# SURVIVING POVERTY – THE IMPACT OF LONE PARENTHOOD

Research into experiences of lone parents in rural Fife.



Fiona McHardy in partnership with Fife Gingerbread Community Researchers









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Research into experiences of lone parents in rural Fife.

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The Poverty Alliance is a network of community, voluntary and statutory and other organisation whose vision of a sustainable Scotland is based on social and economic justice, with dignity for all, where poverty and inequalities are not tolerated and are challenged. Our aim is to combat poverty by working with others to empower individuals and communities to affect change in the distribution of power and resources.

This project has received funding from the Big Lottery Fund in Scotland under the Dynamic Inclusive Communities Programme.

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### **EXECUTIVE SUMMARY**

This research study was conducted in partnership with Fife Gingerbread. Volunteers from the Fife Gingerbread Buddy programme with experience of lone parenthood were trained as peer researchers and were involved in all stages of the research project, the design, fieldwork and analysis.

The research sought to explore and understand lone parent's quality of life within rural communities of Fife.

The research objectives were to

- Provide an understanding of how quality of life is conceptualised and experienced in rural areas.
- Understand the experience of living on a low income in rural areas.
- Provide evidence on the resilience of lone parents and their efforts to achieve an acceptable quality of life.
- Identify policy recommendations that could address poverty in rural areas.

This research seeks to add to the knowledge on the experiences of lone parents in rural areas. This study provides a critical picture of lone parent families' experiences of poverty and the barriers to achieving an effective quality of life within the current economic climate.

#### **Key Findings:**

- Low income affected the quality of life lone parents were able to achieve and this in turn impacted on choices and daily activities within the household.
- A third of lone parents were in employment. Despite this many reported financial difficulties.
- Welfare reform will impact heavily on lone parents. Many are reporting negative impacts with the migration to ESA and stress and worry over housing reforms concerned many within this
- For lone parents of children who had additional needs often incurred higher costs.
- Rising costs, in particular the costs of food and fuel, have impacted heavily on lone parent families. This has resulted in many lone parents skipping meals to feed their children. The implications for physical well being are worrying.
- Support for mental well-being is critical. Lone parents reported high levels of mental ill health. Greater access to specialist support agencies is required.
- There were multiple barriers to getting involved, either in the labour market or wider community life, including low confidence, access to childcare and other factors such as transport . For lone parents' physical and emotional wellbeing these barriers need to be addressed.
- Health services were the most commonly used service, followed by legal services.
- Lone parents faced difficulties in accessing some of these services. These included public transport, digital exclusion and lack of knowledge of services available.
- Accessing employment and training presented many challenges due to barriers such as childcare.
- Insecurity in housing was reported by many within the study. Access to housing services was critical.



Within Scotland there are over 163,000 lone parents with 295,000 children (almost one in four families).<sup>1</sup>

Children living within single parent families have a much higher risk of living in poverty than children in two parent families. Just under half (46 per cent) of children living with one parent are poor, compared to 24 per cent of children in two parent families.<sup>2</sup>

Lone parent poverty is often triggered by bereavement, divorce or separation. With changed circumstances families can fall into poverty (McKendrick et al 2003).<sup>3</sup>

Income adequacy continues to be a key issue with over a third of lone parents having a gross weekly income of £200 or less.<sup>4</sup> Research and analysis from the JRF Minimum income standard (MIS) indicates that a lone parent with one child requires £258.87 per week (excluding rent, fuel, council tax and childcare). Out of work benefits equate to 59% of the of the Minimum Income Standard figure.<sup>5</sup>

Lone parents face a number of issues that affect their experience of poverty such as accessing adequate and affordable housing, accessing employment, childcare, and support services. These issues, especially when they are combined, can make it difficult for lone parents to move out of poverty.

These issues impact on individual lone parents and their families, and on their quality of life and that of their families.

Over the last 15 years there has been a range of policy approaches aimed at addressing the issues affecting lone parent families. In the Scottish context, over the last five years there has been a heightened focus on early years and early intervention on families experiencing poverty, including lone parents. Early years intervention focuses on a child's early life, reflecting research on positive outcomes for children and young people. Getting it Right for Every Child is the implementation guide for taking forward the Scottish Government's Early Years Strategy. Within this, the model for implementation focuses on eight priority areas modelled on the SHANNARI Wheel.

Although this is positive in terms of tackling the issues of poverty affecting lone parents, the current context raises some particular challenges.

Access to the labour market remains a key issue for lone parents. There has been a considerable welfare policy focus on lone parents in recent years. Changes introduced have included greater conditionality, work preparation and increased obligations to look for work.

Further significant social and welfare policy changes are planned in particular the introduction of Universal Credit (UC). This will affect lone parents who are both unemployed or in work. Changes include the migration from incapacity benefit to Employment and Support Allowance (ESA), the replacement of DLA with PIP, changes to housing benefit among others. This is in addition to the freezing of child benefit rates which came into force April 2011.6 Research conducted by Save the Children has anticipated that a single parent with two children working full time on or around the minimum wage could be as much as £2500 per year worse off. 6A

#### Methodology

This research was carried out as part of the Evidence Participation and Change (EPiC) project, organised by Poverty Alliance. This is a wide ranging project that seeks to enable people with direct experience of poverty and social exclusion to have their voices heard in the policy making process. Participatory research is a key part of the EPiC Project. This project on rural poverty forms the second wave of research undertaken by EPIC, the first wave focused on the experiences of young people and of ex-offenders.

A call for proposals was issued to organisations and community groups from rural areas across Scotland, inviting them to submit a proposal. A total of 8 proposals were received and the EPIC research advisory group<sup>7</sup> then considered these proposals and the Fife Gingerbread Buddy project was then selected.

The research targeted lone parents who lived in areas of rural Fife. Approximately 40% of Fife is classified as accessible Rural. Rural areas were classified using geographical areas targeted by Fife Council's Rural Partnership<sup>8</sup> and through areas the lone parents themselves identified as 'being rural'. Individuals with experience of lone parenthood, were supported and given training in participatory research, and were involved in conducting fieldwork and analysis.

- 1 Parenting across Scotland (nd) 'Facts about Families in Scotland' http://www.parentingacrossscotland.org/policy--research/facts-about-families-in-scotland.aspx
- 2 One Parent Families Scotland (2011) Reforming Welfare- Tackling Child Poverty? Health and Sport Committee Welfare Reform Evidence Session Nov 2011 http://www.scottish.parliament.uk/S4\_HealthandSportCommittee/Inquiries/One\_Parent\_Families\_Scotland(2).pdf
- 3 McKendrick , J ., Cunningham Burley , S., Backett Milburn, K and Scott, G (2003). Life in low income families : a review of the literature. Edinburgh: Scottish executive.
- 4 Rehman, S (2012) 'Going it Alone' http://www.parentingacrossscotland.org/publications/essays-about-parenting/supporting-families-through-transition/going-it
- 5 Joseph Rowntree Foundation (2012) ' A minimum income standard for the UK keeping up with the times' http://www.minimumincomestandard.org/downloads/2012 launch/mis\_report\_2012.pdf P 30
- 6 Child Poverty Action Group (2012) 'Save Child Benefit' http://www.cpag.org.uk/sites/default/files/CPAG-SaveChildBenefit-070312.pdf [Accessed: 28 Nov 2012]. 6a Save the Children (2012) 'Welfare Reforms to hit poorer working women pushing 250,000 children deeper into poverty.
- 7 Research advisory group draws from researchers across voluntary academia and government.
- 8 Research advisory group draws from researchers across voluntary academia and government.



A total of 10 women were involved as peer researchers throughout the project. The fieldwork was conducted between September and October 2012. The research operated a two-fold approach.

The first stage was a postal survey. Two hundred lone parent households were targeted through Fife Gingerbread's membership. The survey focused on exploring a range of issues that shaped and impacted on quality of life. This included demographic information, sources of income, income adequacy and community life.

The second stage of the research used eight one to one, in depth interviews to explore issues in detail. The interviews were transcribed and thematically coded. This was carried out in conjunction with the research volunteers. This provided opportunity for further reflection of the data grounded in the perspective of a lone parent and provided key insights and understanding of the topics covered.

#### Lone parent experience

Quality of life is a widely contested concept. The research sought to define quality of life for lone parents in rural Fife and understand what elements contributed to their well being. For purposes of this research we define quality of life based on the World Health Organisations definition "an individual's perception of their position in life in the context of culture and value systems in which they live and in relation to their goals, expectations, standards and concerns".9

Quality of life, in this research, was conceptualised by lone parents as being made up of three key areas: family and support networks; choice and freedom; and emotional and physical well being for them and their families.

Lone parents discussed a wide range of issues that affected the quality of life for them and their families. It was clear that living on a low income was seen as having a key impact. Lone parents expressed how difficult it was to achieve an effective quality of life while living on a low income. Many parents highlighted feelings of emotional stress and financial issues as they tried to manage day to day. The mental health impacts of dealing with life on a low income were widely discussed, as were the impacts on parenting.

Participants described a number of challenges while managing on a low income. Coping mechanisms were widely discussed. Evidence from the study indicated that some extreme coping mechanisms were used in difficult circumstances, such as skipping meals and self disconnection of electricity.

" I feel proud to be a lone parent because its hard work but you do it...I still believe people judge single parents" (Survey Respondent)

Welfare reform presented many challenges to lone parents within this study. In particular the potential impact of the 'bedroom tax' and the transition from Incapacity Benefit (ICB) to Employment Support Allowance (ESA). Lone parents were concerned with the lack of clarity and information on how or if they would be affected by these changes and the potential shortfall in income. Concerns were raised about the Employment Support Allowance assessment process and the effectiveness of this assessment process.

"I was at a recent medical, so I am waiting for the outcome for that to see whether I passed or if I will be put on JSA which is an absolute worry for me" (Interview respondent)

Lone parenthood was often a time of emotional transition and adjustment for both parents and their children. Participants within the study entered lone parenthood for a number of reasons such as bereavement, relationships breakdown, and so on. Emotional well-being was seen as central for them and their families.

Ensuring a high quality of life for their children was critical to parents within this study. Support to cope with life as a lone parent was felt to be essential. Participants spoke of the importance of services that assisted with the challenges they have faced, for example as children grew up and circumstances changed. Barriers to engaging with support services included, transport issues, digital exclusion and childcare.

Engaging in wider community life was difficult for lone parents within the study. Despite physical and mental health barriers, and factors such as accessing transport making it difficult for people to get involved, many had taken part in community activities.

Overall this research provides some key findings on the issues lone parents face. Quality of life for many lone parents continues to be difficult and income adequacy has many key impacts on the quality of life lone parents can achieve.



Lone parents within this study showed that quality of life is understood and measured by several key concepts. These are family and support networks, choice and freedom, and emotional and physical health for them and their families.

Supporting lone parents requires holistic and coordinated approaches to connecting lone parents with services and agencies. Services are likely to face increased pressure in the light of welfare reform.

#### **Key Findings: Choice and Freedom**

- Low income affected the quality of life lone parents were able to achieve and this in turn impacted on choices and daily activities within the household.
- A third of lone parents were in employment. Despite this many reported financial difficulties.
- Welfare reform will impact heavily on lone parents Many are reporting negative impacts with the migration to ESA and stress and worry over housing reforms has concerned many within this
- For lone parents with children who had additional needs they often incurred higher costs.

