



**OPFS submission on
Taking Forward the Government Economic Strategy: A Discussion Paper on
Tackling Poverty, Inequality and Deprivation in Scotland”.**
July 2008



Contents

Summary

1. Introduction
2. One Parent Families Scotland
3. Lone Parent Families and the Policy Context
4. Causes and Symptoms
5. Policies and Services
6. Priorities for Action: Prevention, Reduction and Alleviation of Poverty
7. Principles and Development of the Framework
8. Conclusion

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Summary

This submission presents evidence from OPFS to feed into the Scottish Governments discussion around tackling poverty and developing an anti-poverty framework. The contents are drawn out of feedback from lone parents attending various focus group events and a major conference held in Glasgow on the 28th June 2008. In all this involved over 60 lone parents. The key points from this submission are summed up here.

1. Introduction

Strategy to tackle poverty is a cross cutting issue that is dispersed across several policy areas and spans both devolved and reserved policy areas of the Scottish and UK Governments. This report covers both areas as they are inextricably linked. **The key issue for anyone bringing up a child on their own is that they have sole responsibility for the combined roles of breadwinner and main carer.**

2. One Parent Families Scotland (OPFS)

OPFS is Scotland's national independent lone parent organisation which delivers quality services to Lone Parents and others facing disadvantage.

3. Profile of One Parent Families

Lone Parents in Scotland

It is estimated that there are over 174,000 lone parents with 295,000 children in Scotland.

- Just below half are on income poverty
- Lone parents are twice as likely to 'cycle' between work and welfare.
- Lone parents now enter employment at the same rate as comparable groups. If lone parents' job retention rate could be raised to that of other groups, the target for 70 per cent of lone parents to be in employment by 2010 could be met without further increasing job entry rates.

4. An overview of policies affecting Lone Parents

Westminster Policies

Child Poverty: A Commitment to eradicate child poverty by 2020

No-one written off: reforming welfare to reward responsibility: July 2008: This Consultation Paper just issued proposes allowing parents to keep the full amount of child maintenance paid from 2010, but also the abolition of Income Support and a requirement for all lone parents to claim a modified JSA with no conditionality about seeking work until their youngest child is 7.

Ready for Work: Full employment in our generation: Green Paper proposes to require lone parents to move from Income Support to Job Seekers Allowance when their youngest child is 12 in November 2008, 10 in October 2009 and 7 in October 2010.

Scottish Government Policies

Child Poverty: A commitment to eradicate child poverty by 2020

The COSLA/ Scottish Government Concordat .The Scottish Government has detailed a range of outcomes which are of key importance to lone parents and their children. This includes the following relevant indicators and targets:

- To decrease the proportion of individuals living in poverty and increase the social economy turnover. There is also a commitment to Solidarity and to improving the income of the bottom 30%, many of whom are lone parents.
- The Scottish Government Economic Strategy includes 5 strategic priorities, two of which are around Learning, Skills and Well Being and Equity.



5. Poverty: Causes and Symptoms

Poverty in One Parent Families in Scotland

What are lone parent's views on poverty? Have things changed? What causes lone parent poverty? Which services/policies work well, where could things be better and where are the gaps? What are the priorities – prevention, reduction or alleviation?

Feedback from lone parents indicates quite clearly that poverty very often has a woman's face. Many of the lone parents consulted talked about the stigma they still feel about living in poverty – particularly how they were treated by key public services

Causes or Symptoms?

Much of the feedback highlighted that many lone parent felt trapped in poverty and that the causes were of a multiple nature. However what is clear, from the parents bringing up children on their own that we consulted, is that **their lone parent status, and the fact that 92% are women, is the key cause of the poverty they face – lone parents need both to work more hours for the same income as two working parents and spend more time with their children where the other parent is absent.** Women's inequality and the disadvantages they face in the workplace were felt to be important in creating **risk factors** which make them vulnerable to poverty **triggered by certain life events or transitions – separation; divorce; pregnancy; ill health; into /out of employment.**

The consultations reinforced the view that there are many complex factors that impinge on an individual Lone Parents situation including:

- The high level of disadvantage amongst those lone parents living on Income Support (debt, low skills, isolation, poor health and low confidence)
- High and increasing housing and childcare costs.
- Low pay-high turnover economy with flexible hours demanded in many jobs
- Work-family balance issues- much family leave is unpaid, so not accessible to lone parents.
- The majority of lone parents live in communities suffering deprivation as defined by the Scottish Government indicators.

Specific Barriers

Lone Parents told us they faced a range of barriers. These tend to have a cumulative impact, with many lone parents facing three or more of these barriers as reasons for not being able to take up paid work. The issues raised could be categorised into three different areas. An individual Lone Parents situation very much depends on issues around: **personal attributes; personal circumstances and structural influences.**

Personal Attributes:

Essential skills, key skills and vocational skills levels are critical areas for improvement, especially literacy and numeracy. However Lone Parents tend to have fewer skills and educational qualifications. Often parents said it was a challenge to reconcile a caring role in the absence of a partner with paid employment and are reluctant to leave their children.

Some lone parents involved in the consultation had entered lone parenthood after fleeing disruptive or even violent relationships that have had an impact on self-esteem, self-belief and self-worth.

Confidence is also affected by lack of up to date work skills or experience and a lack of suitable qualifications.

Working lone parents told us how work was often difficult and stressful, and left them feeling that they had insufficient quality time with their children. And many lone parents who contacted us during the course of this consultation commented that they felt that they were receiving mixed messages about the relative importance of work and parenting and felt caught in the crossfire between Westminster & Holyrood policies:



Personal Circumstances:

In –work Costs. Many lone parents expressed the fear that in-work costs meant they would be financially worse off in work. In order to work, lone parents must balance variable elements of income such as wages, tax credits, in-work benefits, any maintenance received and housing benefit.

Childcare is a one of the largest barriers facing lone parents considering entering the labour market. Many of the lone parents reported not being able to find childcare when they wanted it. Many reported that it was for work-related reasons that they wanted childcare. Shortages are particularly acute in areas with high levels of poverty. Childcare to meet the needs of unsocial hours was scarce if not unobtainable.

Debt is a serious issue for many lone parents. It was felt that it was unfair of lending agencies to target people in poorer areas particularly 'doorstep lenders'. Door-step lenders often charge 85% interest. The aggressive pursuit of historic debts such as Council Tax, & Water Rates arrears, when someone comes off Income Support, increases in-work costs and affect sustainable employment.

Structural Influences:

The Benefits system and its inflexibility is a key barrier for Lone Parents. The “poverty trap” caused by the interaction of the tax and benefit systems affected many Lone Parents involved in the focus groups. Participants expressed the view, with passion, that to tackle poverty, welfare benefits must be adequate for both children and adults.

Employment – where employment is located, in-work costs (housing, childcare, school meals) – are key issues for lone parents. The majority of Lone parents who participated in the consultations lived in areas where there is a shortage of jobs. Navigating transitions from benefit to work can form serious barriers to Lone Parents moving into and staying in employment.

Childcare- the lone parents interviewed faced a range of barriers to getting and staying in work, with many individuals reporting multiple factors that had caused them to fall out of employment. Unsurprisingly childcare was cited as a key issue affecting many of the lone parents' labour market experiences and opportunities.

Fuel – Many women at the conference organised in partnership with Scottish Women's Convention were faced with high fuel costs. The infrastructure for the provision of fuel to low income families was felt to be seriously flawed.

Personal Finance -It was clear from the experiences of the lone parents who told us about their personal experience that Financial Institutions are not in tune with the government's strategy to eradicate child poverty and increase employment for Lone Parents to 70%.

6. Policies and Services

What Works well?

Working for Families

This initiative delivered in selected local authorities received unanimous acclaim for participants in all focus group discussions. Lone Parents said they favoured this personalised approach.

