

A close-up photograph of a woman with dark hair and a mole on her cheek kissing a young boy on the cheek. The woman is on the left, and the boy is on the right. The boy has blue eyes and is wearing a grey shirt with yellow and blue stripes. The woman is wearing a light blue shirt. The background is a plain, light-colored wall.

# **Single Parent Families Impact Report**

**Issue 33**

**Spotlight: OPFS Money and Debt  
Advice Service  
September 2025**

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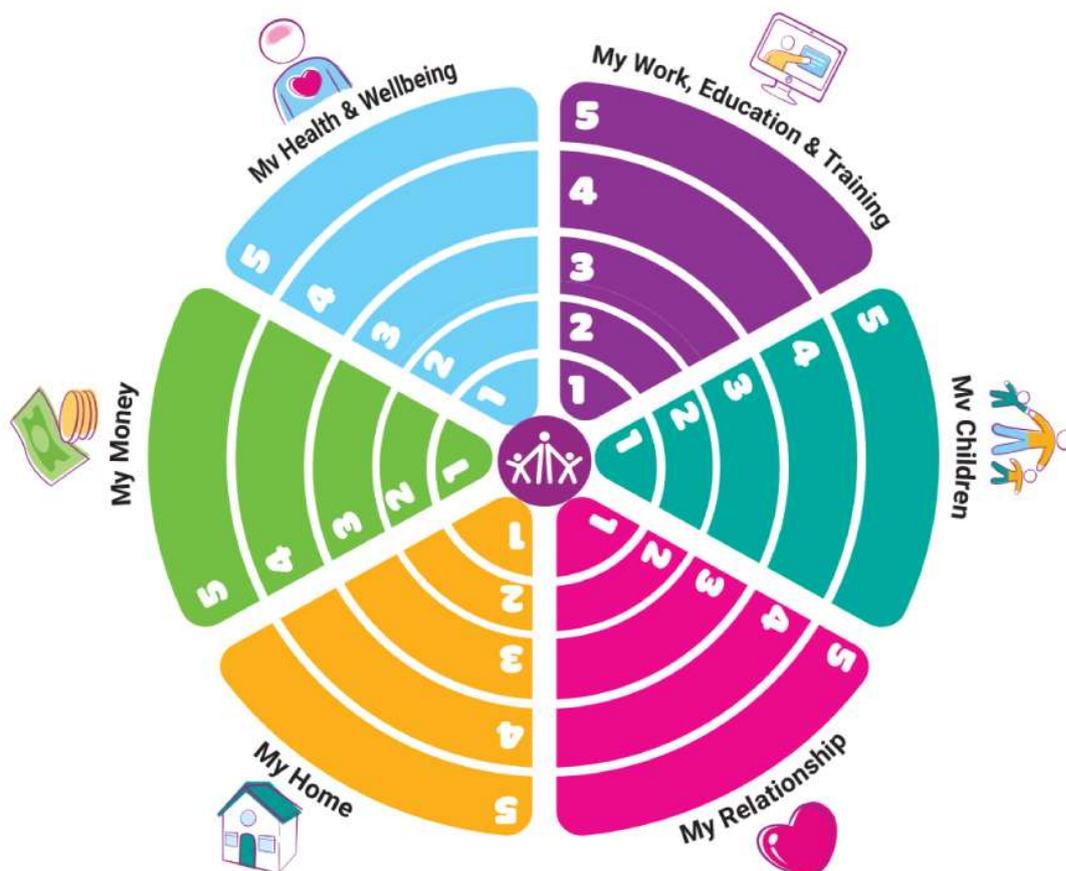
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# Introduction

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One Parent Families Scotland (OPFS) gathers the experiences of single parent families across Scotland through our seven local services, our national Advice and Information service and our digital support. This gives us an early warning of the key issues affecting families. We describe in our reports how OPFS responds to these challenges.

OPFS publishes **four reports annually** to highlight emerging issues faced by single parents across Scotland. These reports are structured around our six **My Life and Me (MLAM)** areas, which represent the core themes of support within our services. It is crucial to bring attention to these barriers, as doing so amplifies the lived realities of single parents and ensures they remain at the centre of the support and policy decisions that affect them. The six core MLAM themes are as follows:



Each report highlights **two or three of the most prevalent MLAM areas emerging from our local services**, along with our responses to these.