#### Key Findings: Physical and Emotional Well Being

- Rising costs, in particular the costs of food and fuel, have impacted heavily on lone parent families. This has resulted in many lone parents skipping meals to feed their children. The implications for physical well being are worrying.
- Support for mental well-being is critical. Lone parents reported high levels of mental ill health. Greater access to specialist support agencies is required.
- There were multiple barriers to getting involved, either in the labour market or wider community life, including low confidence, access to childcare and other factors such as transport . For lone parents' physical and emotional wellbeing these barriers need to be addressed.

#### **Key Findings: Family and Support Networks**

- Health services were the most commonly used service, followed by legal services.
- Lone parents faced difficulties in accessing some of these services. These included public transport, digital exclusion and lack of knowledge of services available.
- Accessing employment and training presented many challenges due to barriers such as childcare.
- Insecurity in housing was reported by many within the study. Access to housing services was critical.

#### **Policy Recommendations**

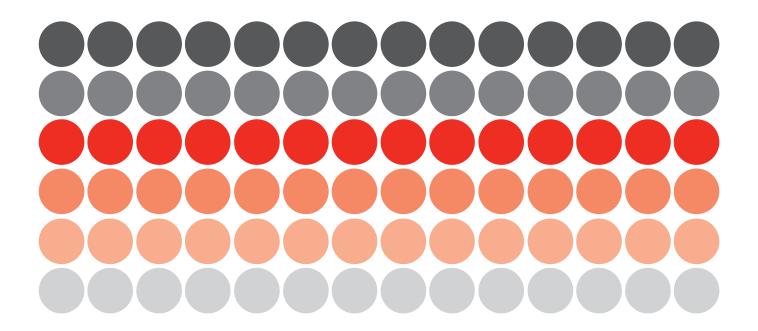
- A lack of adequate income, whether through low pay or benefits, is the underlying cause of many of the problems faced by respondents in this research report. The UK Government's austerity cuts are likely to increase the severity of this situation. Urgent action is required at the UK level to address the problem of inadequate benefit levels. At the Scottish level more action is required to ensure that families have access to affordable credit in order to help mitigate the hardship that families will face.
- The educational outcomes of children from poorer families are adversely affected by inadequate levels of income; Scottish Government should do more to protect children from educational inequality through ensuring children of all ages have access to extra curricular activities, school trips and informal education opportunities so that children from poorer families do not get left behind.
- Policy makers at local and national levels need to ensure that approaches to supporting lone parents take into account both individual and family needs, including the emotional needs of families and parents.
- There is a clear need to invest in services that support lone parents and their families. In particular the importance of advice services assisting with income maximization and support for those in and out of employment. Support for such services should be a priority in local and national anti-poverty strategies, and should be included in the new Single Outcome Agreements



- Services should provide holistic support to assisting those affected by welfare reform. Community Planning Partners (including Job Centre Plus) should ensure that all partners fully understand the implications of welfare reform and are working together to minimize the impact on lone parents. More action is required to raise awareness on the stigma of living on a low income amongst front line staff and increase the standards of treatment of clients.
- In tandem with raising awareness of the impact of welfare reform amongst CPP partners, there is also a need to ensure that there is effective coordination of information, advice and support services that are available for lone parents, and that this information is communicated effectively to them.
- Concerns with paying for food, and having sufficient food for themselves and their families, emerged repeatedly amongst the lone parents who took part in this study. In the context of welfare reform and continuing high levels of unemployment, there is an urgent need for an effective and coordinated response to the issue. Responses should go beyond short term crisis measures such as food banks. The Scottish Government and local authorities should work to clearly identify a strategic response to the emerging problems of food poverty and implement protective measures against this increasing threat.
- The commitment by the Scottish Government to increase the number of hours of free childcare available to parents with young children and the flexibility in which this is to provided is to be welcomed. However, more will need to be done to ensure that some of the most disadvantaged parents, and particularly lone parents, are able to access quality, affordable (more local and flexible) childcare when they need it.
- This research has highlighted the insights and contribution that lone parents have to make to the services that are provided to them, and to their communities more generally. There must be greater efforts to seek out the views of those who stand to benefit most from services. The upcoming Community Empowerment and Renewal Bill is an opportunity to develop innovative and robust methods for engaging with people with direct experience of poverty and social exclusion. In order to develop better responses to the issues that many communities face, all policy makers from the local to the national, must do more to effectively engage with the users of services.



# **SECTION 1:** INTRODUCTION AND METHODOLOGY





This research focused on exploring and understanding lone parent's quality of life within rural communities of Fife.

The research objectives were to:

- Providing an understanding of how quality of life is conceptualized and understood and experienced within rural areas.
- Understand the experience of living on a low income in rural areas.
- Provide evidence on the resilience of lone parents and their efforts to achieve an acceptable quality of
- Identify and promote policy recommendations which could address poverty within rural areas.

This research adds to exiting knowledge of how lone parents experience life within rural Scotland. Due to scale, this study cannot be viewed as fully representative. Instead, it provides a snap shot of the experiences of lone parents and the issues and barriers they face within the current economic and political climate

#### **Approach**

This research was carried out by the Poverty Alliance in partnership with Fife Gingerbread. The research utilized a community research approach and used volunteers from the Fife Gingerbread Buddy Programme. Volunteers had all experienced lone parenthood and had been trained to support other lone parents.

The volunteer researchers underwent training on all stages of the research. Training included Understanding Community issues, Research methods, Designing Research, Reflexive practice, Entering the Field, Data Collection, Data Analysis, Writing Research Reports and Communicating Research Findings. Volunteers were from a range of backgrounds and experiences and ten volunteers were involved across the length of the project. Other volunteers were involved at early stages of the project but were unable to commit to the project due to other constraints.

The volunteer research group reflected on their life experiences and mapped key issues affecting lone parents. The selection of the topic focused on a

consensus that quality of life was a critical issue. This underpinned all of the key areas of concern raised by the group. The group opted to explore this using a two fold approach of structured surveys and one to one interviews.

#### Sampling

The group identified lone parents aged 25 and over who lived within areas of rural Fife. Based on the Scottish Governments urban and rural classification scheme around 40% of Fife is classified as accessible rural.<sup>10</sup> Within Fife no data zones can be classed as remote rural.<sup>11</sup> Individuals were selected for sampling through the Fife Gingerbread data base and through working with local intermediary networks and organisations. For purposes of this research we defined as rural the following areas:

- Howe of Fife and Tay Coast
- Cupar
- Tay Bridgened
- East Neuk
- West Fife and Costal villages
- Area of Largo within Leven.
- Villages of the Lochs Ward
- Area around Cardenden

This definition is based broadly upon the areas that the Fife Rural Partnership led by Fife Council have been targeting within their remit and through areas the lone parents identified as being 'rural'.

The first stage was the distribution of a postal survey. Two hundred lone parent households were targeted through Fife Gingerbread's membership. In some cases the surveys were administered by telephone where appropriate. The survey focused on exploring a range of issues which shaped and impacted on quality of life. This included demographic information, sources of income, income adequacy, access to services and participation in wider social and community life.

The second stage consisted of one-to-one semi structured interviews with lone parents to explore in depth, key issues highlighted by the survey. Participants were recruited from returned questionnaires and

<sup>10</sup> Reid - Howie Partnerships (2010) Fife Rural Partnership Final Report

<sup>11</sup> Reid - Howie Partnerships (2010) Fife Rural Partnership Final Report





snowball sampling. Eight one to one interviews were conducted. Interviews were conducted in local community spaces.

A breakdown of the interview participant's details can be found below.

Interview participants. Whilst two male parents and one lone parent of Polish origin were interviewed participants were overwhelmingly female and white Scottish in ethnic origin. A minority of participants had a mental or physical condition which impacted on their day to day lives.

The interviews and discussions were transcribed, analysed and thematically coded. This was carried out in conjunction with the research volunteers from Fife Gingerbread. The report was written with their input. The personal qualities and involvement has helped ensure that the research was grounded in the experiences of lone parents.

The approach to the research helped to develop insights, in-depth analysis and sensitivity in the topic area. By drawing on their personal experiences the research volunteers were able to ensure the research was conducted with insight, sensitivity and incorporated the experiences of lone parents.

#### Breakdown of survey demographics

Of those surveyed the majority were aged between 25-34, followed by those aged 21-24 years old. There were a small number aged over 35 years old. Gender and ethnic origin, reflected that of the interviews with the vast, majority being female and white Scottish. However a greater proportion had experienced mental or physical health problems which impacted on their day to day lives.

#### **Lone Parents and Poverty**

Lone parents continue to be amongst some of the most disadvantaged within Scotland with their own specific issues. Figures on lone parenthood show that there were nearly 2 million lone parents with dependent children<sup>12</sup> in the UK in 2011, having grown steadily from 1.7 million in 2001.13

In 2011, women accounted for 92 per cent of lone parents with dependent children<sup>14</sup> and men accounted for 8 per cent of lone parents with dependent children. Within Scotland there are over 163,000 lone parents with 295,000 children (almost one in four families).15 The median age of lone parents is 37 years and less than 2 per cent of lone parents are teenagers.<sup>16</sup>

Children living within single parent families have a much higher risk of living in poverty than children in two parent families. Just under half (46 per cent) of children living with one parent are poor, compared to 24 per cent of children in two parent families.<sup>17</sup>

Lone parent poverty is often triggered by bereavement, divorce or separation. With changed circumstances families can fall into poverty (McKendrick et al 2003).18

Lone parents face a number of issues that affect their experience of poverty such as accessing adequate and affordable housing, accessing employment, childcare, and support services. These issues, especially when they are combined, can make it difficult for lone parents to move out of poverty.

Income adequacy continues to be a key issue with over a third of lone parents having a gross weekly income of £200 or less.19 Research and analysis from the JRF Minimum income standard (MIS) indicates that a lone parent with one child requires £258.87 per week (excluding rent, fuel, council tax and childcare). Out of work benefits equate to 59% of the of the Minimum Income Standard figure.20

For lone parents living on a low income life can be very difficult. Lone parent families are at greater risk of experiencing persistent poverty or living in income poverty for at least three years.<sup>21</sup>

- 12 \* dependent children Dependent children are those living with their parent(s) and either (a) aged under 16, or (b) aged 16 to 18 in full-time education, excluding children aged 16 to 18 who have a spouse, partner or child living in the household.
- 13 Office for National Statistics (2011) 'Lone Parents with dependent Children'http://www.ons.gov.uk/ons/rel/family-demography/families-and-households/2011/sum lone-parents.html
- 14 Office for National Statistics (2011) 'Lone Parents with dependent Children' http://www.ons.gov.uk/ons/rel/family-demography/families-and-households/2011/sum lone-parents.html
- 15 Parenting across Scotland http://www.parentingacrossscotland.org/policy--research/facts-about-families-in-scotland.aspx
- 16 OPFS (2011) Reforming Welfare-Tackling Child Poverty? Health and Sport Committee Welfare Reform Evidence Session Nov 2011Url: http://www.scottish.parliament.uk/S4\_HealthandSportCommittee/Inquiries/One\_Parent\_Families\_Scotland(2).pdf
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- 21 Barnes, Chanfreau and Tommaszewski (2010) 'The lives of persistently poor children in Scotland' Scottish Centre for Social Research.



#### Parenting on a low income

One of the most critical issues facing lone parents is provision of and access to affordable childcare. Childcare remains a key barrier to accessing the labour market for lone parents and for day to day life.

