



One in four

A profile of single parents in the UK

About this report

As Gingerbread turns 100, this report looks at how single parent lives have changed in recent years and what challenges – both old and new – single parent families face today.

The report uses new analysis of the Labour Force Survey and Understanding Society datasets to look at who single parents are, what their families look like, their lives at work and their financial security.

Drawing on this data and Gingerbread's work, we present recommendations to ensure single parents and their families can flourish.

For more, go to: www.gingerbread.org.uk/centenary

Acknowledgements

We would like to thank Shabana Dahi at the University of Kent, who assisted with the data analysis for this report, and the single parent families who have worked with us over the years to ensure their voices are heard. Names in this report have been changed to protect their anonymity.

About Gingerbread

Gingerbread is the leading charity working with single parent families. Our mission is to champion and enable single parent families to live secure, happy and fulfilling lives.

Since 1918 we've been supporting, advising and campaigning with single parents to help them meet their family's needs and achieve their goals.

We want to create a world in which diverse families can thrive. We won't stop working until we achieve this vision. Whatever success means for a single parent – a healthy family, a flexible job, stable finances or a chance to study – we work with them to make it happen.

With thanks to our Centenary sponsor:

FAMILY LAW IN PARTNERSHIP LTD

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Foreword

Rosie Ferguson
Chief Executive



At Gingerbread, we know single parents have been part of mainstream family life in the UK for many years. Many people experience single parenthood – either themselves or through friends or family – across all walks of life. Even so, single parents are still often misunderstood and face many obstacles to providing their families with the security they need. This report takes stock of how single parents’ lives have changed and what challenges remain.

Since joining Gingerbread a year ago, I’ve heard from countless single parents and our staff who support them. I’ve heard them speak passionately about their commitment to their children, to work, to having a voice and to supporting others in similar situations. Their stories buck old stereotypes and illustrate what should be common knowledge – like all families, single parents want opportunities for them and their children to flourish. I’m pleased to see this reality presented in this report.

The findings also illustrate how single parents’ aspirations can be thwarted by circumstances outside their control. The majority of single parents work, but often have to contend with low-paid and sometimes insecure jobs. Many single parents want to use childcare to work or study, but struggle to find provision that is local and affordable. Nearly half of single parents live in relative poverty and most still don’t receive child maintenance from their child’s other parent.

Looking ahead to the future for single parent families, we hope our findings can be the catalyst for change. We know the government can’t do everything but we also know there are major gaps in the provision intended to support families.

Embedding ‘good work’ – jobs which offer genuine sustainability and security for single parents – is also something we’re keen to focus on in the coming years. It can’t be right that a third of children with a working single parent lives in poverty. Employers are part of the solution, and we hope to build on great programmes like ‘Marks & Start’ to find what works for single parent families.

But as well as this, we want to continue to shift the conversation when we talk about UK families. The language may have changed but the need to support single parent families remains, to ensure they are treated fairly and can thrive. After 100 years of Gingerbread, we will continue to support single parents and need others to commit to real change too. We want to see single parents valued and treated as any other family. The tide is turning, but there is much more to do.

A handwritten signature in black ink, appearing to read 'Rosie Ferguson', written in a cursive style.

Rosie Ferguson

Executive summary

Single parent families make up around a quarter of families with children – and have done for nearly two decades. Single parents today are still largely women, with the typical single parent in their 30s. Single parent families are smaller than couple families with children – most have just one or two children. Of course, behind these averages, there are many different single parent families of all shapes and sizes – each with their own experience of single parenthood.

One of the biggest challenges facing single parents over the years has been finding a way to balance work and caring. Single parent employment is now at a record high, in part reflecting government recognition of the support needed to help single parents balance work with family life as well as single parents' motivation to work. Even so, there is a persistent gap between single parent and other parents' employment rates; moreover, many single parent families remain in poverty despite working. The employment difficulties for single parents have still not been solved. Finding work – particularly sustainable work, which allows single parents to provide properly for their family – is still a challenge for too many.

Single parent families are still far from facing a financially secure future. The impact of welfare reform, stagnant pay and limited employment opportunities, alongside high living costs, have placed pressure on household budgets. In addition, over half of single parents do not have a formal child maintenance agreement in place. There is still a long way to go to ensure all single parents and their families are able to achieve the secure foundations needed to flourish.

Single parent families have been part of mainstream family life in the UK for many years. While circumstances have changed in some ways for many single parent families, challenges still remain. The need for action falls on many stakeholders – from employers to families themselves. But government – both local and central – and our senior politicians have a key role in leading the way, particularly to embed three priority areas: supportive welfare, sustainable work and fairer child maintenance.

Recommendations

Supportive welfare: Single parents need a welfare system which recognises their needs and provides an adequate safety net

- » Restore the Universal Credit work allowance
- » End the freeze on working age benefits
- » Suspend job-seeking conditions for single parents with pre-school aged children
- » Exempt single parents of 0-2 year olds from the benefit cap.

Sustainable work: The government must work with jobcentres, employers and childcare providers to ensure that work genuinely provides a route out of poverty

- » Tailor jobcentre support for single parents and invest in higher levels of training and education
- » Work with employers to embed a genuinely family-friendly labour market
- » Expand promised childcare support to target assistance for low income families effectively.

Fair child maintenance: Children living with single parents will thrive when both parents contribute to their maintenance; wider access and more effective arrangements are needed

- » End charges to use the child maintenance system
- » Ensure a zero tolerance approach to child maintenance non-payment and avoidance.

These are ambitious actions and require political choices over public spending and changes in practice. Without this, single parents will continue to be disadvantaged by family structure despite their ambitions for themselves and their family. A wide-ranging approach to tackling these inequalities, however, would help us move towards a UK where all families – including single parents – are recognised, supported and celebrated.

1. Single parents today

Single parent families make up around a quarter of families with children – and have done for nearly two decades. Single parents today are still largely women, with the typical single parent in their 30s. Single parent families are smaller than the typical family with children – most have just one or two children. Of course, behind these averages, there are many different single parent families of all shapes and sizes – each with their own experience of single parenthood.