Community Projects

Many of the parents consulted stated that they valued local independent projects. These services were easy to access and they were felt to be based on local need.

Schools

Schools were identified as in some ways having improved for pupils. In relation to this some schools now run breakfast clubs which was seen as positive change in helping children improve their health particularly in relation to diet. School meals were felt to have improved esp. in pilot areas .

Shopping facilities

Lone Parents living in urban areas felt that shopping facilities had improved. However those from rural areas argued that shops were still lacking in their area.



Improvements Needed ?

Housing

Most lone parents across all consultations identified the provision of housing for lone parents and the quality of that housing as greatly needing improvement. Higher rent levels in flats with concierge services and also high rent levels associated with greater use of private sector rented property are both factors deepening the poverty trap.

Employment

Employment was major concern. The stigma of being a lone parent and going for a job was an ongoing problem. It was suggested improvements were needed in the type of employment available. Jobs – should be flexible and genuinely family-friendly.

Child Support

The participants reported a number of difficulties with the CSA in terms of properly calculating maintenance. This was viewed as a barrier to employment for some. If maintenance was properly calculated and available this would act as an incentive for lone parents to work.

Moving into Work & In-Work Income

Additional costs once in work were factors such as having to pay for full council tax and 20% or more of childcare costs. Other problems came in additional expenses such as losing free school meals. It was felt that there should be recognition of this by policy makers.

Rural Areas

Lone parents in rural areas face many of the problems common to lone parents generally, such as poverty, social isolation and lack of respite from childcare, plus additional problems of geographical isolation, more hostile social attitudes, and especially lack of access to transport.

Gaps in Services ?

Employability Pathway

Many lone parents felt more specialist support on the journey toward paid work was needed— recruitment methods should be varied; volunteering has a role to play; the key worker model was seen as crucial, and especially effective when a relationship develops over a period of time, and when they are part of a wider network linking a range of services; and there was a concern about job outcome targets working against the client-centred approach.

Childcare/ Pre-teenager Provision

Some participants had retrained for employment through education and were unable to attain a job due to factors such as the cost of childcare. Parents pointed out that half day places are not childcare but part of education provision. There was concern that there was not enough provision for children 11 years and above – particularly if lone parents are expected to move into employment. It was felt that there was a huge gap in flexible childcare, for example in the home, for parents working unsocial hours. Children with additional support needs also often require 1:1 care in their own home.

Debt & Money Advice

It was felt by many parents that things had got more difficult recently. There has been a rise in the number of companies trying to give credit - this was a concern in that it leads to debt.

Stress & Mental Health

Stress was also recognised as being a fact of life for parents living on Income Support with one participant pointing out stress was relative to individual's situations.

In terms of stress and depression a lack of support was highlighted as a concern for many lone parents - with many of the group citing personal experiences for this area. It was felt that mental health services were short in supply.

7. Priorities for Action: Prevention, Reduction and Alleviation of Poverty

The wide ranging consultation carried out by OPFS with 68 lone parents has highlighted some key issues as pre-requisites to tackling one parent family poverty and exclusion. Many parents felt that at the core of the matter was the question "*What kind of society do we want to live in- the extremes of wealth and poverty do not seem just in a country as wealthy as Scotland*" The general consensus was



that prevention is much more effective than resolving problems after they had arisen. Helping children to have the “best start in life “was felt to be very important. However, improving an individual’s capacity to avoid poverty –whether adult or child – was felt to be only part of the solution.

Prevention of Poverty in One Parent Families & Tackling its Causes

Choice to be a full-time Parent

There are parents bringing up children on their own who should be able to choose not to take up employment because it’s not in their child’s best interests. It was felt that the adult components of Income Support and Jobseeker’s Allowance need to be increased significantly as a matter of urgency to improve the income of Scotland’s poorest families.

Childcare

There was a call from the majority of parents for universal, flexible free childcare- particularly for parents working unsocial hours and for such care to receive subsidy since it is expensive to provide.

Support into Work

Many lone parents wanted to take up paid work, part-time preferably to leave time for their parenting role. However a quarter of people, including children, in part-time working lone parent families are living in poverty. It was felt that lone parents need constructive help to move into work, not more threats of losing their benefit. Rather than a punitive 'work for benefit ' regime, more help is needed to enable lone parents overcome the challenges they face including:

Participation & Consultation

It was felt as a whole by the groups that more consultation was the way forward to improving lives for communities and that these consultations should ask the people living in those areas which needed regeneration. However it was argued that there are empty consultations which take place and then things go ahead as planned regardless of community’s viewpoints.

Tackling the barriers trapping lone parents in poverty

Improving Employment Prospects

Lone Parents, who make the decision that the time is right to move on, progress through different stages. While each period differs depending on the individual’s background and circumstances, there are three stages of intervention that are particularly relevant to Lone Parent Employability:

- **Pre-Employment:** support to build confidence and self-esteem, raise aspirations and forward plan
- **New Deal Ready:** information and guidance, referral to services and training/education; volunteering; job search assistance;
- **Post New Deal for Lone Parents:** in-work support to managing personal and job pressures encourage continued career progression, increase job retention.

The response to lone parent poverty and resulting initiatives will be more successful if they take account of these work readiness criteria.

Employment & Skills

A wide range of new measures have been announced for lone parents around employment and skills policy, most significantly the change from Income Support to Jobseeker’s Allowance for lone parents whose youngest child is aged seven. Lone Parents consulted strongly opposed this change, most felt it to be overly punitive and unlikely to achieve the desired effect of helping more lone parents to access employment. However, many lone parents’ still had their own ambitions to participate in paid work, and believed that greater integration of advice on employment and support with improving skills would be vital to achieving this goal.

Housing

A key issue for Lone Parents is their housing and how it affects the quality of life of their children. The communities identified by the Scottish Government as suffering multiple deprivation are the same communities where many one parent families live – often over 50% of families with dependent children. Therefore the creation of sustainable, poverty- free communities must include a



comprehensive package of initiatives, including affordable quality housing, to meet the needs of one-parent families.

One Parent Proofing

It's no easy task becoming a working lone parent. A One Parent Proofing Toolkit developed by UK lone parent agencies, in partnership with lone parents themselves, aims to encourage agencies to respond to the challenges facing lone parents by suggesting One Parent Proofed solutions. It provides a framework for organisations to develop an Action Plan to set and monitor targets to evaluate the impact of their work on lone parents. **One parent proofing can be applied to policy for all families and if implemented help meet the needs and aspirations of all parents balancing employment with childcare.**

Reducing the Impact of Poverty

There was resounding support given to the policy of more children having access to free healthy school meals and the introduction of free prescriptions. Some parents argued that the Scottish Government should adopt a more holistic approach to understanding the causes of and protection against poverty so that it could support a broader approach to economic wellbeing.

- Family support services should be available to parents when they need it.
- Better access to financial capability information and money advice
- Greater access to affordable credit for those on low incomes.
- Take account for the different ways that life events impact on women and men. Stronger protection is needed for women who are at particular risk of falling into poverty during relationship breakdowns, when escaping domestic violence, and when they become mothers.
- The risk of poverty to large families could be reduced by extending Childcare Tax Credit to third and subsequent children, and increasing the Child Benefit rate for second and subsequent children to that for the first child.
- The impact of poverty can be reduced by access to high quality information, advice and support services.
- Local authorities should invest in incorporating capacity building for lone parents into local projects and that there was great strength in peer to peer learning and mentoring.

8. Principles and Development of the Framework

Principles

The idea of having a set of principles with which to measure both national & local government was generally felt to be positive. However many of the lone parents consulted felt the language used was complicated. Participants were unsure if the emphasis on an individual's capacity compared to structural deficiencies was correctly balanced. Suggestions included

- Paid work can be a key route out of poverty but not always!
- Value women's unpaid contribution to the economy through their caring role
- There is a lack of reference to employers and the private sector
- Poverty is about more than income – the issue of wellbeing is of wider significance.