Research shows that childcare costs in Scotland have typically increased by more than the average wage, placing parents under further financial strain in the face of rising living costs. For example over the last few years, the cost of a child minder for a child aged two and over in Scotland increased by 8.3 per cent - almost four times as much as the average wage.<sup>22</sup> Research by Children in Scotland found that overall average childcare costs for 25 hours a week are £84 in Scotland, which is more than half the gross average part time weekly earnings of £160 <sup>23</sup>. Provision of childcare is particularly problematic during periods such as school summer holidays.<sup>24</sup>

Such issues can make accessing and sustaining employment and further education more difficult. They also create other difficulties such as limiting engagement in community life and increasing isolation. Some lone parents may be unable to access employment due to caring responsibilities for example looking after children with additional needs. Research has found that disabled children are more likely to be brought up in lone parent households.25

A second key issue is the emotional and physical impact of parenting on a low income. Mourtney (2012) discusses the stresses on health and wellbeing that parenting on a low income can bring.26 Heightened stress can be due to pressures such as food poverty, fuel poverty, and debt. In addition isolation for lone parents can affect mental well being.<sup>27</sup> Depression is the most common mental health problem in the population generally, with higher rates reported among women and people on low incomes. The rate of depression is particularly high among mothers in low income families with young children, and in lone mothers. 28

Access to the labour market remains a key issue for lone parents. There has been a considerable welfare policy focus on lone parents in recent years. Changes introduced have included greater conditionality, work preparation and increased obligations to look for work.

The introduction of universal credit in October 2014 has been widely discussed regarding its impact on lone parents. Research by Save the Children has highlighted that a typical single parent with three children, working full time on or around the minimum wage, could be as much as £3500 per year (£68 per week) worse off. A single parent with two children, working full time on or around the minimum wage, could be as much as £2500 per year (£48 per week) worse off.<sup>29</sup>

#### Lone parents living in rural areas.

Experiences across rural and urban areas show both similarities and differences for lone parents. Research carried out by EKOS on rural poverty in Scotland found that lone parents faced rural specific barriers such as greater distance to employment and childcare services; less accessible and more expensive transport costs (due to distance), resulting in greater impact on limited household budgets.30

Accessing employment opportunities may also be difficult, as employment programmes may be more urban focused and reflect the concentration of employment opportunities in urban areas. In addition low pay may also be an issue in rural areas. Low pay is more common in rural Scotland.31

Accessing specialist support and health services can also be more difficult. Research shows that this may impact more on female headed household especially in terms of domestic abuse or sexual abuse. Evidence from the British Crime Survey found that "15% of single parent households had experienced domestic abuse from a former partner, and that single parents were three times more likely to have experienced domestic violence from a former partner and that single parents were over three times more likely to have experienced domestic violence than women in other types of household".32

- 22 Daycare Trust (2011) 'Summary of Childcare Costs Survey 2011' http://www.daycaretrust.org.uk/pages/summary-of-the-childcare-costs-survey-2011.html
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- 30 EKOS (2009) The experience of rural poverty in Scotland Qualitative research with organisations http://www.scotland.gov.uk/Resource/Doc/262658/0078512.pdf
- 31 The Poverty site (2011) Location of Low Pay. http://www.poverty.org.uk/s53/index.shtml
- 32 Walby, S. and Allen, J. (2004), Domestic violence, assault and stalking: findings from the British Crime Survey, Home Office Research Study No. 276 cited in Gingerbread (2009) Single Parents , equal families , family policy for the next decade.





#### **Wider Policy Context**

Within the wider policy context, there has been a heightened focus on early years and early intervention with families experiencing poverty. Early years intervention focuses on a child's early life reflecting research on positive outcomes for children and young people. Getting it Right for Every Child is the implementation guide for taking forward the Scottish Government's Early Years Strategy. Within this the model for implementation focuses on eight priority areas modelled on the SHANARRI wheel.



#### A breakdown of each outcome:

Responsible: taking an active role within their schools and communities.

Respected: having the opportunity, along with their carers, to be heard and involved in the decisions which affect them.

Included: receiving help and guidance to overcome social, educational, physical and economic inequalities; accepted as full members of the communities in which they live and learn.

Safe: above all, to be protected from abuse, neglect or harm.

**Healthy:** experiencing the highest standards of physical and mental health, and supported to make healthy safe choices.

Achieving: receiving support and guidance in their learning - boosting their skills, confidence and selfesteem.

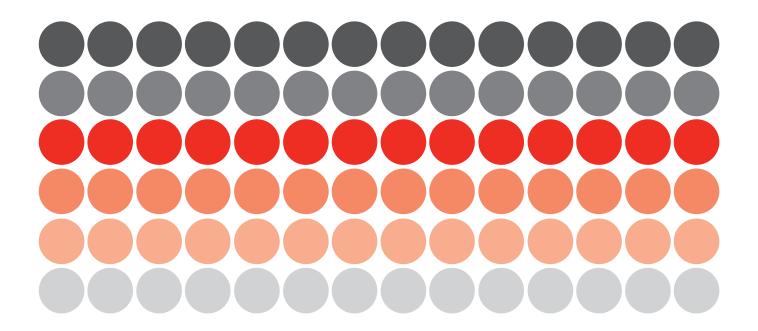
Nurtured: having a nurturing and stimulating place to live and grow.

**Active:** Having opportunities to take part in activities such as play, recreation and sport which contribute o healthy growth and development, both at home and in the community.



### **SECTION 2:**

### DEFINING AND UNDERSTANDING QUALITY OF LIFE





#### **SECTION 1: DEFINING AND** UNDERSTANDING QUALITY OF LIFE.

#### **Summary**

- Quality of life was conceptualized by lone parents within the study to be made up of three key areas, family and support networks, choice and freedom and emotional and physical health for them and their families.
- Lone parents discussed a myriad of barriers that affected the quality of life for them and their families with living on a low income seen to have a key impact.
- Ensuring a high quality of life for their children was critical to parents within this study.

#### Conceptualizing Quality of life

Quality of life is a widely contested concept. Elements and concepts that define quality of life can differ in regards to demographics and cultural context. The research sought to define quality of life for lone parents in rural Fife to and understand what elements contributed to their well being. For purposes of this research we define quality of life based on the World Health Organisations definition "an individual's perception of their position in life in the context of culture and value systems in which they live and in relation to their goals, expectations, standards and concerns".33

There has been a number of studies and measures employed to measure well being. A recent study by the Organisation of Economic Cooperation and Development (OECD), on Measuring Well Being used 11 aspects of life from income, jobs and housing to health, education and the environment. Other work conducted by the OECD found that four factors that consistently emerge as having a strong correlation with well being. These were

- Income: people with higher incomes generally have higher reported well being.
- Being unemployed: unemployment has a negative effect on well being over and above and beyond the effect explained by the associated loss of income;
- Health: both physical and mental; health matter for peoples wellbeing.
- Support contact: stable relationships, social support and trust in others all matter for well being.

#### Quality of Life and Lone parents

Within this study quality of life is understood and measured by several key concepts. These are family and support networks, choice and freedom, and emotional and physical health for them and their families. For the purposes of this report we will look at these key elements across the data collected.

#### **Quality of Life: Family and Support Networks**

Within both the surveys and one to one interviews, lone parents felt that their demographic position as lone parents underpinned the quality of life they experienced. Comparisons were made with the quality of life experienced by two parent households and the pressures and conflicts in determining their quality of life. It was perceived that there was often stigma attached to being a lone parent.

" I feel proud to be a lone parent because its hard work but you do it...I still believe people judge single parents" (Survey Respondent)

It was also felt by lone parents, that much of the daily impact of stigma on their quality of life went unheard or unrecognized by wider society.

Central to lone parents within this research, was the nurturing and well being of their children with many viewing their own quality of life as secondary to that of their children. Many lone parents within the research spoke of complex and challenging circumstances which impacted on their household and of the measures applied to adapt to this. These included doing without and accepting second hand goods from family or friends were just some of the strategies applied. Furthermore the study showed households using multiple strategies to cope with issues such as seasonal change, unexpected changes of circumstances and daily life, such as, emergencies or crisis situations or white goods breaking down or needing replaced, or a spell of bad weather resulting in higher heating costs. Such occurrences could not always be predicted and caused a break from normal household spending patterns. Other challenges were periods that were anticipated but could not be adequately resourced such as school holidays.

<sup>33</sup> World Health Organisation (2007) WHOQHL 'Measuring Quality of Life' http://www.who.int/mentalhealth/media/68.pdf



#### Quality of life: Emotional and Physical Health

Physical and emotional health was seen as critical to quality of life. Within the study many participants reported having a physical or mental health condition lasting 12 months or more. This often impacted on the daily activities the person was able to engage in.

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#### " I am on all kinds of tablets to help me with stress" (Interview respondent)

Many lone parents interviewed spoke of lone parenthood being a time of emotional transition and adjustment on both an individual level and for that of their families. Lone parents spoke of the challenges of being on their own with the responsibilities of caring and raising children. Participants within the study entered lone parenthood for a number of reasons such as bereavement, relationship breakdown, leaving an abusive relationship, partner's imprisonment and taking on a kinship care role. Emotional wellbeing of the parent was also viewed as secondary to the emotional well being of the children.

Households with few support networks such as having no family or friends nearby, could be particularly difficult, and left them vulnerable to crises. Across the study many faced financial and geographical barriers when accessing formal or informal support.

#### "My biggest problem has been lack of childcare and bus fare to attend counselling" (survey respondent)

Families with children with additional support needs faced particular pressures. Meeting the needs of children with complex issues, caused high stress and often incurred higher costs for example though additional trips to specialist health facilities.

#### "I have two kids that are on disability living allowance ... its quite hard" (Interview respondent)

Lack of free time was an issue that all participants mentioned. This was seen as a barrier to emotional and physical well being as lone parents juggled household and caring responsibilities with employment or studying.

Physical and emotional well being was viewed by many as being difficult to achieve for them and their families. Time to relax was often missing from day to day life and people spoke of other pressures on their physical health such as fuel poverty and food poverty. A clear theme emerged of adults enduring this to

shield children from experiencing it. Once again lone parents viewed their needs as secondary to that of their children and this was often invisible to others even to wider family and friends.

"I am sort of isolating myself from my family as I don't like them to see that's she's very poor, you know I wouldn't invite my friends over either" (Interview respondent)

Emotional wellbeing was seen as critical to successful and effective parenting. Mental ill health was raised by many within the study including suicidal thoughts as a result of pressures in life.

"I do find it very lonely, sometimes very scary" (survey respondent)

"I suffer depression so its quite hard to cope with daily things" (Interview respondent)

#### Quality of life: Choice and Freedom

Freedom of choice was seen as central to a positive quality of life with lack of income being a central feature. Lack of income limited choices and opportunities within life. One respondent mentioned the stigma and experience of poverty as being a key barrier to their child's educational achievements.

Participants spoke of the choices they were unable to make despite knowing that activities foregone were important for a child or young person's personal development. These included extra curricular activities and an adequate and healthy diet for their child.

#### " I don't mind my choices being limited but my sons are and that's frustrating" (Survey Respondent)

Stigma was also a key theme. It was felt by many participants that wider society judged lone parents adversely. People had images and stereotyped images of lone parents that were misinformed and lacked understanding of the pressures and limitations they faced. For example, it was felt that, rather than being aware of the barriers to employment that lone parents faced such as childcare, inflexibility of employers, transport and other barriers, there was a perception lone parents were choosing not to work.