In this section, we take a closer look at single parent families and their characteristics. While we recognise that parents living apart from their children are an important part of this picture, we have focused on single parents in this report. A follow-up analysis will build on this work to look at single parent families more broadly, including children’s relationship with their other parent.

Box 1: Defining single parenthood

Defining single parenthood can be difficult. Generally speaking, public policy defines single parents as single adult heads of a household who are responsible for at least one dependent child, who normally lives with them. Nevertheless, single parents of older (‘non-dependent’) children often still identify as a single parent – indeed, some household surveys reflect this (ONS, 2017). Likewise, parents who are not the main carer of their child can still see themselves as a single parent; the distinction no doubt blurs the more a separated couple shares the care of children. While 50-50 shared care is still relatively rare (for example, a 2013 study estimates around 3 per cent of families share the care equally of their non-resident children), a significant proportion visit, see or contact their children many times a week.¹ While we follow the standard definition in this report as this is most relevant for public policy decision-making, it is important to recognise this wider context when discussing single parent families today.

In 2017, there were around 1.7 million single parent families in the UK. Single parents make up nearly one in four families with children, and have done for nearly 20 years (Figure 1). Nine in ten single parent families are headed by a single mother. Again, this has remained largely consistent over the past two decades.

Routes into and out of single parenthood

There are some differences in routes into single parenthood, notably by sex. As Figure 2 shows, 11 per cent of single fathers are bereaved, compared with just 2 per cent of single mothers.² Around half (45 per cent) of single parents were once part of a married couple. More are likely to have been part of a cohabiting couple, something that will be explored further in a follow-up report.

Single parenthood is not necessarily permanent. The figures in this chapter present a snapshot of some of the characteristics of single parents today. Analysis to date suggests single parenthood lasts around five years,³ with women facing slightly longer periods of single parenthood than men.⁴ There is, however, emerging evidence which suggests that those who have become single parents more recently tend to re-

Fig. 1 Proportion of all families with children by family type, 2017

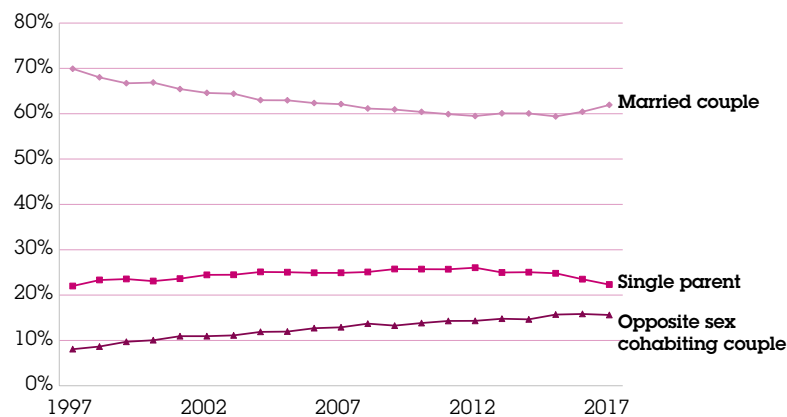
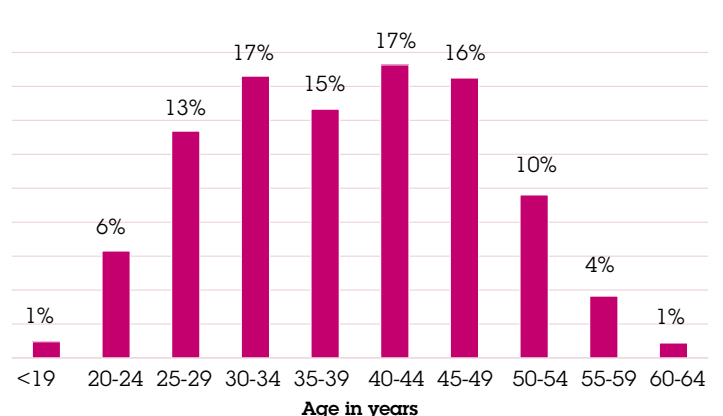


Fig. 2 Proportion of single parents in the UK by age group, 2017



partner sooner on average than those who became single parents in earlier decades.⁵ This suggests there may have been some changes in the experience and dynamic nature of single parenthood over the years.

Age

The average age of a single parent in 2017 was 39 years old.⁶ Around eight out of ten single parents are aged between 25 and 50 years old (Figure 3). Just 1 per cent of single parents are teenagers. The typical age of single parents today challenges old stereotypes – they are, on average, older than some might expect.

There are some differences in single parents by age. For example, single fathers are typically older – their average age is 45 years, compared with 38 years for single mothers. This in part reflects the differences in routes into single parenthood, with single fathers more likely to be bereaved (see above).

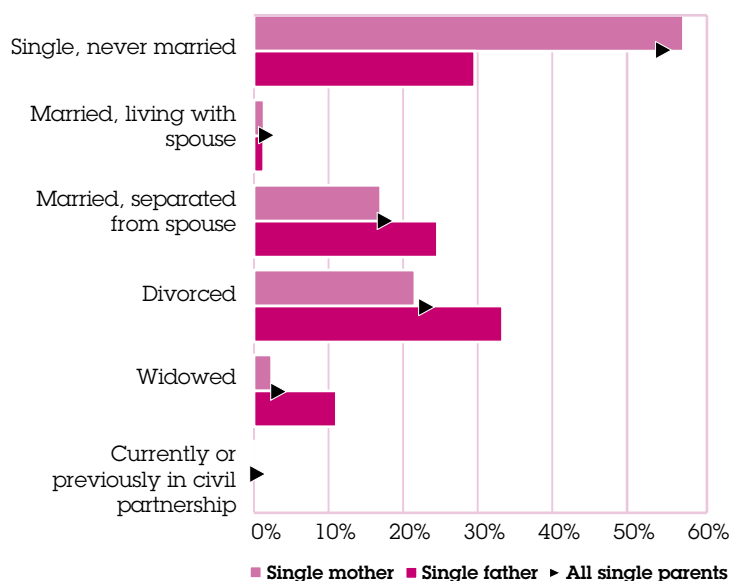
Ethnic group

Single parents are more likely to come from a Black or minority ethnic (BME) background than the average person in the UK. 19 per cent of single parents have a BME background, compared with 14 per cent of people in the UK.⁷ While single parents are broadly representative of the profile of most overarching ethnic groups nationally, a breakdown of data for England and Wales shows that Pakistani, Black African, Black Caribbean and White and Black Caribbean single parents are overrepresented compared with the national population.⁸

