

Single Parent Impact Report

Issue 37

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One Parent Families Scotland
changing lives, challenging poverty



THIS ISSUE'S
SPOTLIGHT

**Insufficient
income**

Money and debt remain the biggest concern for single parent families

For the second quarter in a row, money and debt related issues accounted for the largest share of enquiries across One Parent Families Scotland services. Insufficient income is a defining challenge for single parent families. Rising living costs, unaffordable childcare and mounting financial pressures are recurring themes in the support families seek from our services. This edition of our Single Parent Impact Report shines a spotlight on the impact that inadequate income is having on the families we support.



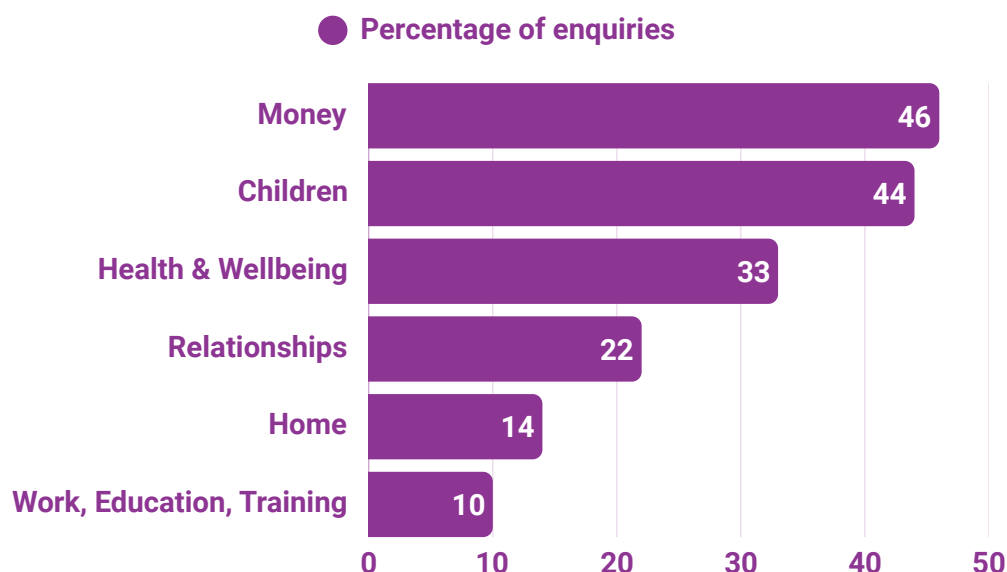
About the evidence

OPFS supports single parents across Scotland through local services, our national Lone Parent Helpline and digital support. Every enquiry helps us understand the issues families are facing, identify emerging trends and use this evidence to improve services and set policy priorities.

Reasons families sought support

Methodology note:

Enquiries are recorded under a primary issue. As many enquiries involve multiple topics, related issues may be captured within broader categories such as money and debt.



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Michelle's story and how OPFS helped

Michelle*, a single mum, was in rent arrears and had been threatened with eviction by her private landlord. Despite agreeing a repayment plan, she was struggling to cover the rent.

A benefit check confirmed Michelle was receiving everything she was entitled to. However, the Benefit Cap meant the amount of Universal Credit her family could receive was reduced by almost £700 a month, leaving her without enough income to meet her housing costs.

**name changed to protect identity.*



When policies, such as the Benefit Cap, significantly reduce the income a family has to live on, there is a limit to what advice alone can achieve. We are increasingly supporting single parent families who are doing everything they can, but simply don't have enough income to meet essential living and housing costs. Advice can help families navigate the system, but it cannot make an insufficient income adequate.

Scott Collatin, OPFS Glasgow & East Renfrewshire Service Manager

Michelle's experience shows how an inadequate income can quickly put a family's stability at risk. With the Benefit Cap reducing the amount of Universal Credit her family could receive by almost £700 a month, she was unable to meet her full housing costs, arrears built up and her family faced the threat of losing their home.

The impact of living on an inadequate income can reach far beyond household finances. The constant pressure of trying to make ends meet can affect parents' mental wellbeing and create stress and uncertainty across family life.



The wider picture

Michelle's experience is not an isolated one. It reflects a wider reality for too many single parent families: household incomes are not keeping pace with the cost living.

Single parents face particular financial pressures as sole earners and carers for their families, with just one income to cover housing, food, energy, childcare and all the other costs of raising children. When income is already insufficient, even a relatively small increase in costs, change in circumstances or a reduction in income can have big consequences, quickly leading to unmanageable debt.

Our advisers can help families maximise their income, check benefit entitlement, access additional support and find solutions to debt. But Michelle's experience highlights a wider systemic failure: even when a family is receiving everything they are entitled to, the social security system can still leave them without enough income to meet their needs.

The consequences of insufficient income reach across family life. When there is not enough to cover essential costs, arrears can build, housing can become insecure and families can be pushed towards crisis support. The constant pressure of trying to cover essential costs can also affect parents' wellbeing and children's opportunities.





WHAT NEEDS TO CHANGE: Our recommendations



In a just and compassionate Scotland, everyone should have enough to live with dignity. But right now, across our services, we are seeing single parent families struggling because the income they have simply isn't enough. Families are being let down by a system that is stacked against them. It doesn't have to be this way. We need urgent action from both the UK and Scottish Governments that delivers on the things that matter most and invests in a better future for all of us.

Charis Chittick, OPFS Head of Policy, Strategy and Communications

1

The Scottish Government should recommit to delivering a Minimum Income Guarantee and set out clear next steps for implementing the Expert Group's roadmap during this Parliament.

This would help ensure everyone has access to an adequate and reliable income, while recognising the particular circumstances of single parents as both sole earners and sole carers.

2

The Scottish Government should increase the Scottish Child Payment to £40 at the earliest opportunity, alongside targeted additional support for single parent families.

This would increase the income available to families now, helping them meet essential living costs while Scotland makes longer-term progress towards a Minimum Income Guarantee.

3

The UK Government should abolish the Benefit Cap.

This would stop families having essential social security support taken away because of an arbitrary cap, helping to prevent insufficient income leading to debt, rent arrears and housing insecurity.

4

The UK Government should reform Universal Credit to provide an adequate and reliable income that covers the essentials.

This should include ending the five week wait and the Young Parent Penalty, which is where a lower rate of Universal Credit paid to those under 25. Social security rates should provide an adequate income that enables children and families to live with dignity and security.