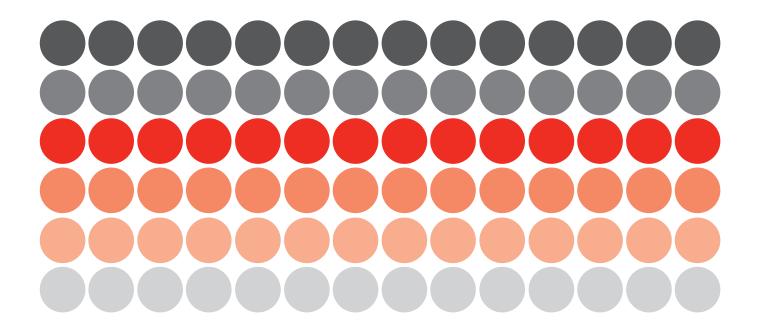
" As soon as your child turns five, you are pushed into work, I just think that is not as easy as that, you have to look at different peoples circumstances as well" (Interview respondent)



Support was seen as essential to cope with life as a lone parent. Obtaining support was viewed as crucial to improving their quality of life. Participants spoke of the importance of services that assisted with the challenges they faced especially as children grew up and circumstances changed. Support services were seen as vital to obtaining security through life changes and to ensure that lone parents were accessing all information that could assist them within their situation. In particular, in the case of welfare reform, the need for increased support to assist with areas such as housing benefit changes was seen as vital.

Barriers to support were also discussed. Factors such as lack of confidence, lack of knowledge of services available and practical barriers such as access to a phone line, childcare and transport were also highlighted. In many cases, living in a rural area compounded these issues, for example where transport was less frequent and costs of using it was higher or where childcare was less readily available.

## **SECTION 3:** QUALITY OF LIFE AND LIVING ON A LOW INCOME





#### Summary

- Low income affected the quality of life lone parents were able to achieve, this impacted on choices and daily activities within the household.
- A third of lone parents surveyed were in employment. Despite this many reported experiencing financial difficulties.
- Welfare reform was a key concern for those in receipt of benefit. In particular the introduction of universal credit and the potential impacts of this. Several interviewees raised concerns about their experience in the migration from Incapacity Benefit (IB) to Employment Support Allowance (ESA) and spoke of high stress and anxiety as a result of this process.
- Concerns were also raised by some interviewees on the introduction of universal credit and the potential impacts of this, in particular the impact of the changes to housing benefit (bedroom tax) and the direct monthly payment.
- Financial pressures and the coping mechanisms were discussed. Worryingly food costs were reported as a key concern and many lone parents reported skipping meals to make up shortfalls in budgets.
- Lone parents of children with additional needs they often incurred higher living costs.

Daily activity for lone parent households varied. Lone parents within the study were asked to indicate, in the last week which of the following applied to them'. (58.8%) were in 'receipt of benefits', (34.1%) were in 'employment 'with an additional (4.9%) in 'freelance or self employment'. In addition (12.2%) were seeking employment. (12.2%) were 'carers for children with additional needs', (48.8%) 'looking after friends or family' (4.9%) were 'students'. Response given under the 'Other' category was in regards to 'volunteering activity'.



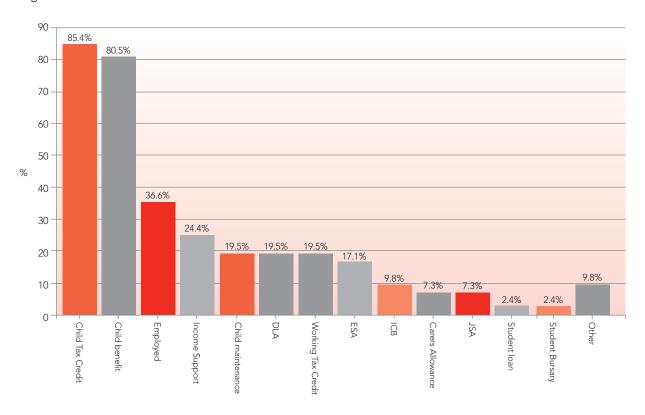


#### Lone Parent Sources of Income

Adequate income was widely highlighted as a key factor affecting quality of life. Lone parents within the survey were asked on their sources of income. The results are given in Figure 3.1 below.

Figure 3.1

#### **Household Income Source**



Survey participants were asked to state which of the following sources of income they received within their household. Over 85% received child tax credit. Child tax credits are paid to assist with the costs of bringing up children. This is a means tested benefit. Just over (80%) were in receipt of child benefit.

Just over one third (36.6%) were in employment. Of those, over half received working tax credit indicating their work was low paid.

Other responses indicated that household income was derived from benefits with (24.4%) receiving income support, (19.5%) receiving disability living allowance, (7.3%) receiving carers allowance, (7.3%) receiving job seekers allowance, (17.1%) receiving employment support allowance and (9.8%) receiving incapacity benefit.

Of the 'other' category (9.8%) received benefits such as kinship care allowance pensions, industrial benefit, and bereavement allowance. Nearly one fifth (19.5%) received child maintenance.

Lone parents within the study were vulnerable to any changes or reduction in their income and in particular were frightened by the prospect of income levels being challenged or stretched more than they currently were. Lone parents within both the interview and survey raised concerns about the potential impact of welfare reform on their quality of life.



#### Lone Parents and Welfare Reform

Lone parents have been a significant focus of social policy with both current and previous governments. Further significant social and welfare policy changes are planned in particular the introduction of Universal Credit (UC). This will affect lone parents who are unemployed or in work. Changes include the migration from incapacity benefit to Employment and Support Allowance (ESA), the replacement of DLA with PIP, changes to housing benefit among others. This is in addition to the freezing of child benefit rates which came into force April 2011.<sup>34</sup>

Some participants highlighted their fears about how this would impact on them. One key area of concern was the introduction of the 'bedroom tax' as part of changes to housing benefit.

The Welfare Reform Bill has made changes to Housing Benefit. Housing benefit is currently available to people on low incomes to help cover all or part of their rent costs<sup>35</sup> and applies to people in and out of work. New criteria for the amount of housing benefit awarded will be based around occupancy within properties. The size criteria in the social rented sector will restrict housing benefit to allow for one bedroom for each person or couple living as part of the household, with some exceptions. The cut will be a fixed percentage of the Housing Benefit eligible rent and will be set at 14% for one extra bedroom and 25% for two or more extra bedrooms. <sup>36</sup> In addition changes have been made to Local Housing Allowance rates which may impact on those in private rented accommodation.

Lone parents were concerned about the lack of clarity and information on how or if they would be affected by these changes and how they would deal with the shortfall in income.

"everyone is worrying themselves sick about it" (Interview respondent)

This caused severe stress and anxiety. One participant brought up the levels of anxiety; such issues were causing the wider community with neighbours fearful of what the changes would mean.

"with the changes that they are doing just now, I think it is going to be devastating" (Interview respondent) Other welfare reform issues were raised. Several lone parent discussed experiences of Employment Support Allowance (ESA). Employment and Support Allowance (ESA) is a benefit paid to people who are limited in their ability to work by ill health or disability and who meet certain conditions.<sup>37</sup> As a condition of receiving ESA people are mandated to attend a Work Capability Assessment (WCA). Between April 2011 and April 2014, over 170,000 existing ICB claimants in Scotland will undergo the WCA (a rate of nearly 1,000 per week) as they are migrated onto ESA.<sup>38</sup>

One participant questioned the effectiveness of this assessment process. Their experience had involved two applications and two appeals. This has resulted in a reduction in their income of £85 a week.

"I am coming to terms with it and the girls are coming to terms with that" (Interview respondent)

Many charities and advocacy organizations across Scotland and the UK have raised concerns about the impact that this assessment process has had on claimants. Recent research from Citizens Advice Scotland raised concerns about the assessment process. Clients reporting to bureaus stated that Work Capability Assessments were rushed or inaccurate assessment processes.<sup>39</sup>

One lone parent told of their experience:

"I had a look at the medical report she had made up, 50 odd pages written in 11 minutes" (Interview respondent)

"one of the first things I read in the medical report was that I managed to walk into the room with no difficulties whatsoever, how would she know she was walking in front of me" (Interview respondent)

This participant had also experienced problems appealing the process in terms of getting the information for the appeal and being charged £50 for the information. Paying for information for appeals is a significant problem that many ESA claimants face.<sup>40</sup>

Another discussed the pressures of waiting for an appeal.

"I was at a recent medical, so I am waiting for the outcome for that to see whether I passed or if I will be put on JSA which is an absolute worry for me" (Interview respondent)

- 34 Child Poverty Action Group (2012) [online] Available at: http://www.cpag.org.uk/sites/default/files/CPAG-SaveChildBenefit-070312.pdf [Accessed: 28 Nov 2012].
- 35 Gov.uk (2012) Housing Benefit GOV.UK. [online] Available at: https://www.gov.uk/housing-benefit/overview [Accessed: 28 Nov 2012]
- 36 National Housing Federation (2012) 'The Bedroom Tax' http://www.housing.org.uk/policy/welfare\_reform/bedroom\_tax.aspx url accessed 23/10/2012
- 37 Disability Rights UK Factsheet F31 (nd) Employment and support allowance overview http://www.disabilityrightsuk.org/f31.htm
- 38 Dryburgh , K , Campbell J (2012) 'Welfare Changes Voices from the Frontline Personal Experiences of the Welfare Changes Introduced in April 2012. url to add
- 39 Citizens advice (2012) Right first time?. [online] Available at: http://www.citizensadvice.org.uk/index/policy/policy\_publications/er\_benefitsandtaxcredits/right\_first\_time.htm [Accessed: 23 Oct 2012].
- 40 Ibid



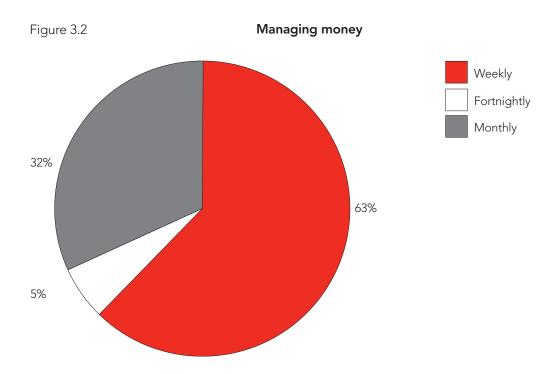


Further welfare reform changes highlighted included the introduction of the single payment or universal credit and its impact on lone parents. Universal credit will replace income-based Jobseeker's Allowance, income-related Employment and Support Allowance, Income Support, Child Tax Credits, Working Tax Credits and Housing Benefit.41

A key element of Universal Credit is the introduction of the single payment which will be paid monthly directly into bank accounts. 42 Concerns were raised about the impact on people in terms of managing and adapting to a payment system administered in this way.

" I cant believe they have done that including in your monthly payment, you getting your money to pay your rent ... and everything within that monthly payment". (Interview respondent)

Survey evidence indicated potential problems for some lone parents who were used to managing money on a weekly basis.43



On being asked about managing their money, responses indicated 63% managed on a 'weekly basis', 5% on a 'fortnightly basis' and 32% on a 'monthly basis'.

Both qualitative and quantitative data indicated that welfare reform changes such as Universal Credit can be anticipated to impact heavily on lone parent households.

 $Department of Work and Pensions (2012) \ Universal Credit - DWP. [online] \ Available \ at: \ http://www.dwp.gov.uk/policy/welfare-reform/universal-credit/policy/welfare-re$ [Accessed: 23 Oct 2012].