In the spotlight section, we share the expertise of a single parent that has been supported by OPFS. They share their experience of our service approach and its impact on their family.

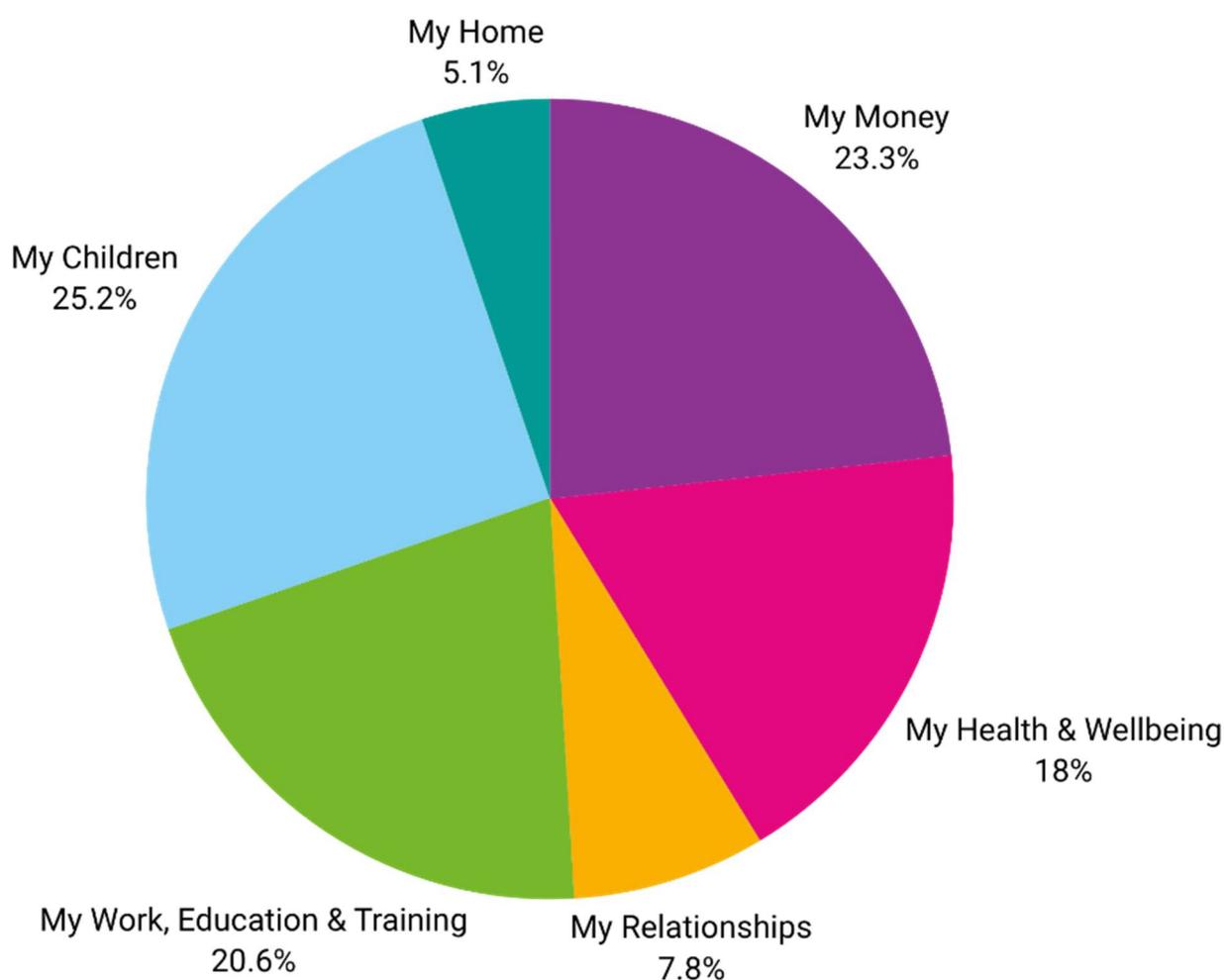
In this edition, a single parent shares their experience of our Money and Debt Advice service, demonstrating how tailored debt support can also address other areas such as My Money, My Health & Wellbeing, and My Children. This highlights the interconnected nature of the support offered through our services.

## Methodology and overview of key emerging issues

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OPFS local services and our national telephone and online Advice and Information services, have supported families with a wide range of issues over the past two months.