Health

Single parents are also more likely to have a disability than the typical person in the UK – around one in four (27 per cent) single parent households had a disabled adult, compared with around a fifth (21 per cent) of couple parent households in the UK in 2015/16.⁹ The difference is even more pronounced for children – 16 per cent of single parent households had at least one child with a disability, compared with 9 per cent of couple parent households.¹⁰

Fig. 3 Proportion of single parents by marital status and sex



Box 2: Single parenthood and mental health – Valentina's story

Valentina left a controlling and abusive relationship when her son was four months old. She was initially shocked and scared. Valentina blamed herself, and was incredibly worried about the impact the experience would have on her son as he grew up.

Valentina was worried that other people would judge her for being a single mother. She would lie when people asked about her son's biological father, saying he was away or working, rather than admitting the truth. She struggled with her mental health, often feeling suicidal and incredibly isolated:

"I would be highly functioning whilst my son was around but as soon as he was in bed I would start to think about ways in which I could end my life, I hadn't accepted that this was going to be my life."

Her own father was supportive but lived abroad so was not around for day-to-day help or support. It was only after two years and finding out about local peer support and practical advice for single parents from Gingerbread that Valentina started to feel less alone and rebuild her mental health.

"My relationship break up wasn't anything to do with me, but I had a lot of guilt... It was only in the last year that I've started to feel normal and in control of things."

Single parent campaigner

Research has shown that the stress of caring and managing a disability, as well as the additional financial pressures involved, can create a strain on families and contribute to separation, which in part explains this higher risk.¹¹

New analysis of ‘Understanding Society’ data shows that while around half (51 per cent) of single parents report their general health is good, around a fifth report their health as poor.¹² Similarly, while nearly three-quarters (71 per cent) of single parents do not report problems with their mental well-being, that leaves a significant proportion indicating they would benefit from further support.

Over a quarter (28 per cent) reported a mental well-being score of four or more, indicating some level of psychological distress.¹³ Worryingly, this is nearly double the rate of self-reported mental health concerns for couple parents, where only 16 per cent had a well-being score of four or more (Figure 4). This prevalence of mental health concerns is reflected in Gingerbread’s single parent members, where new figures suggest 23 per cent of those disclosing health and disability information declare a mental health issue.

Research shows that single parents can often experience a significant drop in their mental well-being after separation – even if this eventually recovers on average.¹⁴ This is borne out by single parents using Gingerbread’s peer support and employment services, who can struggle with the emotional and practical burdens that accompany single parenthood (see Box 2).

Family size

Single parents tend to have smaller families than couple parents. In 2017, nearly nine in ten single parent families had at most two children (Figure 5). Among couple parents, married couples are notably more likely to have two or more children – 60 per cent of married couples had at least two children, compared with 46 per cent of single parents.

This data illustrates how – beyond the overall trends – diverse single parent families are today. The figures also point to some areas where specific, targeted support may be needed. The following sections look at single parents’ broader lives – namely their experience in work and wider living standards.

Fig. 4 Proportion of parents by mental well-being (General Health Questionnaire (GHQ) score)

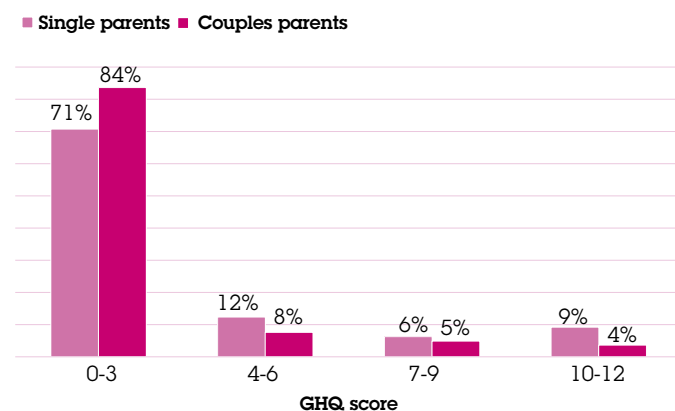
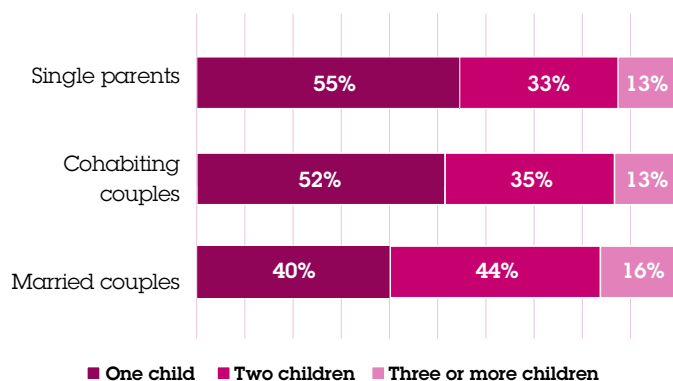


Fig. 5 Proportion of family type by number of children, 2017



2. Working lives

One of the biggest challenges facing single parents over the years has been finding a way to balance work and caring. Encouragingly, single parent employment is now at a record high, in part reflecting government recognition of the support needed to help single parents balance work with family life as well as single parents' motivation to work. Even so, there is a persistent gap between single parent and other parents' employment rates; moreover, many single parent families remain in poverty despite working. The employment difficulties for single parents have still not been solved. Finding work – particularly sustainable work, which allows single parents to provide properly for their family – is still a challenge for too many.