<sup>42</sup> Ibid

<sup>43</sup> Ibid

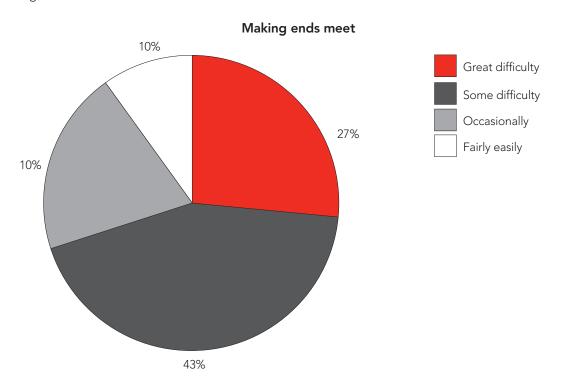


#### Lone parents and Managing with Financial Pressures

Challenges of living on a low income was evident in both interview and survey data. Managing money was perceived to be an important part of daily life.

Participants gave their opinions on their ability to make ends meet (paying usual expenses) and how they managed their money.

Figure 3.3



The vast majority of respondents experienced paying their usual expenses either 'with great difficulty' (27%) or (44%) 'with some difficulty'. This indicated the majority of those surveyed experienced considerable day to day pressures in terms of managing on a low income.

Lone parents expressed how difficult it was to achieve

an effective quality of life living on a low income. Daily life was pressurized with the challenges of stretching budgets and dealing with financial issues. Only one participant across both interview and survey data indicated facing no financial pressures. Strategies and coping mechanism to manage life on a low income were widely raised through the research. Although strategies applied were dependent on household circumstances., evidence from the survey data indicated that lone parents, facing more complex and challenging life circumstances, applied higher levels of coping mechanisms.





In addition, evidence from research interviews indicated lone parents with lower levels of informal support networks such as families and friends also reported having to apply more coping strategies.

"I shop in charity shops and I am not afraid to say it, car boot sales or hand me downs from my pals or just things like that. That is the only quality of life I can have" (Interview respondent)

Many of the participants highlighted feelings of emotional and financial stress as they tried to manage day to day. The impact on mental health of parenting on a low income was raised by many within the study. Crisis or particular times of the year brought key pressures to budgets that were already stretched. In

Survey respondents were asked to indicate which factors have impacted on their financial situation in the last year.

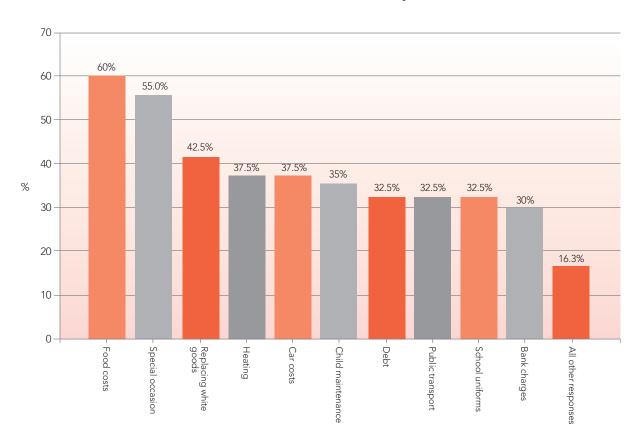
particular, religious holidays such as, school holidays or Christmas. Parents had to prepare well in advance of events in order to minimise the impact of household budget. Some participants described extremes measures such as self-disconnection or going without food to deal with income inadequacy.

" It was very difficult, I did not eat during these times".

Adequacy of income continues to be an issue for those in and out of work. Recent research from the Institute of Fiscal Studies has indicated absolute living standards of poorer households are likely to have declined further as a result of continued pressures on real earnings.44

Figure 3.4

#### Financial issues over last year



<sup>44</sup> Institute for Fiscal Studies (2012) 'Living Standards, Poverty and Inequality in the UK in 2012' http://www.ifs.org.uk/comms/comm124.pdf page 1



The four areas which received the highest number of responses were:

'Food Costs' (60%), 'expenses for special occasion such as a birthday' (55%) respondents, 'replacing washing machine or some other big household item' (43%) and 'transport costs i.e. private car' (38%).

Other key areas were, 'Heating costs (37.5%), 'Transport costs-public' (37.5 %) and to 'Bank debt' (32.5%), '

Such responses reflect the challenges of living in rural areas in terms of higher food or fuel and transport costs which are often felt more.45 In addition the emphasis on transport costs - private car reflects the challenges of accessing services and employment within rural areas.46

This reflects evidence of a growing concern about food prices for low-income groups across the UK. An analysis of food prices conducted by Department of Environment, Food and Rural Affairs (DEFRA) 2012 showed that food prices had risen 12% in real terms over the last five years.<sup>47</sup> This rise has impacted more on low-income families as they spend a higher proportion of their income on food.48

Two other areas emerged as being ones that impacted on household spending: 'Special occasion such as a birthday' and 'Replacing washing machine or other big household item'. This finding is supported by wider studies on families living on a low income. A literature review conducted by About Families 2012 found that school holidays and special occasions generate extra costs which place strain on budgets and heighten vulnerability to debt.49

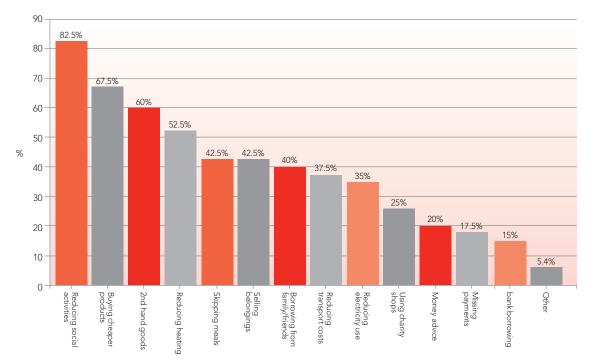
Transport costs provided another key challenge. This is an issue particularly for people in rural areas. Transport serves as an enabler for people living on low incomes to access for example employment, shops and services. As such the impact of transport costs within household budgets will be critical for lone parent families in rural

"extra curricular activities frequently cannot be pursued due to additional transport costs and availability of public transport" (survey respondent)

This is again supported by wider evidence. The Office of Fair Trading (2010), argued that "without access to adequate means of transportation, the poor are at risk of facing social exclusion, as they are unable to access food shopping, financial, leisure, health and education facilities that are not within walking distance".50 In addition evidence shows that specific groups such as lone parents are less likely to own a car, further increasing the pressures on them.<sup>51</sup>

Figure 3.5

#### Actions to tackle money issues



- $45 \;\; McHardy, F (2012) \; 'Rural Poverty' \;, Poverty \; Alliance: \; Glasgow \; http://povertyalliance.org/userfiles/files/briefings/EPIC\_BriefingNo14.pdf \; and \; http://povertyalliance.org/userfiles/files/briefingNo14.pdf \; and \; http://povertyalliance.org/userfiles/briefingNo14.pdf \; and \; http://poverty$
- 47 Department for Environment , Food and Rural Affairs ( 2012) 'Food Statistics Pocketbook' page 25 http://www.defra.gov.uk/statistics/files/defra-stats-foodfarm-food-pocketbook-2012-121005.pdf
- 48 Department for Environment , Food and Rural Affairs (2012) 'Food Statistics Pocketbook' page 25 http://www.defra.gov.uk/statistics/files/defra-stats-foodfarm-food-pocketbook-2012-121005.pdf
- 49 Mountney, K. (2012). 'Parenting on a low income'. About Families
- 50 Office of Fair Trading ( 2010) 'Markets and Households on Low Incomes' page 71 http://www.oft.gov.uk/shared\_oft/research/OFT1268.pdf
- 51 Office of Fair Trading (2010) 'Markets and Households on Low Incomes' page 73 http://www.oft.gov.uk/shared\_oft/research/OFT1268.pdf



Survey and interview participants were asked about the mechanisms they applied to cope with living on a low-income. Survey evidence indicated that the key mechanisms participants employed were 'cutting back on social and leisure activities' (82.5%), 'buying cheaper products', (67.5%), 'buying second hand products' (60.0%), 'selling belongings' (42.5%), 'restricting use of heating in home' (52.5%), 'skipping or cutting down on meals (42.5 %), 'borrowing money from friends or family' (40.0%). Of particular concern was 'missing payments - rent / mortgage' (15.0%) 'missing other payments' (17.5%).

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Throughout the interviews the participants noted that a significant focus of day to day life was the need to identify and implement 'coping mechanisms' for living on a low income. Participants also spoke of the emotional impact of using these mechanisms, describing the high levels of stress, anxiety, depression and guilt from having to apply such mechanisms.

"Enjoying life...not just scraping through every day" (Interview respondent)

" Not having to claw your way through every day ...because you are missing all the special moments because you are so worried what the next day is going to bring or how you are going to afford to pay for that" (Interview respondent)

Such statements reflect the limitations in choices that lone parents experience as result of living on a low income and how this impacts on their day to day quality of life. It illustrates the impact on the mental well being people are able to achieve.

Shielding children from the effects of making difficult choices was common amongst all parents. Despite this many parents spoke of older children having more of an awareness of these measures. For those with younger children, there were added pressures as their children did not understand the reasons behind some of their parent's actions such as not being allowed to take part in extra curricular activities.

Parents spoke widely of the importance of quality time with their children, in particular the social and leisure time and the restrictions on activities.

In particular during periods such as summer holidays, parents spoke of trying to find as many free activities as possible. It was recognized by parents that day trips and outings to leisure activities were beneficial for children and their development but parents spoke of being unable to afford the high costs that visiting such venues incurred.

"Just not being able to do things, my bairns pals are getting to do this and mine can't, I do try to explain to them sometimes especially my oldest.. I try my best but sometimes it is not possible" (Interview respondent)

This even applied to activities within the house such as children not being able to have a friend round after school due to lack of money for snacks or dinner to be provided to the friend.

"can such and such come home after school and I feel like I have to make an excuse because I don't have anything in my freezer to feed them and if they come after school you would not say come and pick them up after tea time and that is horrible" (Interview respondent)

This also impacted on children in other ways. Children were also limited when it came to visiting other friends if they stayed in different areas as there was a cost implication of transporting them to and from visiting their friend.

Other key problems were children being unable to take part in extra curricular clubs or sports. Budgeting for subscription costs for these activities was a particular concern.

"It needs to be paid in a lump sum. It terrifies me, so for weeks before I think I am going to have to try and keep a wee bit back from this week , a wee bit from that week" (Interview respondent)

One parent describe how their child had been learning to play a musical instrument, which had created an additional worry in case something happened to the equipment and it had to be replaced by the parent. In addition even if activities were low cost, they often brought additional challenges such as cost of uniforms or strips and the costs of transporting children to activities. This impact this was felt further by those living in more remote areas, where there was limited social and leisure facilities on offer.

Buying cheaper products and obtaining second hand products enabled budgets to be stretched as much as possible. Parents spoke of the shops they used to get the best deals and buying branded good second hand so their children would be similar to more affluent peers. Peer pressure had a key impact on children and parents did all they could to ensure their children 'fitted in'.

"I shop in charity shops and I'm not afraid to say in car boot sales or hand me downs from pals or just things like that" (Interview respondent)



Parents spoke of being careful where they shopped and what they purchased. Looking around for discounted good was highlighted by all parents. Online shopping for those who had access to it was useful to allow parents the opportunity to find better bargains. One parent however said that because they were on a basic bank account, it stopped them from being unable to purchase goods online unless they used the card of a family member.

Restricting the use of heating in the home was again a common coping mechanism. This applied to people simply turning off or not using their heating to avoid incurring fuel costs. Fuel poverty continues to be an issue within Scotland and self-disconnection is a key area on which we need more information.