Data from our national Helpline, local face-to-face services and digital support was analysed to identify the most prevalent issues impacting single parents during September-October 2025. The three MLAM areas most frequently reported were **My Children, My Money and My Work, Education & Training**.



The above pie chart shows the distribution of the key MLAM issues for the period of September-October 2025.

Based on the distribution of issues, the **three key issues** for this period which will be examined in this report fall under the following headings:

- 1. My children**
- 2. My money**
- 3. My work, education & training**

## 1. My children

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### **Key challenges:**

Our Advice and Information service recorded:

- Contact disputes and court hearings.
- Children's wellbeing and the impact of separation.
- Education-related concerns, especially for children with Additional Support Needs (ASN).

Local services also highlighted:

- Children facing delays in diagnoses.
- Lack of out-of-school provision, especially in Edinburgh. This is particularly an issue with regards to lack of ASN childcare.
- School disengagement (children not attending school or classes).
- Children dealing with behavioural challenges linked to family stress.



*I don't know what to do, my child keeps refusing to go to school or I am called to collect them during the day, this is impacting my mental health as I don't know how to support them and I am likely to lose my job as I need to keep taking time off.*

**Single parent, Dundee**

### **OPFS responses:**

- Listening to parents who need to discuss the impact of these issues on their day-to-day lives.
- Support to parents navigating court, education and local authority systems.
- Advocacy for greater ASN provision and childcare services.
- Support for parents to help them find appropriate childcare through our Childcare Connector Service.
- Support for parents of children who are not attending school, involving a comprehensive approach in which all parties are on board with solutions.
- Peer support and family programmes that strengthen children's wellbeing and parental resilience.

### **Outcomes:**

Parents feel less isolated, better informed and more supported in advocating for their children. In some cases, children benefit directly from peer connections, creche provision and whole-family wellbeing sessions.



*[OPFS] supported me through hard times of my life and helped me manage strategies and boundaries to get through the tough times [...]. It has made a big difference [...] as there is not much upset and tension in the household [anymore].*

**Single parent, Falkirk**

## 2. My money

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### Key challenges:

- Financial pressure due to high childcare costs and the ongoing cost-of-living crisis resulting in rising food, fuel, energy and housing bills. As a result, parents are cutting back sharply on essentials: reducing food shops, limiting heating and delaying household purchases to try and stay afloat.
- Parents unable to keep up with outstanding debts, many of which are owed to fuel providers, utility companies and Council Tax. Housing costs are also a growing burden.
- Parents reporting anxiety about winter as they expect their bill costs to worsen.
- Parents often forced to make impossible choices between paying for essentials like heating, food and meeting their children's needs like affording school uniforms and birthdays.
- Complexity of navigating the benefits system, with specific confusion around benefits like Universal Credit and Scottish Child Payment.

- Concerns around benefit policy restrictions, such as the two-child limit.
- Disputes around child maintenance further disadvantaging parents, setting them back financially and adding to the challenges they already face.



*I am scared to contact my provider about my debt as I am worried they will increase my monthly payments and I am already struggling. I am really worried about the winter coming.*

**Single parent, Dundee**

#### **OPFS responses:**

- Financial health checks are routinely offered to ensure parents are getting all the money they are entitled to.
- Signposting parents to local support services such as food and clothing banks.
- Guidance on accessing emergency support such as food and fuel vouchers.
- Linking families to our [\*\*money and debt advice service\*\*](#) to manage day-to-day financial pressures such as budgeting.
- Linking families to OPFS services such as the Employability Service, which helps parents secure long-term financial independence.

#### **Outcomes:**

Parents experience immediate relief, reduced financial strain and improved ability to plan for the future. Longer-term, parents are

supported to increase resilience and stability for themselves and their families.

### 3. My work, education & training

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#### Key challenges:

- Childcare barriers (availability, affordability and ASN provision) prevent many parents from entering training, work or education.
- Rural isolation adds travel costs and time barriers to commuting to work, limiting access to job opportunities for parents in less connected areas like Angus.
- Parents with limited English face additional barriers when engaging with employment and the social security system.
- Advice and Information cases showed a need for study funding, retraining support and self-employment guidance.
- Low confidence, lack of qualifications and negative memories of school continue to undermine parents' progression.