Single parent employment in recent years is a clear success story. From a point where the majority of single parents were not in work two decades ago, nearly seven in ten (68 per cent) single parents are now in work. Changes in employment in part reflect the wider economic environment; the increase in single parents in work notably slowed during the 2007-2008 recession, while the periods before and after this reflect a period of employment growth and recovery respectively. Even so, single parents have outperformed the average household – including couple parents – in terms of employment growth.¹⁵

Barriers and support for single parents in work

As both the main earner and main carer, single parents find it particularly difficult to enter and sustain work. They cannot 'shift parent' as couples do to manage nursery and school pick-ups and drop-offs and rely on childcare and part-time work to manage. Single parents' incomes take a hit as a result – either through expensive childcare or reduced hours of work. Consequently, at least part of the marked increase in single parent employment from the 1990s reflects policy decisions that finally recognised the need to support single parents to work.

The introduction of tax credits in the late 1990s for families on a low income allowed single parents to top up their income even when working part-time. The expansion of childcare provision and introduction of targeted support for up to 70 (and subsequently 80) per cent of childcare costs through working tax credits meant a marked increase in support for childcare. At the same time, employment support at the jobcentre focused more on single parents – specialist lone parent advisers were introduced, and voluntary employment support programmes (eg the New Deal for Lone Parents – launched nationally in 1998, before being replaced briefly by the Flexible New Deal in 2009 and the Work Programme by 2011) found some success.

However, the government has not promoted employment through targeted financial and employment support alone. Alongside this, the government started to increase 'conditions' attached to out-of-work benefits, with different thresholds of 'job-seeking activity' introduced depending on the age of a single parent's youngest child – from interviews with jobcentre advisers to prepare for job-seeking up to full job-seeking activity. From 2008, 'Lone Parent Obligations' reforms radically changed these expectations.

Box 3: Age at which single parents must comply with full job-seeking requirements

Youngest child
turns 16



Before Nov 2008

Youngest child
turns 12



Nov 2008

Youngest child
turns ten



Oct 2009

Youngest child
turns seven



Oct 2010

Youngest child
turns five



May 2012

Youngest child
turns three



April 2017

NB There are still 'work preparation' requirements that single parents must comply with when their children are younger

An increasing number of non-working single parents gradually lost their entitlement to Income Support (when they did not have to seek work), requiring them to move onto Jobseeker's Allowance (JSA) instead and comply with full job-seeking requirements. Non-working single parents originally lost eligibility for Income Support and had to look for work when their youngest child turned 16; through successive waves, this eventually changed to when their youngest child turned five (see Box 3 on p6). These changes in 'conditionality' – pushing more single parents into job-seeking – have also been found to contribute to the increase in single parent employment in recent years.¹⁶

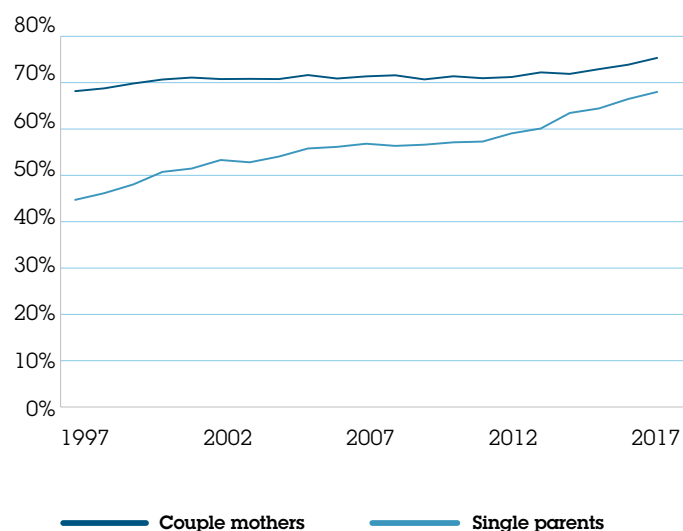
Low-paid and insecure work

Despite the contribution of conditionality to the increased single parent employment rate, there are concerns regarding the longer term value of this approach. In particular, it is unclear what impact the system has on the quality of work that single parents feel compelled to undertake due to these jobcentre conditions. The pressure to take any job available can mean more insecure, rather than sustainable, work and limited gains in living standards as a result. The figures on working single parents seem to reflect these concerns. A third of children with a working single parent lived in relative poverty in 2015/16 (see more in section 3).¹⁷ Single parents are more likely than the average employee to be trapped in low-paid work.¹⁸ A 2016 survey found working single parents surveyed as likely to have to borrow to make ends meet as those not working; around one in ten working single parents surveyed had relied on last resort lenders such as payday lenders, 'doorstep' lenders and foodbanks.¹⁹

Previous Gingerbread research found over a fifth (22 per cent) of single parents starting a job were back on JSA within 12 months.²⁰ New analysis of employment data shows that the nature of work – particularly insecure work – has markedly changed in recent years. The number of single parents on zero-hours contracts has increased tenfold over the past ten years, with over 40,000 single parents employed this way – over 3 per cent of employed single parents.

This is in part due to the increased recognition and awareness of the contracts in recent years; nevertheless, it is a startling increase – and a bigger increase than seen in households overall. Nearly a fifth (18 per cent) of single parents were under-employed in 2017 – wanting to work longer hours, at their current pay. This is twice the rate for couple mothers, and up from 14 per cent in 2007.²¹

Fig. 6 Proportion of parents in work, by household type April-June 1997-2017



Box 4: Targeting childcare gaps – up-front costs

Gingerbread's research shows how many single parents can struggle with the up-front costs of childcare, such as deposits to hold childcare places, which must be paid before their first pay cheque comes in.²⁶ Furthermore, with the roll-out of Universal Credit which is paid in arrears, any support for childcare costs for low income families will not be readily available for those dealing with costs prior to employment. As a result, many single parents are locked out of work due to the prohibitive cost of childcare.