"Now the weather is turning a bit colder, I will turn the thermostat down and sit with a jumper or a coat on... Because I can do that but I would not expect my kids to do that, sit in the cold with a jumper and coat on" (Interview respondent)

This applied to those who were on both prepayment and direct debit contracts. Self-disconnection was only applied by lone parents when their children were not present in the home and was seen as a necessary way to manage fuel bills. Some lone parents said their properties, which were privately rented, were not fuelefficient presenting additional challenges. Anticipation of higher winter fuel costs presented many worries for parents particularly for those who used pre-payment meters.

"the majority of a time you get a £5 emergency credit ,so a lot of the time is bouncing between using the emergency and not. It seems to go through it at a higher rate and burns through it quicker, so I try and keep out it as much as possible". (Interview respondent)

Several interviewees talked about accessing the severe winter weather payments and how they had been unaware that they were eligible until a service informed them.

Skipping or cutting down on meals was another widely used coping mechanism. As indicated in the survey, a large proportion of Interview respondents undertook this coping strategy. Food access was a key issue as whole and skipping meals was just one aspect of this.

"Occasionally I will miss meals and things like that

just to make sure they get wee bits and pieces. It makes me fell better about them having, than me having" (Interview respondent)

Food poverty impacted in a number of ways. For example parents spoke of buying foods that require minimal cooking times, to keep costs of fuel use down. Parents also spoke of shopping around to get low cost food, and several parents pointing out that buying pre packed food was described as being cheaper than making meals from scratch and required less cooking

Frozen food was seen as poorer quality in nutritional value but for parents described being unable to afford the costs of fresh food options. Parents were well aware of public health messages in terms of nutritious and healthy eating but found providing these foods as too expensive.

Family meal times could be stressful when food was scarce as one parent describes.

"This morning I flew off the handle at the bairn because he was like having toast for breakfast and he was like I am not eating that... and I was like you will eat or you will not be going out after school just because I thought you know I have not got the money" (Interview respondent)

Often parents spoke of the guilt that such pressures brought and one parent described crying due to having to deny their child choice in food.

Free school meals provide a key support for lone parent families. Some though described how, when they weren't available during the school holidays, this brought additional pressure and another challenge to budgets. Some children wanted to forgo free school meals and opt instead to have a packed lunch or visit an outside food outlet which again presented pressures for parents to find more money for lunches.

Parent's described being careful with planning meals when shopping.

" you have to walk around the shop, counting up what exactly you have put in your basket and then you are thinking I had better put that back as I am just not sure I have enough" (Interview respondent)

Borrowing money from families or friends was another coping mechanism for living on a low income. One





participant described how, with their ex partner, they assisted each other in times of pressures.

" We are both stuck in the same place sort of thing, we help each other out because we have to" (Interview respondent)

Others spoke of borrowing money off or relatives or friends; however this placed strain on family relationships. Others spoke of not having this option and having to adopt other mechanisms.

Coping mechanisms as a whole provided ways of alleviating stress and pressure however for many the coping mechanisms were not going far enough and were impacting on individuals well being and family life. Some participants within interviews discussed having had to get crisis loans and community care grants, and felt is was largely a negative experience. Wider access to credit was also discussed. Some participants discussed using high costs lenders and the impact of this had left them very vulnerable. In particular the high interest payments of the borrowing money from such sources was viewed as trapping people in a cycle of debt and leaving them more worse off and more vulnerable.

#### " so you are left with practically nothing to live on" (Interview respondent)

Wider research on the impact of pay day lenders conducted by consumer watchdog Which? found that over 60% of people who took out payday loans were using the money to pay for household bills or buying other essentials like food, nappies and petrol.<sup>52</sup>

Access to other sources of low cost alternative borrowing was often not known about or had not been accessed. Those who had accessed mechanism such as the credit union had found it to be beneficial.

#### Personal Circumstances and Coping Mechanism

For lone parents in specific, life circumstances often faced additional challenges and greater levels of coping mechanisms were applied. Interviewees within the study were from diverse circumstances and backgrounds to becoming lone parents.

One interviewee spoke of the additional pressures they faced in their role as kinship carer. They had

faced difficulties in accessing income to allow them to adequately provide for the children in their care. Ensuring that the children they looked after had access to specialist support services had been difficult and had required additional support in the form of grants.

Another interviewee spoke of the challenges of relocating after an abusive relationship and the costs of furnishing a new property. They used a range of services to obtain essential furnishing such as white goods.

Several interviewees mentioned having children with additional needs and the pressures this placed on them in terms of costs for example of accessing services. Research shows that families with disabled children remain disproportionately likely to be in poverty.<sup>53</sup> Families with disabled children face barriers on a two fold level-through considerable additional and ongoing expenses and barriers to entering and sustaining employment.54

Another interviewee highlighted the costs of visiting their partner who was in prison and the additional costs involved in travelling to maintain personal and family relationships.

Finally a fourth key area which affected multiple interviewees and survey respondents was the issue of child maintenance. Child maintenance is financial support that helps towards a child's everyday living costs when the parents have separated.55 Interviewees spoke about challenges of getting absent parents to pay child maintenance and how this placed additional stresses and strains on their lives. Difficulties in receiving payment from an absent parent had resulted in the use of the Child Support Agency (CSA). However experiences of this service were largely negative.

One participant described being given misleading information from the CSA. They had been informed they were due to receive payments. However this has been an error and they were subsequently informed this was not the case.

"I actually had a letter sent to my home previously, maybe going back a year ago or something saying you are going to receive this amount of money. When I phoned them up they said 'Oh I don't know why you have received those letters there has never been payment set up" (Interview respondent)

<sup>52</sup> Which.co.uk (2012) New Which? research exposes payday loan failings - May - 2012 - Which? News. [online] Available at: http://www.which.co.uk/news/2012/05/new-which-research-exposes-payday-loan-failings-286258/ [Accessed: 28 Nov 2012].

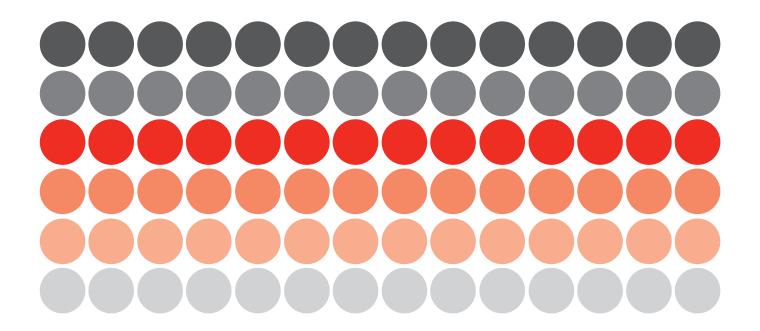
<sup>53</sup> Every Disabled Child Matters ' (2007) 'Disabled Children and Child Poverty' page 4

<sup>54</sup> Every Disabled Child Matters ' (2007) 'Disabled Children and Child Poverty' page 4.

<sup>55</sup> Gov.uk (2012) Arranging child maintenance through the Child Support Agency - GOV.UK. [online] Available at: https://www.gov.uk/arranging-child-maintenance-child-support-agency/overview [Accessed: 28 Nov 2012].



# **SECTION 4: QUALITY OF LIFE:** SERVICES AND SUPPORT





#### Summary

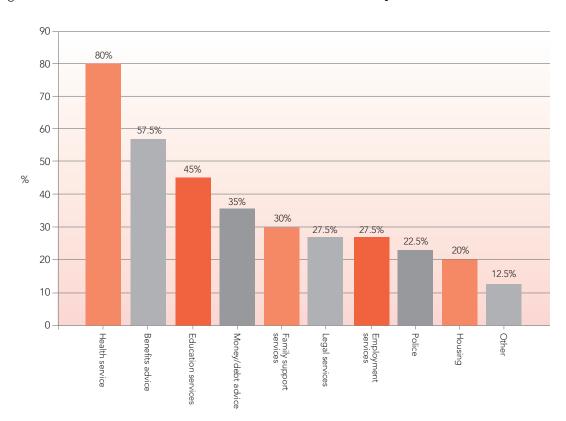
- Health services were the most commonly used service followed by legal services.
- Lone parents faced a range of barriers to services. This included public transport, digital exclusion and lack of knowledge of what support was available.
- Accessing employment and training presented many challenges due to barriers such as inadequate or unaffordable childcare provision.
- Access to housing services was critical. Insecurity in housing was reported by many within the study.

#### Access to services

Lone parents were asked to indicate which services they had accessed in the previous two years.

Figure 4.1

#### Services used over last 2 years



Key services accessed by lone parents were, 'Health service' (80%) 'Benefit advice' (58%), and 'Education service' (45%).

Analysis of the data showed that people were on the whole engaging with services. Health services were the highest reported services followed by legal services. This was most likely an indication of dealing with the legal issues of separation and divorce. Responses were also high for benefit advice and money advice. Widely discussed in the research interviews was the importance of accessing advice on benefits.

Many spoke of being unaware of their rights and entitlements and described mixed experiences with advisors at the job centre. Some spoke of negative experiences of job centre staff on the stigma of being a lone parent and a lack of understanding of the financial pressures of being a lone parent. In addition research conducted by Turn to Us on stigma also reported 'institutional stigma' being experienced in services such as job centres.56

56 Turn to Us (2012). 'Benefits Stigma in Britain' http://www.turn2us.org.uk/PDF/Benefits%20stigma%20Draft%20report%20v9.pdf



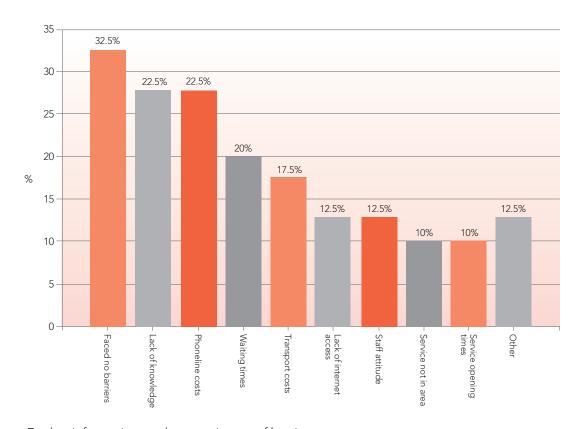


#### **Barriers to services**

Survey respondents were asked about any barriers they had faced when accessing services. Nearly one-third, (32.5%) responses had faced 'no barriers accessing services'. This was positive news. Indeed only 1 respondent indicated that on accessing services they 'didn't understand the information they were given'. However for those who had experienced barriers, the key barriers experienced were 'lack of knowledge of what help is available' (22.5%), and 'phone line costs' (22.5%). Other responses included 'Waiting time/ waiting lists' (20.0%) and 'High cost of transport to service' (17.5%).

Figure 4.2

#### Barriers to using services



Further information on the experiences of barriers was gained through the interviews. Transport was an issue both in terms of the cost and availability of services. Many respondents spoke of their need for a car to enable them to access services. Often the location of services and not having enough money to get to them meant people were unable to able to access services.



# "Public transport and access to everything is difficult" (Interview respondent)

Another key area was the cost and access of telephones. This impacted on the levels of help individuals were able to get, in particular help lines for benefits or tax credits advice. Interview participants discussed the impact of phone cost or no access to a phone and having to depend on family members for support.

"I can't afford any more above what they charge and I don't make any phone calls to mobiles and I cant keep my phone bill any higher than that" (Interview respondent)

One participant described having to use a family members phone whilst phoning for a crisis loan as they had no phone line.

"It took me an hour and a half to get through to them for a start ringing from my step sister, plus I was another forty five minutes on the phone, so you are talking over two hours" (Interview respondent)

Another spoke of the problems accessing the tax credits helpline from a mobile.