*There are no jobs in my area and I can't look too far away as I would have to rely on buses to get there and back and fit this in to school hours. We need better after school clubs as there is always a waiting list.*

**Single parent, Angus**

## OPFS responses:

- Working closely with parents to identify both childcare and financial solutions through our specialist Childcare Connector service.
- Employability programmes (e.g. mental health first aid courses) have provided parents with confidence, skills and their first formal qualifications.
- OPFS offers an interpreting service for parents with limited English via our Helpline, along with practical support.
- Ongoing support to ensure parents can meet the Department for Work and Pensions (DWP) requirements and access services.
- Encouragement to explore transferable skills, higher education routes and wider job markets.
- Listening to parents' concerns and empowering them to think about their strengths, building up their belief in their ability to succeed in work, training and education.

## Outcomes:

Parents feel more motivated and confident, with tangible qualifications achieved and clearer pathways into further training or employment.



*I have never got any qualifications in my life, and thought that would always be the way, but after working with OPFS and them really listening and speaking with me, I really feel that I can do this.*

**Single parent, Glasgow**

## Spotlight: Money and debt advice service

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*They helped me deal with the debt that I had. I was at my wits' end; I couldn't eat or sleep. I didn't know what to do or where to turn. They made it seem easy. They reassured me that it could be managed, and they made it so. I don't know what I would have done.*

**Single parent who used the OPFS money and debt advice service**

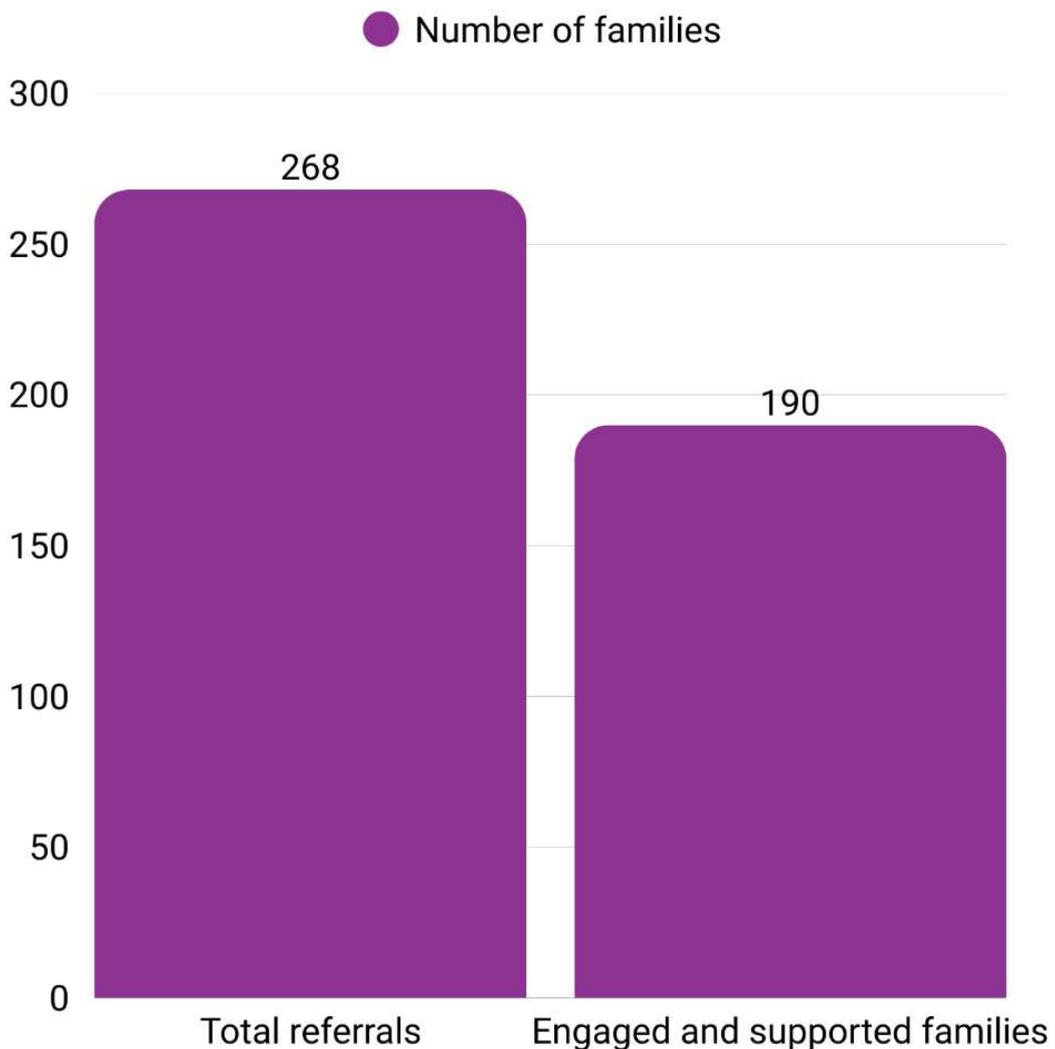
With money repeatedly emerging as one of the most widespread key issues among single parents in our reports, debt and financial issues are clearly a significant barrier for single parents. Added to this, trying to navigate the complicated landscape of finances and debt solutions can be confusing and overwhelming. Parents who try to plan their finances often feel unsupported and don't know where to turn for advice.