The Framework – What should it contain

The adoption of a formal strategy and explicit targets has to be considered a major step forward, with implications for the way policy is framed in the future. In particular, the need to set down an analysis of the causes of poverty, and to link policy interventions to these underlying causes and to sectoral as well as overall targets is to be welcomed.

In addition to the ideas set out in the discussion paper the target of eradicating child poverty by 2020 should act as a lever for institutional change and the framework should give a prominent place to the need for strong institutional structures to underpin its development and delivery. Further mechanisms



for “poverty proofing” policy decisions, including those in the next Scottish Budget and Spending Review, should be put in place.

8. Conclusion

Poverty affects the lives of many lone parents and limits the life choices of their children. While many combine paid and unpaid work, the alternative of specialising in the unpaid work of caring for children and others should be a viable and valued option. Any vision for the future should provide genuine choice to parents as to whether to stay at home with their children or take up employment with the guarantee of affordable high quality childcare.

Lone parents are a key group and central to strategies that aim to achieve success in reaching child poverty and employment targets. Innovations that can fit with the everyday reality and priorities of lone parents’ lives are vital. Lone parents are twice as likely to ‘cycle’ between work and welfare and therefore the issue of sustainable employment and aftercare are crucial. This brings to light the complex issue of the interaction between ‘caring work’ and paid employment and ‘time poverty and income poverty. We share the views expressed in the Lisa Harker Report that *“The work first approach is not sufficient to end child poverty” and that “a system which encourages parents to take any job rather than one that offers them good long term prospects, or leads to parents “cycling” between having a job and being out of work is neither efficient nor effective in tackling child poverty.”*



1. Introduction

This submission presents evidence from OPFS to feed into the Scottish Governments discussion around tackling poverty and developing an anti-poverty framework. The contents are drawn out of feedback from lone parents attending:

- A consultation conference organised jointly by OPFS and Scottish Women's Convention in July 2008.involving 108 women, of which around 40 were lone mothers.
- A focus group of 8 lone parents in partnership with Dundee University in June 2008
- A focus group of 12 lone parents in partnership with GMN lone parent project held to look at their feedback on existing policies as they affect lone parents held in May 2008
- A focus group of 8 LP's held in partnership with Glasgow Equal Access in November 2007 to look at Lone Parents views on the barriers and solutions to taking up paid employment.

Strategy to tackle poverty is a cross cutting issue that is dispersed across several policy areas, such as education, skills, health, social security, employment, social work and housing, and spans both devolved and reserved policy areas of the Scottish and UK Governments. This report covers both areas as they are inextricably linked.

A family's access to resources is principally reliant on their earned income and/or state benefits. These are to a great extent affected by Westminster macro-policies in relation to the economy, employment and income redistribution. Increasing employment opportunities for lone parents outside the labour market is a key plank of this approach.

The economic position of families strongly affects the present and future welfare of children. Whether a family is able to meet the material needs of children depends more on whether it has income from work than directly on whether there are two parents. However, the much greater amount of time that lone parents spend out of paid work means that they are more often caught in a "Hardship Trap".

Moreover the key issue for anyone bringing up a child on their own is that they have sole responsibility for the combined roles of breadwinner and main carer .Today's high level of child poverty is likely to have continuing negative effects on families as the present generation grows up. Equally, any measures that successfully address child poverty, especially by giving more households access to well paid family friendly employment, are likely to have wide-ranging effects in the years ahead, that go beyond the improvement of the immediate welfare of children living in poverty.

2. One Parent Families Scotland (OPFS)

OPFS is Scotland's national independent lone parent organisation which employs over 200 people and delivers quality services to Lone Parents and others facing disadvantage. OPFS has been providing services and support to lone parent and other families for over sixty years. The organisation now has project offices in seven areas of Scotland, and has an annual turnover exceeding £2 million.

2.1 Vision

All families in Scotland are equally valued and empowered with choices and opportunities to participate fully in all areas of life.

2.2 Mission

To provide lone parent and other families with information, support, flexible childcare and training, by working in partnership to deliver effective services to families.

2.3 Core Activities Delivered

- Policy , Research and Advocacy work
- Information and Advice Services and the National Lone Parent Advice Line
- Family Support Services
- Flexible Childcare Services :Childcare @ Home, Mobile Crèches and transport services
- Training for lone parents and for community agencies
- Lone Parent Engagement and employability work

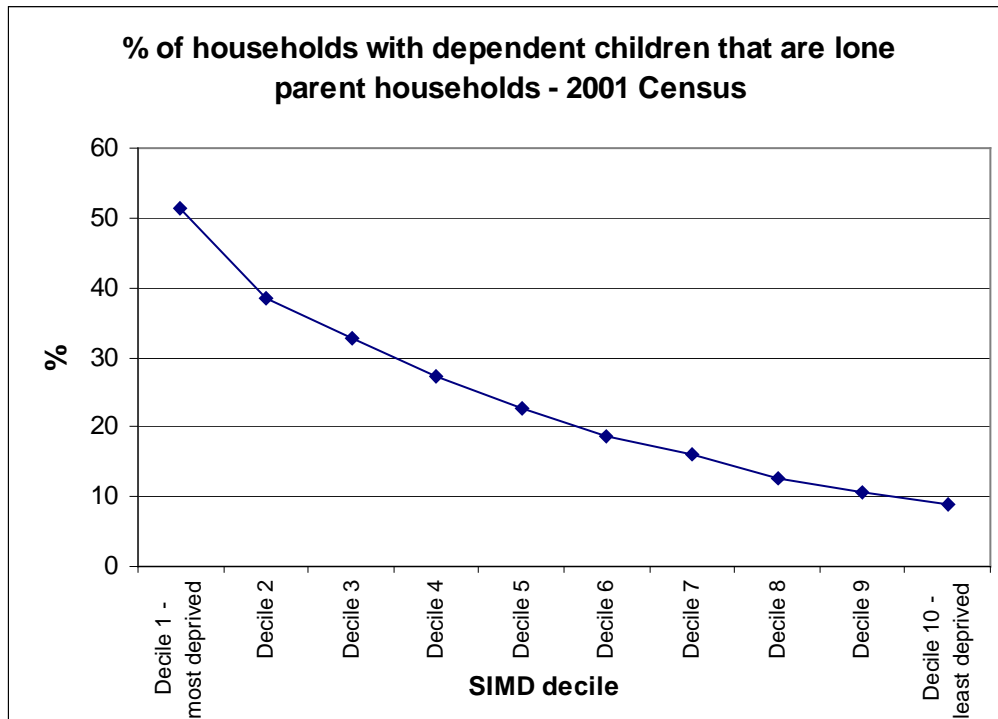


3. Lone Parent Families and the Policy Context

3.1 Profile of One Parent Families

3.1.1. In Scotland

- It is estimated that there are over 174,000 lone parents with 295,000 children in Scotland. Just below half are on income poverty¹.
- Nine out of ten lone parents are women.
- Over half of lone parents were previously married, and only 16 per cent of births are to parents who are neither married nor cohabitating.
- The median age for a lone parent is 36, and only 2 per cent of lone mothers are teenagers.
- Twenty-seven per cent of lone parents have a long-standing health problem or disability as do 19 per cent of children living with a lone parent.
-
- Recent data from the Scottish Household Survey² suggests that:
 - 22% of all households with children are headed by a lone parent, with 90% being headed by a female lone parent;
 - among lone parent women of working age, 35% are looking after home and family, 26% work part time, 20% work full time, 2% are self-employed, 8% are unemployed and seeking work, 4% are in higher or further education, and 4% are sick or disabled;
 - 84% of households headed by a lone parent have a net income of less than £20,000, with 66% below £15,000; 19% have experienced homelessness;
 - 20% have savings or investments, compared with 51% of the population
 - 54% of lone parent households do not have home internet access compared to 26% of other households containing families.
- In 2007 there were 77,440 lone parents claim Income Support or Incapacity Benefits. Of these, 13,530 are in receipt of IB or SDB (3)
- In 78% of the 200 most deprived areas across Scotland lone parent families make up over 50% of families living in these areas. Lone Parents are 52% of families in the poorest 10% of areas in Scotland but are only 9% in the 10% least deprived. See chart 1 below (4)



3.1.2. Glasgow

Glasgow has the largest number of families headed by a lone parent as well as the highest percentage of one parent families. The data below gives a snapshot of the lone parent profile in the city.

