the human rights of single parent families, advocating for family orientated policies in our country and lobby for positive social change. In addition to our all-year-round campaigns and fundraising events, our Glasgow Office ran a Christmas Wellbeing Day at the beginning of the month offering single parents the opportunity to have fun, meet with other parents and enjoy Christmas activities centred around ways to cope with holiday pressures and embracing mindfulness in a supportive and relaxed environment.

[Our Christmas 2024 appeal](#) is raising donations to make sure that families stay warm, children do not go hungry, and all have a brighter Christmas.

We would like to wish everyone particularly single parents, our staff and volunteers, our benefactors and sister charities a happy and peaceful festive season.



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

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