" Will keep half of that for tax credits, because it is always a nightmare with tax credits, they keep you hanging on and put you through to this and that and then they say call later we are busy" (Interview respondent)

Another discussed having only a mobile phone, as they couldn't afford a landline.

"No house phone. I had to get all my services cut off for the phone and the internet as I cant afford to keep up with the bills" (Interview respondent)

Both of these limited people being able to access phone help lines or access information online. Digital exclusion continues to be an issue that affects low income groups. Evidence from the report conducted into digital exclusion within the UK raised concerns that as services (including government services) move to being online, significant numbers of people may be excluded from using theses services effectively.57

One additional area that arose during interviews was the targeting of services in terms of gender. Most services for lone parents were targeted at women, which meant for lone fathers this presented barriers in that they felt excluded and that services were not for them. Due to the small numbers of male lone parents accessed within this study further research on the issues experienced by male lone parents is needed.

"they pointed here in the direction of groups and stuff and so I know they already do that but with me being a single guy it was not really, you know" (Interview respondent)

In addition one participant also raised the issues they faced in being a migrant. This has resulted in them being misinformed on their benefits and had left them on a very low level of income. Accessing specialist support had been critical to the resolution of this. This had required them going to a larger town for advice.

#### Personal Circumstances and Access to Services

Due to personal circumstances several interview participants discussed needing intensive or specialist support from services. This included services such as kinship family support, family support services within prison, emotional support and specialist benefit advice. Many spoke of having private transport, as being essential for them to access these services. The quote below illustrates one parents need for private transport due to her children's health needs.

# "Going to doctors appointments with the kids" (Interview respondent)

Such specialist support was viewed as vital to lone parent's well-being and quality of life as well as that of their families. On the whole participants spoke very highly of specialist services in particular services that provided emotional support. However some had negative experiences within other services being referred on to access the specialist support they required and the time they had waited to access services.

The period before they received this help was viewed as highly stressful and for some it had been a time were they had suffered mental health issues such as depression. One lone parent discussed how being misinformed on the benefits they were entitled to had left them with extremely limited funds and had resulted in them being unable to eat and suffering depression.

"I did not eat during these times, food was for my child. I think I was quite depressed to be honest" (Interview respondent)

People spoke of the importance of services being accessible and non judgemental especially when experiencing times of crisis. Feeling supported by services was critical.

"They actually give you a support, you're not a nobody" (Interview respondent)

<sup>57</sup> Chartered Institute of Taxation (2012) 'Digital Exclusion' http://www.litrg.org.uk/Resources/LITRG/Documents/2012/05/digital\_exclusion\_-\_litrg\_report.pdf





Many respondents discussed how the isolation of being a lone parent was frightening and that availability of services was critical in helping to manage and address these fears. In particular for when people were very distressed, support services were seen as critical for people to be able to cope with their situations.

"it was a life jacket if you want to call it that, it was like something for me to cling onto because they helped me" (Interview respondent)

Another spoke of being terrified about accessing services but having to because of physical and mental exhaustion. Specialist mental health services by those who had accessed them were seen as vital for, in particular for dealing with more severe mental health issues.

Other critical support services were those providing money advice. Information was required on benefits and debt advice. Lone parents stressed the importance of this in the current welfare reform context.

### Access to Work, Education and Training

Accessing these opportunities was raised in both interviews and surveys. The transition to work and education was viewed as difficult and stressful.

The pressure of accessing and sustaining employment was discussed. Childcare underpinned many decisions around this. In particular, for those who were more isolated from support networks, this was a key concern.

For those who had significant caring roles, for example caring for children with additional support needs, it was perceived this would adversely impact on the care they could provide to their children. Flexibility of employment to meet childcare requirements was a key issue. Wage levels were also discussed, with low pay being seen as a key concern for several interviewees. Low pay had larger impacts for those living within more rurally isolated areas, limiting the pool of jobs that was available in the local labour market. Such concerns are supported by wider research. 21 per cent of children whose single parent is in full time work still fall below the poverty line, as do 29 percent of children whose single parent is working part time. 58 In work poverty continues to be a key challenge for lone parents.

"it's just really really not worth your while , I want to get back to work , I want to meet people , I want to get out the house" (Interview respondent)

Several participants discussed being emotionally unfit for work due to mental health issues caused by significantly stressful life circumstances. The availability of employment where flexibility would be provided to support people with emotional issues was seen as limited.

Lone Parents within the study seemed unaware of employment legislation in regards to discrimination on mental health grounds. Employers have legal duties under the Disability Discrimination Act (1995) not to discriminate against disabled employees and job applicants, including people whose mental health problems result in them being disabled.59

"with my depression the now I cannae work... I mean who's going to want to start work with someone who is crying at a check out" (Interview respondent)

The current recession was seen to have a key impact and some participants discussed difficulties in obtaining work despite being over qualified for some of the posts they were applying for. Participants also referred to their experiences of employability services. Accessing support and guidance that was personalized and tailored to the needs to the household was seen as critical for the transition into work.

Experiences were mixed with some speaking of staff in jobcentres being judgmental of lone parent situations. These kinds of interactions left lone parents feeling unsure and anxious about their situation.

Some interviewees had accessed education courses which resulted in a positive impact on their emotional well being. They had gained many personal benefits such as higher confidence and social interaction with other adults. Meeting new people and developing their own interests were seen as important and encouraged people to build on their self belief. One participant discussed how this had opened up new areas of interest for them and encouraged them to think beyond previous areas of employment.

Overall, attitudes of frontline staff within services were seen as vital. Often people experienced feelings of embarrassment that services were required. It was important that staff were non judgmental and approachable. Ensuring people felt listened to was fundamental for both them and their families.

<sup>58</sup> DWP (2010) Households Below Average Income – An Analysis of the Income Distribution 1994/95-2008/09 available at http://research.dwp.gov.uk/asd/hbai/hbai\_2009/contents.asp

<sup>59</sup> Sainsbury Centre for Mental Health (2009) 'Briefing 40: Removing barriers .The facts about mental health and Employment' url http://www.centreformentalhealth.org.uk/pdfs/briefing40\_Removing\_barriers\_employment\_mental\_health.pdf



"there are so many people who want to go back to work but just cant, it is just assumed you are one of the ones who just wants to sit and sponge off the government and I hate that its just not the case at all" (Interview respondent)

# Access to Housing

Alongside access to services, a key area that was raised was housing. This had implications for service provision. Within there were issues raised on both housing quality and housing security.

Participants within the survey were asked to report, their housing situation. Around 29% were in council accommodation and 22% were in housing association accommodation, with 29.3% having a mortgage and 14.6% in private rented accommodation.

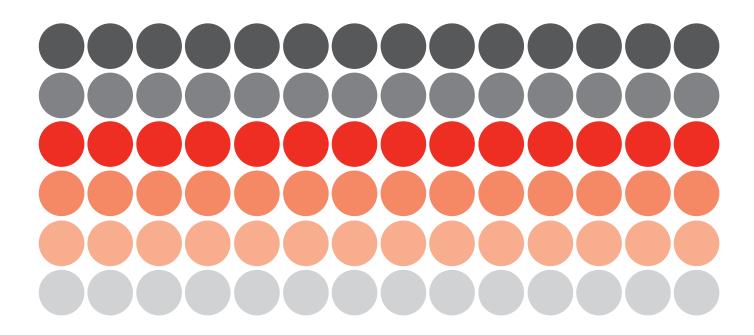
In terms of the security of the accommodation 68.4% reported that their housing was secure for the next year. However others reported insecurity in housing, 5.3% reported that housing was secure for next six months. 7.9% reported it was secure for the next three months and 7.9% reported housing was not secure. It was unclear within the survey reasons for this, however on the basis of other evidence given with the survey for example missed payments, increasing the potential risk of homelessness.

Several participants within the survey raised housing quality as being an issue or reported having to do repairs to their house. Quality was also a key concern in terms of energy efficiency, and in one case a participant discussed suffering dampness within the property and this not being treated within private rented accommodation. Living in damp accommodation has health implications. Research conducted by Shelter has shown this is a critical issue across Scotland, 186,000 children live in homes which have condensation or damp, or both, putting these children at a higher risk of asthma and other respiratory problems.60

<sup>60</sup> Shelter Scotland (2011) 'The Facts Bad Housing and Homelessness for Children and Young People across Scotland' http://scotland.shelter.org.uk/\_\_data/assets/pdf\_file/0016/351241/The\_Facts\_Report\_2011.pdf



# **SECTION 5:**LONE PARENTS AND PARTICIPATION





#### Summary

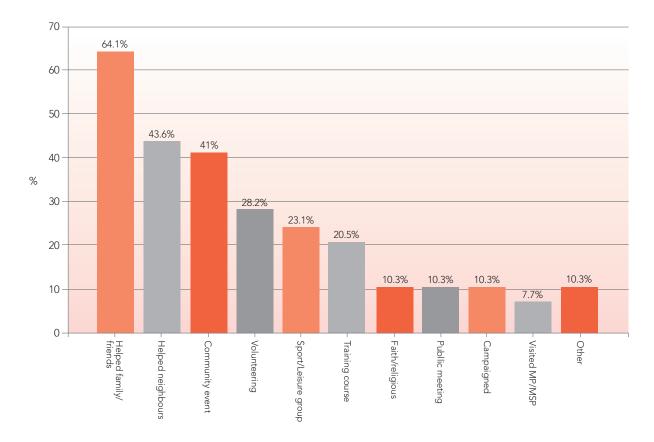
- Many lone parents had taken part in activities within their community to benefit them or others within the community.
- Participation barriers reported within the study were wide ranging including low confidence, access to childcare and many other factors. For lone parents to be able to access wider community participation these barriers need to be overcome.

# **Lone Parents and Participation**

Lone parents surveyed had taken part in wider activities that benefited their household and that of the wider community. On being asked on what activities they had taken part in 'assisted friends or family' received the highest number of responses with (64.1%). (43.6%) had 'assisted neighbours'. (41.0%) had 'attended a community course or training'. (28.2%) indicated they had 'volunteered with a local or national organization'.

Figure 5.1

# Use of free time in last year





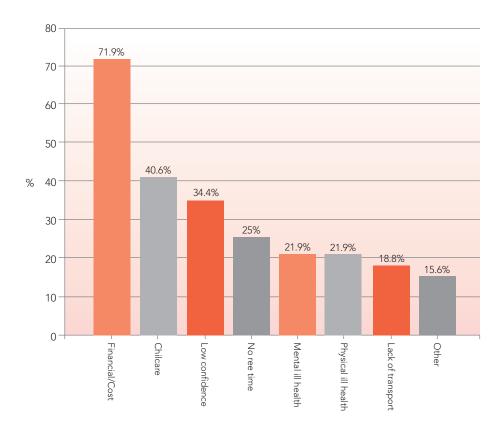


Factors that had prevented an individual participating in their community included 'low confidence' (34.4%), 'financial barrier '(71.9%) 'access to childcare' (40.6%) 'mental ill health'(21.9%) and 'physical ill health' (21.9%). This indicated that people often wished to take part in activities but were prevented or limited in their ability to do so. There is currently a policy focus in Scotland in developing 'assets based approaches' to supporting and developing within communities

and involving people in community life. However these findings indicate that many barriers need to be overcome for lone parents to being able to participate fully within community life.