Gingerbread's 'Up-front' policy provides one solution, where local government or employers could pay parents' deposits directly to enable them to be able to accept a job or increase working hours before being paid. Deposits can be paid directly to childcare providers (and reimbursed when children leave the provider), to ease concerns from parents about making repayments, as other loan schemes have found.

This is a clear example of how local government and employers can play a role in boosting employment and reducing financial strain. In fact, recognising this, the Greater London Assembly (GLA) worked with Gingerbread to develop and introduce an up-front scheme for employers in the GLA group to help to address these issues.

Rise in self-employment

Single parents are also now more likely than previously to be self-employed. In 2017, 11 per cent of working single parents were self-employed. This is up from 7 per cent a decade ago – a 58 per cent increase in the number of self-employed single parents.²² Of course, self-employment can be a positive choice – many single parents turn to self-employment as a way to manage their hours flexibly on their own terms. But our research also shows that many single parents are low-paid and some have been encouraged into unsustainable self-employment by jobcentre advisers in a bid to get them into work.²³

The growth in self-employment also has implications for the future with new welfare reform under Universal Credit, which sees stricter assumptions about the income earned through self-employment.²⁴ Many low-paid self-employed single parents are concerned about their ability to sustain work, as they will not meet the assumed earnings threshold (the ‘Minimum Income Floor’) – particularly within the short 12-month grace period, when they must balance childcare responsibilities alongside starting up a business. Others are concerned about the ability to make self-employment work with fluctuating earnings alongside monthly assessments for Universal Credit. In one Work and Pensions select committee case study, a single parent with two children was estimated to lose over £3,500 (nearly £300 a month) as a self-employed person paid quarterly, compared with an equivalent employee paid monthly.²⁵

Sustainable work and continuing employment gaps

A job alone is clearly not enough – something which is not acknowledged in the government’s insistent focus on moving people into work. Too often this means parents moving into work that is insecure or low-paid and does little to provide the ‘route out of poverty’ so often espoused by policymakers (see section 3 for more). This reality makes efforts to entrench this ‘job-first’ approach under Universal Credit particularly worrying. Under the new system, full job-seeking activities will now also apply to single parents (and the main carers in couples) with children aged three and four – before they reach school age.

Furthermore, apart from the lack of sustainable work for single parents, there is an ongoing employment gap between single parents and couple parents which has yet to be closed. 75 per cent of couple mothers (who are usually ‘second earners’ and face similar barriers to work) were in work in 2017, compared with

68 per cent of single parents. In other words, despite the significant progress, a parental employment gap remains. Moreover, there are clear differences when looking at factors such as the age of single parents’ youngest child, highest qualification level and managing work with a disability (see Figure 7 to Figure 9). These differences indicate there are still specific barriers to work that need to be addressed if the government genuinely wants to reduce the employment gap faced by single parents and wishes to fulfil its aim for full employment.

From Gingerbread’s experience, we know there are approaches which work. Targeted support for single parents can be particularly effective in addressing specific barriers. For example, some single parents – for example in London – will spend over half their net income on childcare costs (Gingerbread, 2016). 36 per cent of single parents would work more hours if they could arrange good quality and accessible childcare – that is, childcare which is convenient, reliable and affordable (DfE, 2018).

Fig. 7 Proportion of single parents in work by age of youngest child, 2017

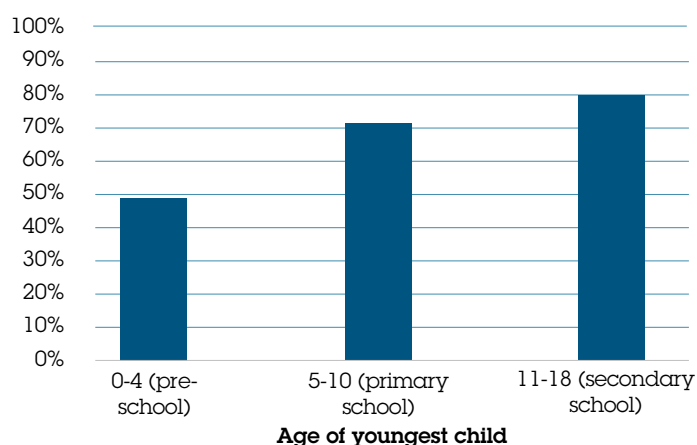
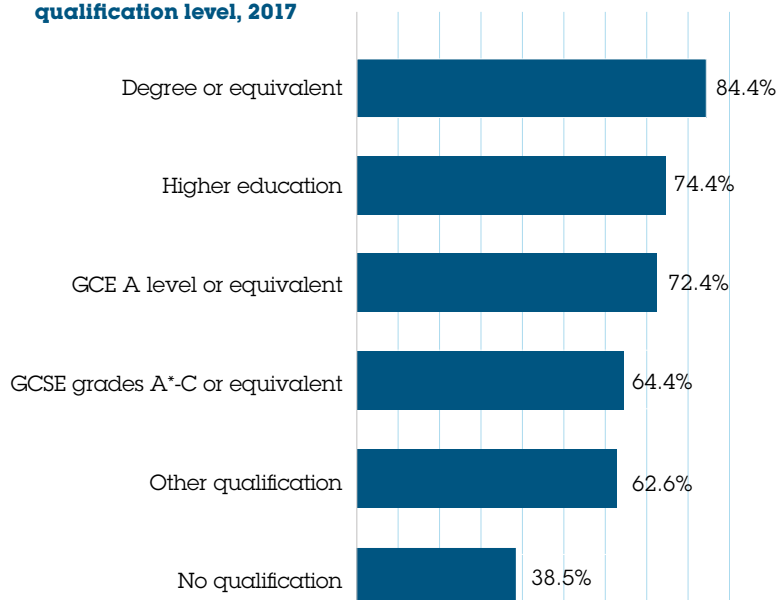


Fig. 8 Proportion of single parents in work by highest qualification level, 2017



Designing support which recognises childcare costs and the importance of finding suitable childcare to sustaining work is crucial. Furthermore, while policymakers may attempt to look at these barriers in isolation, more must be done to understand the multiple support needs and barriers faced by some single parents. For instance, addressing the disability gap in employment must also include addressing the particular needs of single parents dealing with their own or their child's disability (see section 1 and Figure 9).