- There are 27,900 Lone Parents, 46.4% of families (5)
- Scottish Government analysts have ranked areas of Glasgow where more than 50% of all families are lone parents families. There are 113 data zones in Glasgow where lone parents make up 50% or more of all families. Analysts have also included the Scottish Index of Multiple Deprivation (SIMD) ranking which shows a clear link between deprivation and areas with high proportions of lone parents. 88 (78%) of these 113 data zones are within the 200 most deprived areas of Scotland as measured by the SIMD. (6)
- Over 18,500 of Glasgow's Lone Parents claim Income Support or Incapacity Benefits. Of these around 4,100 claim IB or SDB (7)
- Lone parents are 61.7% of all households with dependent children in Glasgow (GHA) social housing. (8)



3.2. Poverty in One Parent Families

3.2.1. Poverty Outcomes for Different Family types

- The following data reflects the poverty outcomes for different family types in Scotland. Most of the workless households in income poverty are sick, disabled or lone parents.

Household work status	Household type	Individuals in income poverty	Proportion who are in income poverty
"Workless" households	Unemployed	90,000	75%
	"Workless" long-term sick or disabled	200,000	55%
	"Workless" lone parent	180,000	75%
Working, but low-paid, households	Part-time work only	130,000	35%
	Some full-time work	150,000	5%
Pensioners	Not claiming Pension Credit	60,000	60%
	Claiming Pension Credit	140,000	15%
Total		950,000	20%

Almost half of all (both workless and working) lone parents are in income poverty, almost three times the rate for couples with children. (9) Save the Children estimate that 50% of the 90,000 children in Scotland in severe poverty are living with a lone parent. (10)

- There are 1 million individuals, including children, in income poverty in Scotland of whom 200,000 are in lone parent families. (11) The following gives the in/out of work data for Scotland.
 - Percentage of people, including children, in part-time working lone parent families who are in "income poverty" = $26,812 / 118,157 = 23\%$.
 - Percentage of people, including children, in full-time working lone parent families who are in "income poverty" = $7,238 / 102,263 = 7\%$.
 - Percentage of people, including children, in non-working lone parent families who are in "income poverty" = $(19,208 - \text{unemployed} + 146,047 - \text{economically inactive}) / (22,732 - \text{unemployed} + 192,724 - \text{economically inactive}) = 77\%$.

3.2.2. Income Levels & Deprivation

- In terms of income level, 66% of lone parent families in Scotland live on an income of less than £15,000 compared to 11% of two parent families. (12)
- The Growing Up in Scotland Study(13) which involved interviews with the main carers of 5,217 children aged 0-1 years old and 2,859 children aged 2-3 years old, found that compared to mothers in couple families, lone mothers (particularly those who did not live with other adults, such as their own parents) were:



- more likely to be living in lower income households and to be in receipt of state benefits (88% of lone mothers who were not living with other adults were in one of the two lowest income groups compared with 30% of couple families)
- less likely to be employed (28% of lone mothers who did not live with other adults were employed compared with 65% of mothers in couple families)
- more likely to have fewer educational qualifications (78% of mothers in couple families were educated to at least Higher grade level compared with around 46% of lone mothers in each lone parent group)
- more likely to be renting their home from the local authority (51% of lone mothers who were not living with other adults compared with 13% of couple families)
- less likely to live in an area of low deprivation (20% of mothers in couple families lived in an area in the least deprived quintile of the deprivation index compared with just 2% of lone mothers who did not live with other adults).

3.2.3 Lone Parent Employment

- Percentage of female lone parents in Employment (14)

UK	56.6%
Scotland	49% (71% of women in two parent households)
Glasgow	35%

Areas of deprivation –some examples:

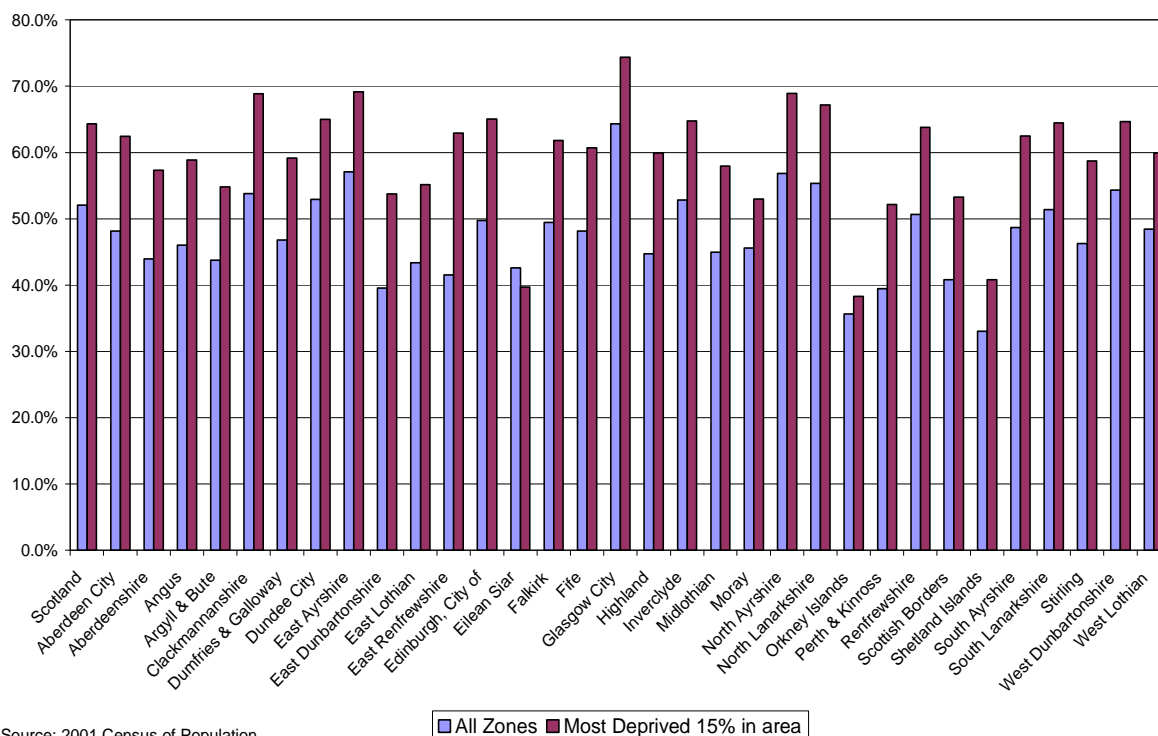
Pollock	33% (13% f/t 20% p/t)
Easterhouse	28% (8% f/t 20% p/t)
Govan	24% (11% f/t 13% p/t)