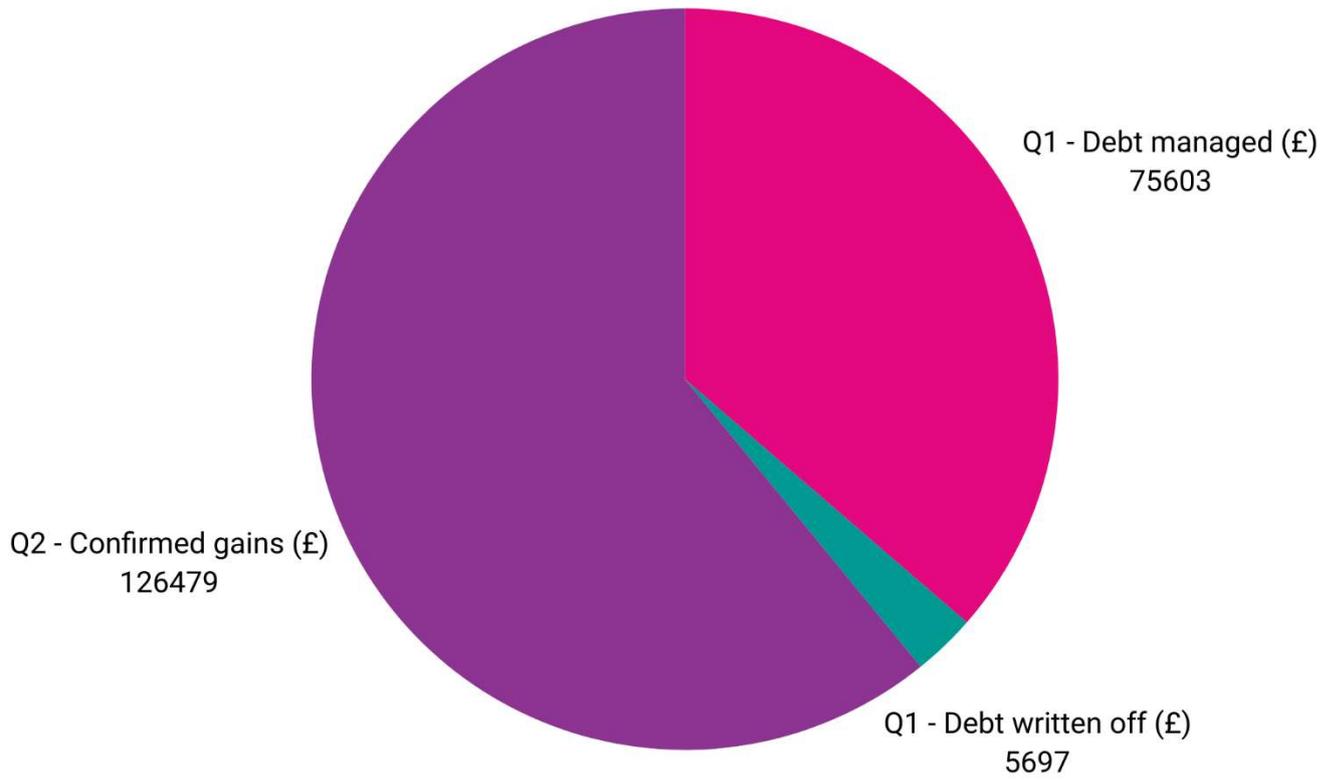
To address these barriers, OPFS runs a free **money and debt advice service**. The service is available to single parents across Scotland.