The impact of not addressing employment barriers can be particularly detrimental to single parents. For example, the benefit cap – intended to encourage benefit claimants into work by capping total benefits until they are working for at least 16 hours a week²⁷ – has hit single parents hard. The latest data shows single parents made up nearly three-quarters of capped households (Figure 10). Critically, it is those who find it hardest to move into work who are most likely to be affected – almost 70 per cent of capped single parents to date have had a pre-school aged child. The data bears this out – while 61 per cent of single parents whose youngest child is five or older have managed to move off the cap, this figure stands at just 47 per cent for those with a child under five. Capping support without recognising the barriers that may prevent work – particularly when children are young – is therefore a relatively ineffective tool to achieve the government's intended aims.

As a result, we see that many single parent families are still facing the same employment barriers today as decades earlier. While the overall employment rate has markedly increased, matching single parents' motivation to work, there remain significant employment gaps. Single parents with additional support needs – such as skill levels or barriers to work resulting from disability – are particularly at a disadvantage in today's labour market. For those entering work, it too often fails to provide a permanent and secure income.

Furthermore, the lessons learnt in the 2000s regarding targeted support for these families have fallen away in recent years, with an increased use of the blunt tool of benefit cuts as a means to encourage employment. Rather than encouraging single parents to work, this approach leaves many single parents facing financial penalties from which they cannot escape (Box 5). While there are promised improvements under Universal Credit, chaotic delivery of the increased support for childcare costs and cuts targeted at working families receiving single parents significantly undermine the policy's potential.²⁸

Fig. 9 Proportion of single parents in work by disability (as defined by the Equality Act), 2017

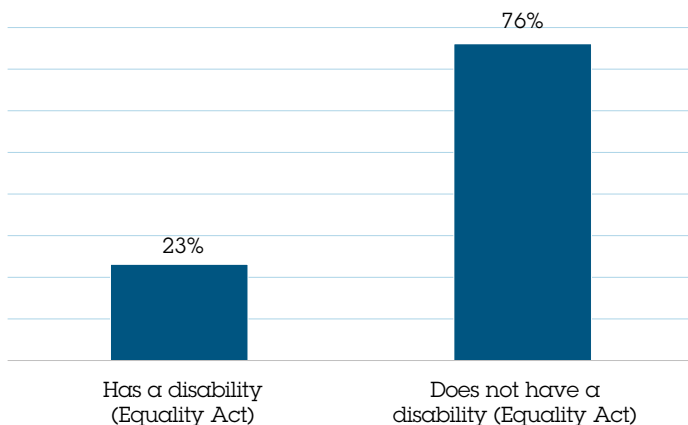
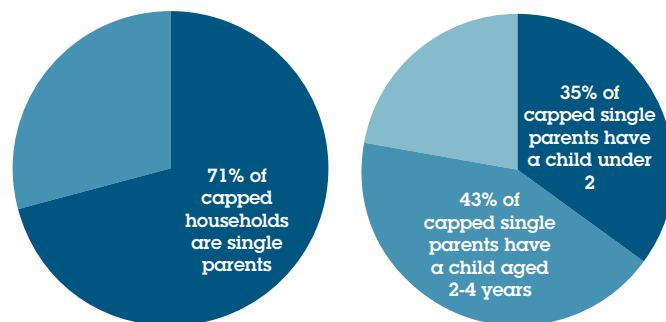


Fig. 10 Percentage of capped households at August 2017



Box 5: The benefit cap and single parents – calls to Gingerbread's helpline

A widowed single father telephoned the helpline; two years ago, after his wife died, he had to give up work in order to look after their children. He has three children, one child at secondary and two at primary school. The family live outside London in a three bedroom private rented property and there is a shortfall in their rent of £70 each week as a result of the benefit cap. The single father has been trying to find work so he can escape the benefit cap but has been unable to find a job that fits in with his caring responsibilities.

Another single parent contacted the helpline; she lives outside London and has three children who are under two (including twins). She is living in temporary accommodation in a single room with her three children and faces a shortfall of nearly £60 a week in rent under the benefit cap. She does not know how she would be able to find and sustain work due to the age of her children.

3. Financial security

Single parent families are still far from facing a financially secure future. The impact of welfare reform, stagnant pay and limited employment opportunities, and high living costs have placed pressure on household budgets. Over half of single parents do not have a formal child maintenance agreement in place. There is still a long way to go to ensure all single parents and their families are able to achieve the secure foundations needed to flourish.

Poverty and living standards

Poverty in single parent families has fallen since the highs of 20 years ago. In 1995/96, 61 per cent of children in single parent families lived in relative poverty (after housing costs were taken into account). By 2015/16, this figure was 47 per cent of single parents. However, the overall drop in the longer term belies the increasing pressures on single parents' incomes in recent years. From a post-recession low, child poverty in single parent families increased in 2014/15 and 2015/16.

Moreover, single parents still face a disproportionate risk of poverty. Single parents have the highest poverty rate among working age households.²⁹ Single parents and their children have faced around twice the risk of poverty as couples for the past 20 years.³⁰ In 2015, around 20 per cent of single parents lived in persistent poverty, compared with just 5 per cent of couple parents (ONS, 2017).³¹ Some single parent families face a particularly high risk of poverty – in London, for example, half (51 per cent) of children in single parent families live in relative poverty in the three-year period 2013/14-2015/16 (see Figure 10).