- Lone parents are twice as likely to ‘cycle’ between work and welfare. Around 20% who left Income Support returned within 6 months, over 25% within 1 year, 33% within 2 years and 40% within 3 yrs. One in ten working lone parents leave work in any one year, which is more than double the rate of job exit compared to non-lone parents, and 60% of lone parents entering work go into low paid jobs with poor earnings prospects.(15)
- Lone parents now enter employment at the same rate as comparable groups; the real challenge lies in their ability to maintain jobs. Research suggests that if lone parents’ job retention rate could be raised to that of other groups, the Westminster Government’s target for 70 per cent of lone parents to be in employment by 2010 could be met without further increasing job entry rates.(16)

3.2.4. “Worklessness Rates” Amongst Lone Parents by Local Authority

Lone parents are concentrated in areas of deprivation (33% live in the most deprived 15% of areas), but rates of “worklessness” are much higher among the lone parent population in areas of deprivation than in the area as a whole (figure below). This suggests that although being a lone parent is a barrier to employment in itself, problems are compounded for those living in deprived areas. Glasgow City has the highest proportion of lone parents in its population (over 30%). Dundee, Inverclyde and West Dunbartonshire also have concentrations of over 20% .See chart below (17)

Chart 2. Worklessness Rates Amongst Lone Parents by LA area



Source: 2001 Census of Population

3.2 An overview of policies

3.2.1 UK Policies:

- Welfare reform**
"No-one written off: reforming welfare to reward responsibility: July 2008: This Consultation Paper just issued proposes allowing parents to keep the full amount of child maintenance paid from 2010, but also the abolition of Income Support and a requirement for all lone parents to claim a modified JSA with no conditionality about seeking work until their youngest child is 7. It also proposes a wider devolution of powers down to the local city level, based on co-ordinated agency budgets and action plans.

Ready for Work: Full employment in our generation: Green Paper proposes legislation to require lone parents to move from Income Support to Job Seekers Allowance when their youngest child is 12 in November 2008, 10 in October 2009 and 7 in October 2010. Receipt of benefit will then be conditional on engagement in return to work activities and active job - seeking. This will affect 25,000 lone parents in Scotland by 2010 and a further 10,000 lone parents will be affected by changes in Incapacity Benefit.

Most of the proposed welfare reform changes will fail to lift lone parents and their children out of poverty. OPFS is concerned that the emphasis on compulsion and sanctions is wrong, unnecessary and unworkable. The proposal to allow lone parents on benefit keep all the child maintenance they receive is a positive move. The Green Paper introduces 'work for benefit' requirements in addition to existing plans to move lone parents off Income Support and onto Job Seekers Allowance, requiring them to seek work or face sanctions. It also introduces a degree of mandatory skills training.



Conditionality is being introduced despite evidence that most lone parents want to work and to skill up and the rapid rise in lone parent employment from 45 per cent in 1997 to 56.6 per cent today. Some of the implications of the changes are:

- The childcare and jobs offering flexible hours are not available to the extent that is required - making the scheme unworkable in practice.
- Many lone parents who have moved into work remain in poverty (with a 16% risk if they are in full-time work, 33% if in part time work)
- Lone parents themselves want to improve their skills in preparation for work that lifts their children out of poverty. But the new proposals limit training opportunities to 8 weeks, potentially condemning lone parents to unqualified, low- skill, low -paid jobs (one quarter of non-working lone parents have no qualifications).
- Parents are best placed to judge when it is or isn't in their child's interests for them to work. Given pressure on Job Centre Plus advisers to meet targets and respond to a stream of welfare reform proposals, there is a worry that they will be inadequately trained and therefore ill-equipped to make sensitive decisions about quality of childcare or impact on a family of the parent working.
- If sanctions are imposed, for example where a mandatory interview is missed, the impact of the benefit cuts will hit the children, many of whom are already experiencing deprivation.

OPFS is concerned about the lack of childcare, restricted ability to access qualifications and training under JSA and the downturn in the economy. The monitoring of child poverty levels in Scotland compared to other countries in the UK is an imperative. The pressure on claimants to be available for work must be matched with better state support via childcare and with pressure on employers to be more family friendly.

In the drive to be seen as being tough on benefit claimants, the Westminster Government is in danger of losing sight of the reality of lone parents' lives and the tough job they face in parenting well whilst competing in the jobs market. OPFS believes lone parents need support and encouragement, not threats of further impoverishment.

- **Child Poverty Target:** Cross party commitment to tackling child poverty and lone parents are a key group whose children are disproportionately in poverty.
- **Child Support:** Scheduled abolition of the Child Support Agency and replacement with C-Mec from July 08 for newly separated couples greatly strengthens the need of lone parents for information about the changes and how to engage with the new system.
- **Tax Credits:** Problems with administration have been a challenge and recent information is that there are still many difficulties with money being clawed back. Consultation paper issued on further changes to Tax Credit system.
- **Gender equality duty:** public sector duty of gender equality which came into effect in April 2007 should lead to greater attention being paid to the needs of both female and male lone parents by public bodies. All public authorities required to report on implementation.



3.2.2 Scottish Government Policies

The Scottish Government has detailed a range of outcomes which are of key importance to lone parents and their children. The COSLA/ Scottish Government concordat includes the following relevant indicators and targets:

- To decrease the proportion of individuals living in poverty and increase the social economy turnover. There is also a commitment to Solidarity and to improving the income of the bottom 30%, many of whom are lone parents.
- The Scottish Government Economic Strategy includes 5 strategic priorities, two of which are around Learning, Skills and Well Being and Equity.

Under Learning Skills and Well Being it commits to

- "Reduce financial barriers to people across Scotland accessing higher education"
- "Facilitate local design and delivery of learning for those furthest away from the labour market"
- "Promote the provision of high quality accessible, affordable, flexible childcare in order to enable parents to access training and employment opportunities"

Under Equity it commits to:

- "Focus Government's policy on reducing inequality in Scotland and influence the UK Government to ensure welfare reform addresses Scotland's social equity issues."
- "Provide high quality, reliable childcare that can give those furthest from employment confidence to take initial steps to employability".
- "Ensure that support is provided to improve the life chances of those most at risk"

All local authorities have prepared outcome agreements setting out what they hope to achieve. For 2009-10 the Local authority and the Community Planning Partnerships will combine into a Single Outcome Agreement and the intention is that this should cover all public sector agencies with the third sector also engaged to contribute to outcomes.

4. Poverty: Causes and Symptoms

4.1 Poverty in One Parent Families in Scotland

What are lone parent's views on poverty? Have things changed? What causes lone parent poverty? Which services/policies work well, where could things be better and where are the gaps? What are the priorities – prevention, reduction or alleviation?

Feedback from lone parents indicates quite clearly that poverty so often has a woman's face. Many of the lone parents consulted talked about the stigma they still feel about living in poverty – particularly how they were treated by key public services. Job Centre Plus and local housing departments, in particular, were felt to be unsympathetic to lone parent's situation.

"Stigma is definitely still attached to lone parents- there is an ignorance around the facts, a lack of respect ...we are an easy target to blame for society's ills "

"Lone Parents are blamed for family break-up but I didn't choose to be a lone parent – where is the recognition that I have stood by my children, unlike their other parent?"

4.2 Causes or symptoms?

Much of the feedback highlighted the fact that many lone parent felt trapped in poverty and that the causes were of a multiple nature. However what is clear, from the parents bringing up children on their own that we consulted, is that **their lone parent status, and the fact that 92% are women, is the key cause of the poverty they face – lone parents need both to work more hours for the same income as two parents working and spend more time with their children, where the other parent is absent.** Women's inequality and the disadvantages they face in the workplace were felt to be important in creating **risk factors** which make them vulnerable to poverty **triggered by certain life**



events or transitions – separation; divorce; pregnancy; ill health; into /out of employment with ethnic minority women facing particular challenges.