The money and debt advice service provides targeted, personalised debt advice and financial support. The Debt Advisor supports parents in understanding their debt and how it impacts them. The Debt Advisor works with the parent to explore the available options for managing debt and supports them to put their chosen solutions into action. They also help with budgeting and day-to-day money management, and explain how changes such as returning to work or starting training could impact their finances.

In the longer term, increased financial stability enables single parents to pursue education, training, volunteering or employment opportunities. It also reduces financial stress, enhances health and wellbeing, allows parents to provide more opportunities for their children and supports greater independence.

Between April and September 2025, the National Debt Advice Service supported parents in a variety of different ways, including providing fuel grants to 86 single parents. Other notable reach included:





Head to our [Money and Debt Advice Service page](#) to make a referral.

## Case study: As told by our debt advice workers

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The following story illustrates how our debt advice service not only resolves financial issues, but also improves the wellbeing and stability of families.



*[My] life had been put back in order.  
[There's now] light at the end of the tunnel.*

**Chloe, single parent, Glasgow**

## Chloe's story: a single mother from Glasgow

### Background

\*Chloe is a single parent to two children. She is a survivor of domestic abuse who relocated to Scotland to be closer to family. She has since been living in Glasgow and at the time of contacting OPFS, was in receipt of Universal Credit, Scottish Child Payment, Child Benefit and Carer Support Payment. Chloe was also getting Adult Disability Payment, while one of her children was in receipt of Child Disability Payment.

Chloe is unable to undertake paid employment. She had accumulated a significant unsecured debt of £22,490 from her previous relationship, on top of a potential further £6,000 owed to her energy supplier. The threat of creditor action was causing her considerable anxiety and distress, which was impacting her mental health and wellbeing.

Chloe had never approached OPFS before, but after receiving an email from our monthly newsletter, which advertised our money and debt advice service, she decided to reach out for support.

### Initial support

Upon hearing from Chloe, we immediately carried out a **full financial health check** and offered income maximisation advice.

She was guided through:

- Getting the higher-rate Disabled Child component of Universal Credit for her eligible child, as the child was mistakenly on the lower-rate before. This increased her income by £476.66 per month.

- Updating her circumstances in her Universal Credit journal, which meant she received a one-off payment of £5,243 for the backdating of this previously unpaid entitlement.

We also provided **budgeting and debt advice**.

Support included:

- Making a household budget, which confirmed that she could meet ongoing expenses with a small surplus left over.
- Our Debt Advisor worked with Chloe to find the best debt solution for her circumstances

Next, we supported Chloe through a bankruptcy process.

Support included:

- She was supported to understand her different options until Sequestration (bankruptcy) was decided as the best solution available.
- Given her presenting financial income, for example as she was in receipt of Universal Credit, she qualified for fee waiver.
- Chloe agreed that bankruptcy was the most appropriate solution after weighing up her options with us, especially as a long-term repayment plan was not a viable option due to the high level of her debt and would only make her existing anxieties worse.

### **Further support**

Chloe let us know that her mental health challenges, including severe anxiety and concentration difficulties, were impacting on

her daily functioning. This had resulted in three kitchen fires over the past year, the most recent of which destroyed her microwave which she needed for cooking and preparing food for herself and her children.

As this situation alerted us to a possible safeguarding issue, we explored the supports Chloe had in place. We liaised with Social Work and the Fire Service to ensure safety measures were in place, reducing the risk of further fires and increasing Chloe's awareness of home safety. Chloe recognised that it was no longer safe for her to use her cooker unsupervised, so her sister provided support with cooking meals. This situation was very limiting and frustrating for Chloe. To try and alleviate this, we made a successful application on Chloe's behalf to the Glasspool Charity Trust. She was awarded £100 to replace her microwave, which helped her to regain independence in meal preparation. This intervention not only replaced essential appliances but also raised awareness of fire safety, reducing future risks.

What began as a request for help with finances and debt struggles turned into a much broader support journey. Chloe's confidence grew as she began to understand her entitlements and receive tangible support.

Additionally, as an unexpected but positive outcome, Chloe mentioned that a close family member was struggling with debt related to a gambling addiction. She asked if the OPFS Debt Advisor could support him. While he didn't meet the eligibility criteria for OPFS services as he was not a single parent, the Debt Advisor arranged a referral to a more suitable debt support organisation. Chloe later shared that her relative is now receiving comprehensive support.