Limits of work

The weakness of the current labour market is clear from the increasing prevalence of in-work poverty among single parent families. As Figure 11 shows, the risk of child poverty among working single parent families has returned to the highs seen two decades ago. As a result of this increased risk, alongside the marked fall in non-working single parents (see above), we have seen children in working single parent families make up a steadily increasing proportion of poor single parent families over the past 20 years. The increases in numbers of children in poverty over 2014/15-2015/16 (the latest year for which we have data) are particularly driven by children in working single parent families.³² This in part reflects a long period of stagnant pay; single parents have also reported an increase in insecure work after the recession.³³

Fig. 11 Share of children living in relative poverty by household type, 2013/14-2015/16

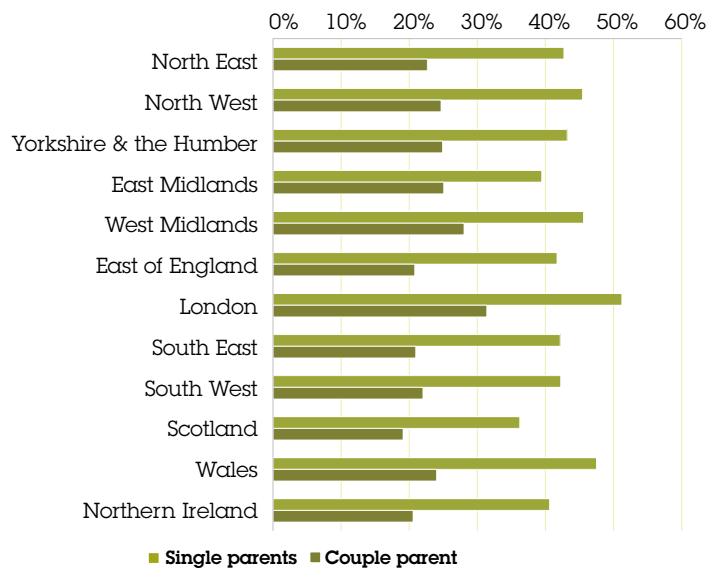


Fig. 12 Child poverty in single parent families, 1996/97-2015/16

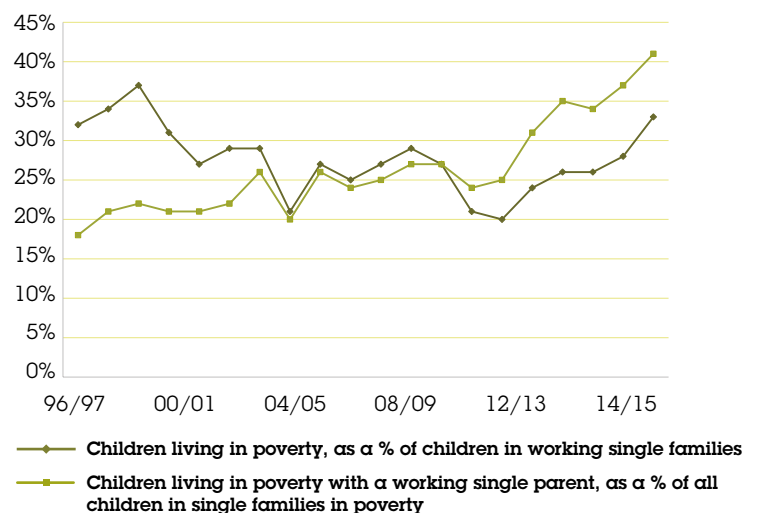
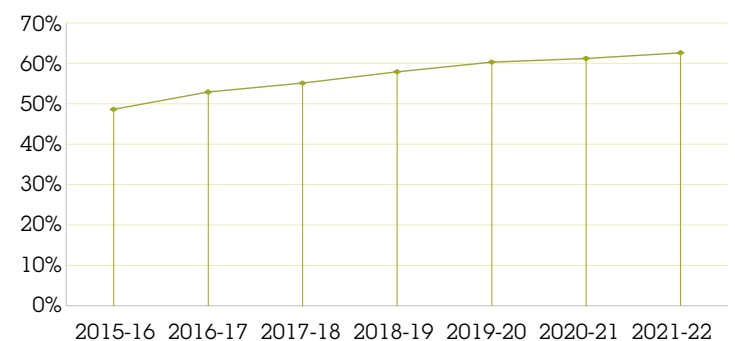


Fig. 13 Projected child poverty in single parent families



Welfare reform

The impact of welfare reform for single parents should also not be understated – for both working and non-working families. Single parents were the worst affected household type by the 2010-2015 coalition government's programme of welfare reform. They continue to be one of the worst affected groups in the reforms set to take effect from 2017 onwards.

On average, single parents are expected to lose around 15 per cent (just over £3,800 annually on average) of their net income by 2021/22 as a result of 2010-17 tax and benefit reforms.³⁴ This is the biggest loss among different household types. The consequences are stark, with child poverty projected to rise sharply – over three-fifths (63 per cent) of children in single parent families are expected to live in poverty by 2021/22 (Figure 13).

Child maintenance

For some single parents, financial pressures are made worse by the lack of child maintenance paid by their child's other parent. The latest available data shows over half (60 per cent) of single parents still do not have a child maintenance arrangement in place – whether through the government-run statutory system (the Child Support Agency (CSA), or the new Child Maintenance Service (CMS)), a court order or a private arrangement.³⁵ This continues a long-standing lack of formal child maintenance arrangements among separated families.³⁶

Just 4.7 per cent of single parents mentioned a preference not to have a child maintenance arrangement; this illustrates a significant gap in access to support for children from separated families. This is particularly worrying given recent reforms which discourage parents from using the new statutory system – particularly through a new £20 application fee and additional charges if the CMS steps in to collect maintenance on the parents' behalf (see Box 6).

Financial strain and managing shortfalls

There are many signs of the financial strain faced by single parents. Housing is one typical example. Around half (48 per cent) of households in temporary accommodation in England are single parent families.³⁷ In part, this reflects routes into single parenthood – for example those who need emergency accommodation after escaping domestic abuse. It also illustrates the level of need for support with housing for single parent families.

Box 6: Financial pressures on single parents – Em's story

Em has a disability which means she is unable to work, and struggles to provide financially for her family on the benefits she receives. Income from child maintenance could make a real difference in the life of her 13 year old son, who rarely has more than the basics provided.