“Many lone parents where I live are women –occupational segregation limits our earning potential. We should make sure careers advisors are aware of this and support young women to make informed choices”

“It’s okay for politicians to say –get a job ...but I worry about my child being ill, as he has asthma , and I lose wages “

“Discrimination is not the worst injury of poverty – deprivation in a society that values material things so closely is a cruel blow to our children”

“Resilience! What is this magical quality? Why have I failed the resilience “test?”....no family to help me through the bad times...no childcare to let me get out the house... to meet other adults even...stuck at home ...needing more qualifications – maybe a plate of spinach is the answer!”

The government must therefore address the disadvantage faced by mothers in the workplace as part of any anti-poverty initiative and its strategy to end child poverty in particular. The consultations reinforced the view that there are many complex factors that impinge on an individual Lone Parents situation including:

- The high level of disadvantage amongst those lone parents living on Income Support (debt, low skills, isolation, poor health and low confidence)
- High and increasing housing and childcare costs.
- Low pay-high turnover economy
- Work-family balance issues- much family leave is unpaid, so not accessible to lone parents.
- The majority of lone parents live in communities suffering deprivation as defined by the Scottish Government indicators.

4.3 Specific Barriers

Lone Parents told us they faced a range of barriers. These tend to have a cumulative impact, with many lone parents facing three or more of these barriers as reasons for not being able to take up paid work. The issues raised could be categorised into three different areas. An individual Lone Parents situation very much depends on: **Personal Attributes; Personal Circumstances and Structural Influences.**

4.3.1 Personal Attributes (lone parent status; self-esteem, confidence, essential, key and vocational skills levels, work experience)

Nine out of ten lone parents say that they want to work when this is right for them and their children. We know that paid work can bring significant benefits for parents and children. Children living with one parent who is in work face a significantly reduced risk of poverty, due to the fact that out of work benefits are set well below the poverty line. Lone Parent participants told us that there could be significant social and emotional benefits from paid work. But lone parents lives are often complex, and work is not always the right choice at a particular point in time.

Personal attributes, i.e. the possession of skills and personal qualities such as motivation and flexibility have long been seen as key to escaping poverty. Essential skills, key skills and vocational skills levels are critical areas for improvement, especially literacy and numeracy. Research shows Lone Parents tend to have fewer skills and educational qualifications and many lone parents experience emotional barriers. Some parents said it was a challenge to reconcile a caring role in the absence of a partner with paid employment and are reluctant to leave their children. Some lone parents involved in the consultation had entered lone parenthood after fleeing disruptive or even violent relationships that



have had an impact on self-esteem, self-belief and self-worth. Confidence is also affected by lack of up to date work skills or experience and a lack of suitable qualifications. Working lone parents told us how work was often difficult and stressful, and left them feeling that they had insufficient quality time with their children. And many lone parents who contacted us during the course of this consultation commented that they felt that they were receiving mixed messages about the relative importance of work and parenting and felt **caught in the crossfire between Westminster & Holyrood policies**:

“Being at home is not valued. There is pressure on lone parents to return to work. Once your youngest child reaches 12, the job centre calls you in for an interview every 6 months. Parents should not be forced to return to work – bringing up children is an important job.”

“We hear all the time that the nation’s children need to be given a strong moral lead at home. So do I always know what my children are doing? Frequently not no, but I cannot be in two places at the same time....” (Working Lone Parent).

“They want parents to take more responsibility for our children’s behaviour and for ensuring they get to school on time and not bunk off.... and yet we may not be allowed to be there to do just that. ...Would an employer let us have such flexible hours? I doubt it in most cases...” (non working lone parent).

“I do wonder sometimes if I should give up work and be a full time mother to help my kids get back on track with their education as one of my biggest concerns is my sons behaviour at school... me being at work isn’t helping my kids education” (working lone parent)

“Aren’t we already blamed for raising a higher proportion of delinquent young people than two parent families? What does the Government expect will happen when lots of children 10 years and over are left to their own devices after school on a regular basis? We are scroungers if we don’t work and bad parents raising delinquents if we do.” (lone parent working full time).

“We need more support in our role as parents, both financial and emotional, and less pressure to be in two places at once.”

“Living in poverty has a negative effect on your mental health- you are looked down onchildren have a poorer standard of education and parents have lower expectations for their children “

“As a young lone mother I feel discriminated against – I get a lower level of benefit. I’m punished for being a young mum...what about young dads! “

4.3.2 Personal Circumstances affecting poverty (access to transport, access to childcare, caring responsibilities, health, isolation, benefits trap, debt, poverty)

In –work Costs. Many lone parents expressed the fear that in-work costs meant they would be financially worse off in work. In order to work, lone parents must balance variable elements of income such as wages, tax credits, in-work benefits, any maintenance received and housing benefit. In addition, any gains made by working must take into account the costs of childcare and work expenses such as transport and having to pay for school meals

“I feel my situation has got worse. I can’t afford to drive but to get back to work and be able to drop my daughter at school and son at nursery—which is miles apart – I need a car. A no win situation!”

“I was told I would be better off in paid work. When it came to itI found it just wasn’t possible. I had been in work for over a year and by then most of the extra help from the Benefits Office has faded away ...my tax credits dropped .The combination of childcare costs, school meals, travel costs, rent and council tax meant I ended up deeper in debt”

Childcare is a one of the largest barriers facing lone parents considering entering the labour market. Many of the lone parents reported not being able to find childcare when they wanted it. Many reported



that it was for work-related reasons that they wanted childcare. Shortages are particularly acute in deprived areas. Many actively looking for work said the scarcity or cost of childcare was stopping them getting a job. The pressure is greater for those who planned to start looking for work in the next few months.

“I would prefer to work part-time and be able to contribute. But I was offered only 5 half day places a week in a nursery – 14 hours only. This doesn’t reach the threshold at which tax credits kick in (16 hours) so I did not qualify. This meant I could not take the job.”

“If I worked full-time I would have to rely on a private nursery which costs £586 per month and then use After School Club for my other child.”

“You need to build in travel time to get to work, so you end up paying childcare on both work-time and travel time.”

“Child Tax Credit now covers 80% of childcare costs, but I am still paying £180 per month, which is a quarter of my wages. “

“I had to leave my training course because of the lack of childcare.”

“The After School club is full and there is a waiting list.”

“If you have more than one child, you usually need a patchwork of provision involving nursery, childminder, out of school care – up to 5 people can be involved and more than 1 agency. “

“Yeah after school cares a joke as well, I’ve got two boys who go to school and a wee lassie who goes to nursery and it’s like 50 pounds each, for a week from 3 o’clock to 6 o’clock it’s ridiculous for one child”

“In school holidays, lone parents have to pay for additional childcare or, if you take time off, you have to pay for the nursery place you do not use.”

“Out of school club does not do 1-day provision, which is sometimes all I need. There is high demand and a waiting list.”

Debt is a serious issue for many lone parents. In relation to this it was felt that it was unfair of lending agencies to target people in poorer areas particularly ‘doorstep lenders’. Door-step lenders often charge 85% interest. These agencies offer loans at extremely high interest rates and provide too much temptation for those in poorer areas. Council Tax was argued to be high whether participants worked or not and it was thought that the systems way of dealing with people who didn’t pay was ineffective and added to debt issues. Many of the lone parents had fallen into arrears with their water charges because Council Tax Benefit doesn’t cover that. The aggressive pursuit of historic debts such as Council Tax & Water Rates arrears, as soon as someone comes off Income Support, can dramatically increase in-work costs and affect sustainable employment.

“They come round offering cash on the spot. If you are in dire straits and need quick cash...to buy clothes for children or carpets for your home...., it’s hard to resist, even though you know you’ll end up paying back much more than you borrowed. After the initial loan, they offer to top it up, so you end up always in debt to them.

“When they come round to collect there is always more than one person – it feels intimidating. If you are 1 day late they phone. “



“They only go to poor areas. They offer to take it off your benefits.”