Although not directly part of the main service provided to Chloe, this highlights the wider impact of the support offered by OPFS and the Advisor's willingness to go above and beyond to help families navigate complex challenges.

\*Name changed to protect the identity of the parent.

# Outcomes and impact of support

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## 1. Improved financial situation

Chloe's financial situation was stabilised and her bankruptcy process was completed, so she is now free of debt. She was supported in:

- Eliminating the burden of historic debt
- Maximising her income through accessing benefits she was not previously aware she could claim

She also shared that this newfound financial stability marked a turning point for her, enabling her and her family to move forward with renewed hope and stability.

## 2. Empowered and informed parent

Chloe developed a stronger understanding of her rights and options as a single parent. She is now more confident in:

- Navigating complex systems (such as Universal Credit)
- Advocating for her and her children's support needs
- Accessing services independently in the future

She also shared that her previous lack of awareness around available solutions was having a huge impact on her anxieties, so to have answers around her rights and entitlements was a huge relief.

## 3. Sustained control and confidence of situation

After using the service, Chloe was able to:

- Take back control of her finances
- Regain independence in her home through the replacement of an essential kitchen appliance, raising awareness of fire safety and reducing further risks
- Reduce reliance on family members
- Build a path toward financial independence

This continuity of care helped reduce stress and gave her the stability to focus on personal development.

#### 4. Improved health and wellbeing

This support made a real difference to Chloe and her family, because:

- The overwhelming stress and anxiety caused by the mounting debts was eliminated once the bankruptcy plan was in place
- She experienced immediate relief after accessing our financial support
- She was able to move forward from a traumatic period in her life

Even the initial consultation helped Chloe feel relief and once solutions were in place, the positive impacts became apparent as her health and wellbeing improved along with her financial situation.

#### 5. Better outcomes for children

This early intervention is likely to result in better emotional and stable outcomes for Chloe's entire family, as Chloe's eligible child is now being offered the correct financial support.



*Thank you so much. [It] means a lot, everything you've helped [me] with. I actually was able to sleep last night.*

**Chloe, single parent, Glasgow**

## Reflections from our debt advice workers

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*“This case really highlights the importance of targeted marketing. Chloe engaged with our money and debt advice service only after getting some email communication from OPFS via our parent newsletter. We are a charity she had never previously interacted with.*

*This demonstrates the value of proactive engagement strategies in reaching vulnerable single parents who may not otherwise seek support.*

***Ultimately, further promotion of the National Debt Service will be prioritised to ensure that more families in similar circumstances can access the timely and effective support that they need.”***

- **OPFS Debt Advisor**



*The email came at just the right time.*

**Chloe, single parent, Glasgow**

## Public debt

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Recent research led by **Professor Morag Treanor (University of Glasgow)** and commissioned by **OPFS, Aberlour Children's Charity and the Trussell Trust** provides important national context to the financial pressures faced by single parent families. In these reports, *public debt* refers to money owed to public bodies – such as local authorities, housing providers and government departments – including council tax arrears, social housing rent arrears and overpayments of benefits that are automatically reclaimed through the DWP or Social Security Scotland. These debts often accumulate because essential costs outstrip income, leaving parents with little choice but to fall behind on payments linked to public services.

One strand of the research<sup>1</sup> examines the impact of public debt on disabled households and lone parent families, showing that single parents – particularly women and those affected by disability – are far more likely to experience mounting arrears across essential public services. These debts trap families in prolonged hardship and heighten stress and anxiety for parents and children alike.

A separate report, focusing specifically on the gendered impact of public debt, demonstrates that these pressures fall disproportionately on women, reinforcing existing inequalities and deepening financial insecurity.<sup>2</sup>

This mirrors what OPFS sees across our services and strengthens our call for urgent reform to ensure that public debt recovery processes do not push vulnerable families further into crisis.

<sup>1</sup> <https://opfs.org.uk/policy-and-campaigns/policy-research/disability-lone-parent-families-public-debt-and-arrears/>

<sup>2</sup> <https://opfs.org.uk/policy-and-campaigns/policy-research/the-gendered-impact-of-public-debt/>

## OPFS recommendations

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We recognise that there are a combination of policy and operational factors which result in the challenges parents face, but we know that change is possible. Below, we have outlined what we believe must happen so we can all get it right for single parents.