As her former husband was violent and controlling, Em has an arrangement through the CMS to secure maintenance payments.

"I am grateful [the CMS] are there so that I don't have to deal with him directly – he was very controlling and I don't want to face that again."

However, the costs attached to the use of the CMS and the system's failings in securing payment from self-employed non-resident parents both mean that the payments that Em's son receives are minimal.

"We only get £13.45 per fortnight via the CMS, because they take off a percentage from my ex and from my payment before it gets to me."

"And the amount is even lower than it should be because my ex is only paying a nominal allowance. But I'm too frightened to challenge that because of the previous domestic violence he subjected me to. I also believe he runs a business with his new partner but any money from that is hidden away and doesn't get taken into account."

"The experience has affected my children because of the stress of it hanging over the household... They have always had a roof over their head and food on table but there is more to life than just those basics, I think."

Em, single parent

Many face debts, often accrued when trying to set up a home after separation or simply through trying to manage household bills on a low income (see Box 6). Our recent research shows many single parents only just about manage financially – around half of single parents surveyed were rarely (if ever) left with spare income after the main household bills were paid. This financial balancing act means many single parents can be easily tipped into crisis by financial ‘shocks’ such as car repairs or household goods breaking down.³⁸

These financial shocks can also be caused by the social security system – with a particular risk facing single parents. As noted above, the benefit cap disproportionately affects single parents. In addition, recent analysis shows single parents face a far greater risk of sanctions than they did a decade ago – with a spike in sanctions after more stringent rules and harsher penalties were introduced in 2012. At the same time, single parents have seen a persistently disproportionate risk of unfair sanctions – they see a higher rate of sanctions overturned once challenged than other claimants.³⁹

Given the ongoing financial strain faced by many single parent families, there are questions as to the practicality and legitimacy of withholding or suspending benefit payments. Research suggests these policies increase families’ vulnerability and risk of debt rather than moving them to a more secure financial footing.⁴⁰ Evidence suggests that juggling tight budgets affects not just the financial security but broader wellbeing of single parents and their children (Box 7).⁴¹

Box 7: Single parenthood and mental health – Em’s story continued

Em is a single parent who has found that the costs of solicitor’s fees when divorcing left her with little spare money and relying on credit cards to cover shortfalls in income – even when working.

Her situation worsened when she had to leave her physically challenging role at work due to a spinal cord injury which left her at risk of falls, pain and fatigue. In recent years, she has experienced cuts and changes to her benefits that have not only reduced her income but also left her facing significant stress:

“I had to fight at a tribunal for a year to get my Personal Independence Payments reinstated. I won, but there was still that whole year that I had gone without it. Furthermore, they only awarded me ten points for mobility...Because of this, I had to buy my own mobility car – the only way I could keep myself mobile – and I used a combination of credit, a donation and borrowing from family to do that.”

Em is extremely careful with her money, using cashback websites and discounts “religiously”. As a result she has been able to keep up with minimum payments on her credit cards and has a plan in place to clear her debt but it will take years.

Where next?

Gingerbread wants to make sure that single parents are valued – whether by employers, policymakers or society as a whole. Single parent families have been part of mainstream family life in the UK for many years. While their circumstances have changed in some ways, challenges still remain. More action is needed from all sides to ensure single parent families see positive change and families of all types thrive.

Single parents, while overcoming barriers to employment and challenging stigma, still face longstanding issues as well as new obstacles. There will continue to be a need for single parents to access information and support to manage family transitions – whether that's separation, bereavement, finding work or overcoming isolation. There is also a need for support to be more ambitious – providing single parents with opportunities to not just survive, but thrive.

In particular, while there have been positive noises from central government around making work pay, encouraging 'good work' and addressing conflict across family types, there is much more to be done to ensure single parent families face the same opportunities as other families.

The need for action falls on many stakeholders – from employers to families themselves. But we particularly know that government – both local and central – and our senior politicians have a key role in leading the way. Three priority areas are highlighted below for action.

Supportive welfare

Single parents need a welfare system which recognises their needs and provides an adequate safety net; as a priority, the government should:

- » **Restore the Universal Credit work allowance** to ensure single parents do not face worse incentives to enter work than under the previous 'legacy' system
- » **End the freeze on working age benefits**, which will hit low income families increasingly hard as inflation rises
- » **Suspend job-seeking conditions for single parents with pre-school aged children** (aged three and four years) and single parents in training, to avoid pushing single parents into unsustainable work
- » **Exempt single parents of 0-2 year olds from the benefit cap**, when routes to move off the cap (eg moving into work) are most difficult.

Sustainable work

The government can work with jobcentres, employers and childcare providers to ensure that work genuinely provides a route out of poverty, and must:

- » **Tailor jobcentre support for single parents and invest in higher levels of training and education**, which lead to more sustainable work and long-term savings for the government
- » **Work with employers to embed a genuinely family-friendly labour market**, including improving the availability of good quality part-time and flexible jobs
- » **Expand promised childcare support to target assistance on low income families effectively**, including widening access to the 30 hours' free childcare to single parents in education/training and in variable-hours work, and supporting parents with the upfront cost of childcare.

Fair child maintenance

Children living with single parents will thrive when both parents contribute to their maintenance. While most parents living apart from their children pay something to help raise their children, much more is needed to embed a fairer system for all. Wider access and more effective arrangements are needed; the government should:

- » **End charges to use the child maintenance system**, rather than penalise receiving parents who cannot get maintenance through no fault of their own
- » **Ensure a zero tolerance approach to child maintenance non-payment and avoidance**, including more robust enforcement action, widened grounds to challenge calculations and improved working with HMRC.

These are ambitious actions and require political choices over public spending. Without this, single parents will continue to be disadvantaged by family structure despite their ambitions for themselves and their family. A wide-ranging approach to tackling these inequalities, however, would help us move towards a UK where all families – including single parents – are recognised, supported and celebrated.

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