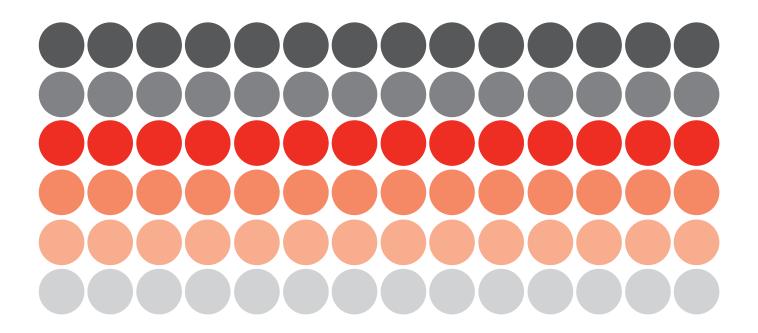
"just to be stood up and be heard and for the government to stand up and say a lot of people do need help in life" (Interview respondent)

Barriers to social activities Figure 5.2





# SECTION 6: PRIORITIES FOR LONE PARENTS IN FIFE



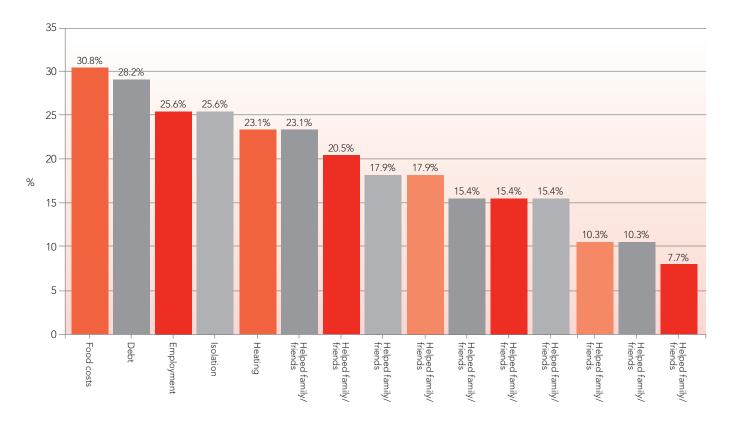


## Summary

Key priorities for lone parents were, food costs, debt, employment opportunities and stress and isolation. Such priorities reflect the challenges of balancing and managing life as a lone parent.

Figure 6.1

# Key issues for lone parents in Fife



Lone parents were asked if they had the power to change three things that would improve quality of life, what would they be.

The top answer given was 'Costs of Food' (30.8%), 'Debt' accounted for (28.2 %) of responses followed by 'Employment Opportunities' (25.6%) and 'Stress or Isolation' (25.6%).





Reflecting on quality of life and priorities, they focused predominantly on basic needs being met. The answer of food costs illustrates the precarious and vulnerable situation that lone parents are currently facing within fife. Across Scotland and the UK we have seen evidence of growing demand and changing patterns of food access within communities. A recent Citizen Advice Report indicated a rise in demand for food banks within Scotland.61

The second priority was focused around debt; this again reflected the challenges faced by pressures on incomes. Accessing mainstream credit, was often was difficult and participants within the study discussed use of high costs lenders. Accessing low costs alternatives such as credit unions was rarely mentioned.

"it just mounts up and mounts up and you think you are getting on top of it and then you get hit with something else and you are back to square one". (Interview respondent)

"the government tries to give you a certain amount of money but they forget that people canne live on that and then they have got to take credit other places" (Interview respondent)

Employment was a critical issue for many within the study. For those with more challenging circumstances accessing employment was problematic and brought additional stress and worry. The flexibility of employers to deal with their personal circumstances meant that many felt they would be unemployable, in particular attitudes of employers towards mental health.

Costs of sustaining employment was critical to make work pay particularly for those in more isolated areas.

" I would have to pay the fuel costs on top of everything else" (Interview respondent)

Participants spoke in the interviews of priorities being mainly of income adequacy and the importance of being able to engage with services. Services were viewed as life line in assisting lone parents to ensure they were able to provide and nurture their families.

Some participants discussed what the impact of not having services would have had on their life. Some of these anticipated consequences indicate the importance of services meeting needs. One parent discussed that by not accessing services they would have had to have put their children in care as they would have been unable to provide for them. Another spoke about their suicide risk without services and how engaging with services had saved them.

#### Improving Policy and Practice

Improving quality of life for lone parents within rural Fife presents many challenges for services provide and statutory organizations, particularly in the current context of austerity and changing service provision.

Many lone parents within the study faced difficult and challenging circumstances, ensuring that support was available was critical in terms of tackling and alleviating pressures at an early stage for both them and their families. Coping mechanisms meant parents often performing juggling acts to ensure children were shielded from the effects of poverty.

Welfare reform continues to present challenges and pressures on service delivery. Access to support services will become increasingly important in the current context. In particular support for income maximisation and support for physical and emotional well being in dealing with transitions over changes.

Within the broader context of Getting it Right for Every Child, there needs to be a greater focus on assisting lone parents within their support needs to ensure that families are assisted to meet the outcomes of the SHANNARI wheel. Improving quality of life will require holistic and joined up delivery particularly for those who are more vulnerable or facing crisis reflecting local priorities and needs. Evidence within this research showed that health services were regularly accessed and may serve as point for assisting or signposting people to other services.62

Within Scotland the Christie Commission has made recommendations for service delivery to embed community participation in the design and delivery of services. Evidence from the study indicated, many lone parents face barriers getting involved in community activities and more needs to be down to remove barriers to allow people to participate.

<sup>61</sup> Citizens Advice Scoltand (2012) Scottish Families forced to rely on charity handouts: report paints picture of Dickensian Scoltand http://www.cas.org.uk/news/scottish-families-forced-rely-charity-handouts-report-paints-picture-dickensian-scotland. The properties of t

<sup>62</sup> Christie Commsion (2011) 'Commission on The Future Delivery of Public Services' page iX http://www.scotland.gov.uk/Publications/2011/06/27154527/18



#### Summary

Key priorities for lone parents were, food costs, debt, employment opportunities and stress and isolation. Such priorities reflect the challenges of balancing and managing life as a lone parent.

Lone parents were asked if they had the power to change three things that would improve quality of life, what would they be.

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Welfare reform continues to present challenges and pressures on service delivery. Access to support services will become increasingly important in the current context. In particular support for income maximisation and support for physical and emotional well being in dealing with transitions over changes.

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Within Scotland the Christie Commission has made recommendations for service delivery to embed community participation in the design and delivery of services. Evidence from the study indicated, many lone parents face barriers getting involved in community activities and more needs to be down to remove barriers to allow people to participate.

### Conclusions and Recommendations

Overall this research report highlights some of the key challenges that many lone parents face. Achieving an acceptable quality of life for many lone parents continues to be difficult, with inadequate incomes proving to be one of the main barriers to securing the lives they desire.

Lone parents in this study showed that quality of life is understood and measured by several key concepts. These are family and support networks, choice and freedom, and emotional and physical health for them and their families.

To support lone parents requires holistic and coordinated approaches to connecting lone parents with services and agencies. Many of these services and agencies are likely to face increased pressure in the light of welfare reform and impact of austerity measures.

# Key Findings: Choice and Freedom

- Low income affected the quality of life lone parents were able to achieve and this in turn impacted on choices and daily activities within the household.
- A third of lone parents were in employment. Despite this many reported financial difficulties.
- Welfare reform will impact heavily on lone parents. Many are reporting negative impacts with the migration from ESA and stress and worry over housing reforms has concerned many within this
- For lone parents with children who had additional needs they often incurred higher costs.

#### Key Findings: Physical and Emotional Well Being

- Rising costs, in particular the costs of food and fuel, have impacted heavily on lone parent families. This has resulted in many lone parents skipping meals to feed their children. The implications for physical well being are worrying.
- Support for mental well-being is critical. Lone parents reported high levels of mental ill health. Greater access to specialist support agencies is required.
- There were multiple barriers to getting involved, either in the labour market or wider community life, including low confidence, access to childcare and other factors such as transport. For lone parents' physical and emotional wellbeing these barriers need to be addressed.



# Key Findings: Family and Support Networks

- Health services were the most commonly used service, followed by legal services.
- Lone parents faced difficulties in accessing some of these services. These included public transport, digital exclusion and lack of knowledge of services available.
- Accessing employment and training presented many challenges due to barriers such as childcare.
- Insecurity in housing was reported by many within the study. Access to housing services was critical.

#### **Policy Recommendations**

- A lack of adequate income, whether through low pay or benefits, is the underlying cause of many of the problems faced by respondents in this research report. The UK Government's austerity cuts are likely to increase the severity of this situation. Urgent action is required at the UK level to address the problem of inadequate benefit levels. At the Scottish level more action is required to ensure that families have access to affordable credit in order to help mitigate the hardship that families will face.
- The educational outcomes of children from poorer families are adversely affected by inadequate levels of income; Scottish Government should do more to protect children from educational inequality through ensuring children of all ages have access to extra curricular activities, school trips and informal education opportunities so that children from poorer families do not get left behind.
- Policy makers at local and national levels need to ensure that approaches to supporting lone parents take into account both individual and family needs, including the emotional needs of families and parents.
- There is a clear need to invest in services that support lone parents and their families. In particular the importance of advice services assisting with income maximization and support for those in and out of employment. Support for such services should be a priority in local and national anti-poverty strategies, and should be included in the new Single Outcome Agreements

- Services should provide holistic support to assisting those affected by welfare reform. Community Planning Partners (including Job Centre Plus) should ensure that all partners fully understand the implications of welfare reform and are working together to minimize the impact on lone parents. More action is required to raise awareness on the stigma of living on a low income amongst front line staff and increase the standards of treatment of clients
- In tandem with raising awareness of the impact of welfare reform amongst CPP partners, there is also a need to ensure that there is effective coordination of information, advice and support services that are available for lone parents, and that this information is communicated effectively to them.
- Concerns with paying for food, and having sufficient food for themselves and their families, emerged repeatedly amongst the lone parents who took part in this study. In the context of welfare reform and continuing high levels of unemployment, there is an urgent need for an effective and coordinated response to the issue. Responses should go beyond short term crisis measures such as food banks. The Scottish Government and local authorities should work to clearly identify a strategic response to the emerging problems of food poverty and implement protective measures against this increasing threat.
- The commitment by the Scottish Government to increase the number of hours of free childcare available to parents with young children and the flexibility in which this is to provided is to be welcomed. However, more will need to be done to ensure that some of the most disadvantaged parents, and particularly lone parents, are able to access quality, affordable (more local and flexible) childcare when they need it.
- This research has highlighted the insights and contribution that lone parents have to make to the services that are provided to them, and to their communities more generally. There must be greater efforts to seek out the views of those who stand to benefit most from services. The upcoming Community Empowerment and Renewal Bill is an opportunity to develop innovative and robust methods for engaging with people with direct experience of poverty and social exclusion. In order to develop better responses to the issues that many communities face, all policy makers from the local to the national, must do more to effectively engage with the users of services.







# **SURVIVING POVERTY:** THE IMPACT OF LONE PARENTHOOD

Research into experiences of Lone Parents in Rural Fife.

This report is based on the views and experiences of lone parents living within Fife who took part in a participatory research project throughout 2012. This report highlights the many barriers lone parents face trying to achieve an adequate quality of life for them and their families. It was conducted in partnership with Fife Gingerbread.

This report has been produced as part of the Big Lottery funded Evidence Participation and Change (EPiC) project which aims to put participation at the heart of anti poverty policy making in Scotland. It brings together people with the experience of poverty, community and voluntary organizations and policy makers to discuss and find better solutions to the problems our society faces.

For more information on EPiC visit: www.povertyalliance.org/projects

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