### **OPFS is calling for action across the following areas:**

#### **Caring:**

- A universal funded childcare entitlement of 50 hours per week for children aged 6 months and above that is free at the point of use for all families. This should be a high-quality service which delivers positive outcomes for children and realises children's rights.
- Flexible, affordable and accessible delivery that enables families to access childcare when they need and want it (including for children with ASN).
- Introduction of a new National Outcome on valuing and investing in care and all those who provide it, as has already been agreed.

#### **Public debt support:**

We call for:

- UK and Scottish Governments to respond to the public debt crisis by reforming public debt recovery processes to prevent public debt trapping children and families in poverty. This includes targeted action to help and support lone parent families and those with disabilities.

- UK Government not to implement changes to Universal Credit which will result in vulnerable and disadvantaged families being pushed, often deeper, into poverty.
- Universal Credit reforms that ensure benefits adequately support low-income families to help them provide for their children, prevent public debt and align with actions to reduce child poverty.
- An end to the 2-child limit and the 5 week wait.
- Expansion of council tax exemptions to all families living with a disability and lone parent families in receipt of means tested benefits.
- Extension of means tested winter fuel payment to families with a disability and lone parent families.
- Adequacy of disability benefits and a reassessment of the conditionality rules within Universal Credit to ensure they reflect the true pressures families face as a result of caring for a disabled child.

### **Employment support:**

Support single parents into training, education and sustainable, family friendly employment, which pays the Real Living Wage at a minimum. This should be achieved through specialist employability support and actions to reduce inequalities in the labour market. This should also include support to pursue career progression through provision of in-work training and mentorship opportunities.

### **Cross-service collaboration:**

- Strengthened partnerships and collaborations between services - for example between the voluntary sector and the statutory services who work directly with single parents.
- Fair, multi-year and sustainable statutory funding for whole family support services.

### **Advocacy and education:**

- Improved awareness of single parents' unique needs and rights among decision makers, statutory bodies, service providers and single parents.
- Widening of available resources, such as clear, accessible guidance on childcare funding, welfare entitlements and ASN provision.

### **Early intervention and preventative support:**

- Early intervention support that is offered before crises emerge, for example to help single parents with transition periods - such as starting education or training.
- Support for parents to build the confidence and skills they need to navigate complex systems independently. Statutory bodies should also work to ensure that systems are simplified and tailored to the needs of users.

## Conclusion

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Single parents continue to face immense pressures as they manage caring responsibilities alongside the financial and practical realities of raising a family on their own. **Many continue to struggle with the cost-of-living crisis and rising household bills and debt, while also navigating complex systems** such as Universal Credit, child maintenance and education support. These financial challenges often sit alongside concerns about children's wellbeing, school engagement and the lack of affordable childcare, which prevents parents from taking up and sustaining work, training or education opportunities. For families in rural areas, or those where children have ASN, these barriers can be even greater.

Chloe's journey through the OPFS money and debt advice service highlights how **early, personalised support can transform more than just a parent's financial situation**. By addressing her debt, maximising her income and providing practical support, the service helped Chloe regain stability, independence and confidence, but her health and wellbeing was also improved. This in turn enabled her to focus on her children's needs, strengthen her resilience and take steps toward long-term security.

A recurring theme in our work is the complexity of the systems families must navigate. Benefits, debt solutions, education and childcare support are often confusing, inconsistent and fragmented, leaving parents overwhelmed and unsure where to turn. These gaps in provision reinforce inequalities and increase the risk of isolation, highlighting the importance of holistic services that provide practical advice, emotional support and advocacy across multiple areas of a parent's life.

**What makes the greatest impact is timely, individualised support that recognises the interconnected nature of the challenges parents face.**

When single parents receive clear guidance and advocacy, they are able to make informed decisions, access the correct entitlements and build a stronger foundation for their families.

OPFS is calling for a coordinated national effort to value care, prevent poverty and debt and support single parents through accessible

childcare, fair employment and early intervention. This requires universal funded childcare, reformed public debt processes, equitable welfare support, sustainable funding for services and improved cross-sector collaboration to ensure all families can thrive.

Chloe's story demonstrates that financial advice is not just about money, it is a gateway to improved health, wellbeing, and family resilience. By combining practical debt solutions with holistic support, OPFS empowers single parents to overcome immediate challenges and build long-term security. Through this work, we continue to strive for better outcomes for children and families across Scotland.



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

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