4.3.3 Structural Influences

(Availability of employment opportunities near to where Lone Parents live/ government interventions; childcare provision)

The Benefits system and its inflexibility is a key barrier for Lone Parents. The “poverty trap” caused by the interaction of the tax and benefit systems affected many Lone Parents involved in the focus groups. Participants expressed the view, with passion, that to tackle poverty, welfare benefits must be adequate for both children and adults. Currently, measured against the recognised poverty line, they are not. Their personal experience was that longer someone is on benefit & subject to hardship the more likely it is that low-self esteem, ill health and debt problems will intensify. The hardship trap is itself a barrier to training, employment or education. Many lone parents experience a cocktail of hardship, poor health and low self-esteem, which builds up often insurmountable barriers to work. The first step in restoring hope for the future and the sense of well being essential to supporting Lone Parents into paid work is to improve present benefit levels.

Being poor is drinking enough water every day, all day long to feel “full,” three days before benefit day.”

“I’ve known hardship, but I always knew it could be worse. There is one thing - I know where I came from, and I never want to return there with my children.”

Hardship reduces morale and acts as a barrier to achieving the kind of optimism and forward planning that agencies involved in the employability framework aim to support. Research suggests that substantially higher benefit levels are required in order for Lone Parents to have an acceptable standard of living, which would provide a secure foundation from which to move on.

Employment & Childcare— where employment is located, in-work costs (housing, childcare, school meals) – are key issues for lone parents. The majority of Lone parents who participated in the consultation/s lived in areas where there is a shortage of jobs. Navigating transitions from benefit to work can form serious barriers to Lone Parents moving into and staying in employment. Lone parents have been shown to face significant obstacles to sustainable employment, thus making them particularly susceptible to work-welfare cycling (18). Some key themes have emerged from interviews carried out in June 2008 with a group of female lone parents involved with Choices & the GMN Lone Parent Mentoring Project in Glasgow. The research was conducted by David McCollum as part of an Economic and Social Research Council (ESRC) funded PhD at the University of Dundee. (19)

The lone parents interviewed faced a range of barriers to getting and staying in work, with many individuals reporting multiple factors that had caused them to fall out of employment. Unsurprisingly childcare was cited as a key issue affecting many of the lone parents’ labour market experiences and opportunities. “A lack of affordable and accessible childcare severely restricted the opportunities for many of the interviewees to enter the labour market as few jobs were thought to offer the hours and flexibility needed to combine caring for children with paid employment.” This was especially acute in cases where conventional informal support networks such as friends and family couldn’t help share the caring burden;

“This is what I am saying... there is no childcare; this is how I can't go for any jobs, because there is no one to look after the kids. My mum doesn't keep well and my brother and sister work so that is it.”

“The interviewees were sceptical regarding the possibility of childcare provision improving to an extent where it would no longer restrict their labour market opportunities, with many believing instead that they will have to wait until their children reach an age where they can look after themselves and their younger siblings before they will be able to work again. “



The issue of affordable childcare was related to broader concerns regarding the nature of the benefits system and the labour market generally. For example some were wary of the impact that moving into work would have on their income;

I don't know how my benefits would be affected if I did go into work, I would have to look into that to see what I would still qualify for because you don't want to lose all your benefits – just in case the job doesn't work out.

Loss of benefits combined with low paying jobs was thus seen as a significant barrier to gaining and sustaining employment;

[Potential employers] pay us the minimum wage but by the time you pay the childcare and your rent and your council tax and everything else like food and school meals you are left with nothing. I wouldn't benefit from going into a full time job even though I would love to because who is going to pay the childcare? Are you going to sting me for that as well as my rent and everything else?

One of the lone parents interviewed was forced to give up work at the end of the first year in her latest job due to her Tax Credits decreasing as a result of improved income during that period in employment;

The Job Centre give you the annual better off calculations but they are a load of rubbish... I couldn't sustain my job and I had to give up the job that I loved because of the financial side of things. I have heard of so many other people who have been employed for a year and they have had to give it up because of that.

Flexible Childcare

The need was expressed for flexible child care for parents working unsocial hours and for such care to receive some subsidy since it is expensive to provide. Many entry level jobs in retail and hospitality and care work do require unsocial hours/shift working. It can also be important for children with additional support needs who require 1:1 care in their own home.

Fuel – Many women at the conference organised in partnership with Scottish Women's Convention were faced with high fuel costs. The infrastructure for the provision of fuel to low income families was felt to be seriously flawed. Direct debit payment methods for gas and electricity are the cheapest option but can cause a crisis if fuel companies claw back outstanding payments. Most of the lone parents we were in touch with had pre-payment meters.

"My benefits were £83. When I owed them money, Scottish Power agreed to take £57, which left me with almost nothing for food etc. The company can take what they want. "

"They made a mistake that caused me to be overdrawn at the bank - the bank charges totalled £37, but the company only paid £10 compensation."

"My average bill is £160-200 per month. If you can't afford to pay the bill, they put in a pre-payment meter. With a meter, even if you're not using it, the meter clicks over to record a charge. When I left benefit to move into work, I asked for a payment card for weekly payments. Scottish Gas insisted that I cleared the large bill I had outstanding before they would give me the card. This meant I had to go into debt."

Personal Finance -It was clear from the experiences of the lone parents who told us about their personal experience that Financial Institutions are not in tune with the government's strategy to eradicate child poverty and increase employment for Lone Parents to 70%. In relation to bank charges there was a strong view that it is unacceptable that charges could be taken out of people benefits leaving them short of essential money. Budgeting schemes could be more effective at helping people



deal with money situations. It is difficult to save when on benefits providing no safeguard for emergencies.

“The Benefits Agency, Income Support and Child Tax Credits offices all suggested that I open a basic bank account - benefit cheques can sometimes go missing in the post. I applied for a basic bank account with Lloyds TSB but they refused to open one because I have too many defaults and too much bad debt due to my current financial situation.”

5. Policies and Services

5.1 What Works well?

Working for Families

This initiative delivered in selected local authorities received unanimous acclaim for participants in all focus group discussions. Lone Parents said they favoured this approach because

- The service brought together childcare and employability services
- There was flexibility at a local level - local solutions according to need
- Partnership working was excellent so parents using the service felt referral and signposting services were very useful
- Parents liked the Key worker model offering individual holistic support
- WFF supported services and projects which were much used by LP's for e.g. childcare@home

“The Working for Families staff are amazing! I couldn't have survived without them”

Community Projects

Many of the parents consulted stated that they valued local independent projects. These services were easy to access and they were felt to be based on local need. Local Cab's; Money Advice, Woman's Aid were all felt to be invaluable and trusted. Lone Parents from Glasgow talked of Rosemount Lifelong Learning and Maryhill Women's Centre. The National Lone Parent Helpline had been used by some of those present in the various consultations

“It was a life –line to me , I got help to sort out tax credits and the amount I was due got increased”

Many of the parents felt it was also necessary to have agencies which specialised in certain areas-homelessness, disability & for lone parents. The question was also asked many times in different ways:

“Why do they keep reinventing the wheel? If a service works well and is evaluated by funders then it should get longer-term funding”

Why are we allowing years of experience to go down the drain?

Schools

Schools were identified as in some ways having improved for pupils. In relation to this some schools now run breakfast clubs which was seen as positive change in helping children improve their health particularly in relation to diet. It was felt schools offering unhealthy food at lunches led to children choosing unhealthy food. However some parents had children in primary schools where school meals were free and this was felt to be very positive both because it meant all children were treated equally but helped reduce in-work costs for parents who worked.

