

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 (OPFS) 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.



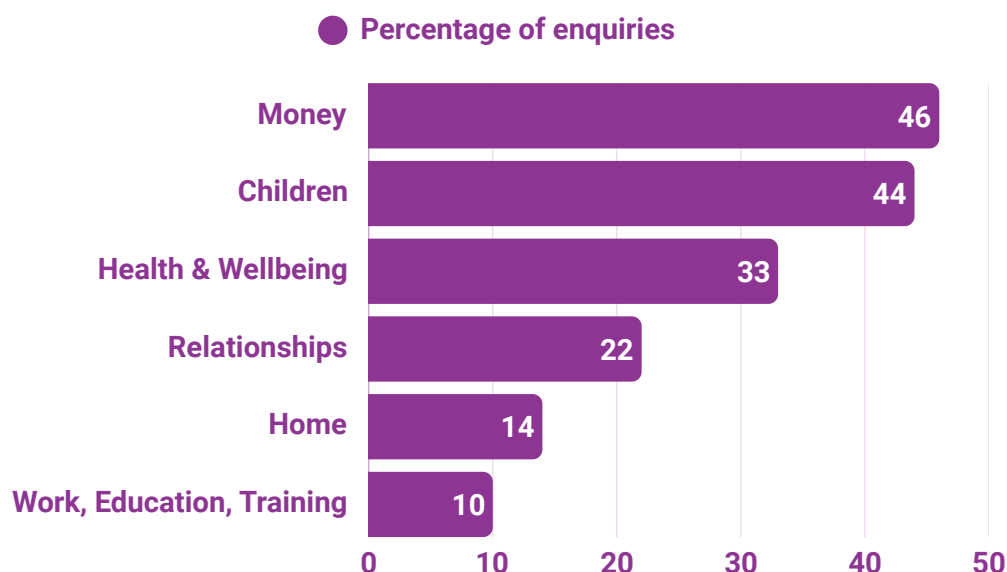
About the evidence

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.

Using our holistic *My Life and Me* approach, we worked with Michelle to understand her circumstances and priorities, including her income, housing, wellbeing and family needs. As part of this support, a benefit check confirmed she was receiving everything she was entitled to. However, the Benefit Cap reduced her family's Universal Credit 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 provides an essential lifeline for families navigating the system, but it cannot make an insufficient income adequate.

Scott Collatin, OPFS Glasgow & East Renfrewshire Service Manager

Michelle's experience shows the consequences when Universal Credit fails to provide enough income for families to cover essential living costs. 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 of 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 into crisis. 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, investing 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 to meet essential living costs while Scotland makes longer term progress towards a Minimum Income Guarantee.

3

The UK Government should reform Universal Credit to ensure families have enough to live on.

This should include ending the five week wait and the Young Parent Penalty, which is where a lower rate of Universal Credit is paid to those under 25. The rate for Universal Credit should be set at a level that covers life's essentials and ensures families have enough to live with dignity.

4

The UK Government should abolish the Benefit Cap.

Removing the Cap would protect essential social security support for families already struggling on insufficient incomes. This would help reduce the risk of debt, including arrears on rent, energy bills and council tax.