Shopping facilities

Lone Parents living in urban areas felt that shopping facilities had improved. However those from rural areas argued that shops were still lacking in their area. There was the development of more shopping venues of larger supermarkets which enabled people to get goods cheaper and in addition that there are now more out of town shopping centres. It was felt that some centres were difficult to get to as were targeted at people that could drive. There was also concern that larger supermarkets led to closure of smaller shopping venues. The key issues for all lone parents was the cost of a healthy diet

5.2 Improvements Needed

Housing

Most lone parents across all consultations identified the provision of Housing for lone parents and the quality of that housing as greatly needing improvement. The issue of higher rent levels in flats with concierge services and also of high rent levels associated with greater use of private sector rented property are both factors deepening the poverty trap.

Support for housing was also identified as lacking; contacting an agency with the right expertise was difficult although one LP had contacted Shelter in order to get housing issues resolved. It was felt by that the emphasis was on the individual to address problems of housing. Problems with housing benefits were identified as the length of time when errors were identified to get mistakes rectified and that form filling being lengthy and problematic.

In terms of the issue of heating houses there was complaint about the cost of bills in that benefits did not allow for the rising fuel prices. One participant raised the issue of receiving a discount from fuel firms when paying by standing order but this could lead to problems with bank charges. There was much discussion about having to budget more effectively in colder months in order to meet demands of heating houses. There were complaints about power cards and meters and getting charged more for units of energy. Power cards were also deemed unfair in that participants have to wait for received income from benefit payouts before being able to buy cards to get heat.

Employment

Employment was major concern. Some participants had received negative prejudice in employment with regards to being a lone parent. Some participants had been asked in great detail by employers about childcare. The stigma of being a lone parent and going for a job was an ongoing problem often leading to participants stating upfront on applications that they were lone parents to prevent their time being wasted. Experiences over employment had been mixed some employers more flexible than other to lone parents needs. It was suggested improvements were needed in the type of employment available. Jobs – should be flexible and genuinely family-friendly

- Term time only jobs would be helpful due to childcare responsibilities. Lone parents could work longer hours during term time in order to make this happen.
- Flexibility is required from employers, where the children of lone parents are ill and require time off. Whilst it was recognised that there is provision for parental leave in these circumstances – whether or not this is available is up to the employer.
- Family friendly policies were viewed as important, however these had to be truly family friendly, e.g. between school hours rather than evening work.
- Lone parents felt that there should be choice and support regarding employment, not compulsion. Parenting is an important job on its own and there should be a choice to be a full time parent when children are very young.
- In work support for a longer period of time – up to one year and from the same key worker/personal advisor was viewed as crucial.

“Very stressful –trying to deal with the job centre ... phonephone ...its too expensive.

Child Support

The participants reported a number of difficulties with the CSA in terms of properly calculating maintenance. This was viewed as a major barrier to employment. If maintenance was properly calculated and available this would act as an incentive for lone parents to work. There was also a fear that CSA reorganisation could mean lost paperwork, especially in long-running disputes. Clear emphasis has been placed on being significantly better off when working. Experiences showed that ‘better off calculations’ calculations of the financial position of the participants once in employment were found to be wrong once the participant had move into work.



“ I went back to work after I had my wee boywent back to my old work, gave me a back to work interview ,they gave advice on money and things , on the kind of grants and stuff you get but actually it didn't work out for me at all money wise”

Moving into Work & In-Work Income

Additional costs once in work were factors such as having to pay for full council tax and 20 % of childcare costs. Other problems came in additional expenses such as losing free school meals. There was a trend of financial problems being compounded if maintaining more than one child. Other problems included the discovery that in-work income may be less than anticipated. The then resulted in the additional problems of having to leave employment and the problems of then returning to the benefit system.

“I've got four children three under 16 and 1 over sixteenwhen I started working, I was told I would be 20 pounds better off every week but I've had to pay school dinners money, for 3 children and pay 20% of childcare so I was going to be worse off working and had to give it up, then it was a lot of hassle going back to the social”

Overall there was criticism that there was no incentive to work if the financial benefits were going to be extremely inadequate or leave lone parents in a worse financial situation.

Rural Areas

Lone parents in rural areas face many of the problems common to lone parents generally, such as poverty, social isolation and lack of respite from childcare, plus additional problems of geographical isolation, more hostile social attitudes, and especially lack of access to transport.

“Life on benefit or a low wage is a challenge for most parents- but in a rural area where I live this is doubly so.... fuel costs, shopping costs and the lack of childcare are crippling- a parent shouldn't have to choose between fuel and important costs such as decent food.

5.3 Gaps in Services

5.3.1 Employability Pathway

Many lone parents felt more specialist support on the journey toward paid work was needed– recruitment methods should be varied; volunteering has a role to play; the key worker model was seen as crucial, and especially effective when a relationship develops over a period of time, and when they are part of a wider network linking a range of services; and there was a concern about job outcome targets working against the client-centred approach.

- There was some concerns expressed about the number of initiatives available to help people get jobs and that this could feel like pressure rather than support.
- There was a general recognition that there is a large volume of support for employment available.
- Volunteering was viewed as an important route into employment. It was suggested that a small incentive over and above benefits would encourage more people to volunteer. Participants felt that there was a lack of awareness about what people could do in volunteering and that this meant the people that did take up opportunities were self starters that went out of their way to find out about what they could do.
- There were very positive views about the key worker model. Participants who had experience of this support valued it very much. The example of a key worker (e.g. from lone parent mentoring project) accompanying the individual to sort of some of their problems etc. were made and this level of support was viewed as crucial.
- The ability of NDLP personal advisors to motivate and to develop supportive relationships with clients was raised. There would appear to be some inconsistency in experience of this and the participants all viewed this as being crucial.
- Participants made a point about different organisations having to claim a job outcome and that this may mean there is a reluctance to refer appropriately between services.

- There were some concerns over the city strategy approach in terms of being driven by job outcomes. Participants felt there should be some way to recognise distance travelled, e.g. volunteering.
- A focus on in-work coping strategies has not until now been given the priority it deserves. Research has shown that this is a very crucial element of the continuum of support required to ensure Lone Parents sustain and advance in employment. Attention is urgently needed as to how lone parents in Scotland can be assisted into sustainable jobs that provide adequate levels of income.

“Private recruitment companies are driven to get you a job regardless of your abilities..they are only interested in targets..to tick boxes and get the bonus”

5.3.2 Childcare/ Pre-teenager Provision

There was resentment in the group in that many have retrained for employment through education and are unable to attain a job due to factors such as the cost of childcare. Many parents commented that we should make clear to policy makers that half day places are not childcare but part of education provision- this partial provision can often cause great difficulties for working parents. There was an overwhelming concern that there was not enough provision for children 11 years and above – particularly if lone parent were expected to move into employment.

Flexible Childcare

It was felt that there was a huge gap in the provision of flexible childcare, for example in the home, for parents working unsocial hours and for such care to receive some subsidy since it is expensive to provide. Children with additional support needs also often require 1:1 care in their own home.

“The need to pay up-front for childcare is difficult.”

“In Glasgow a lot of money is going into pre-school education, but there is still a lack of appropriate childcare places. The supply is not located where people are. “

“There is no childcare cover to give you time to complete job application forms.

“In school holidays, lone parents have to pay for additional childcare or, if you take time off, you have to pay for the nursery place you do not use.”

“Every vacancy I have looked at requires you to be flexible to work a shift pattern between 7.00am and 9.00pm, including weekends – part-time vacancies are often to cover evening and weekend shifts.- who looks after the children!!”

5.3.3 Debt & Money Advice

It was felt by many parents that things had got more difficult recently. There has been a rise in the number of companies trying to give credit - this was a concern in that it leads to debt. Some feedback focused around companies targeting poorer people this was felt to be immoral. It was recognised that for some people there was no option in that there are often difficulties in rent not being covered by benefits and they were often forced to go into debt. It was seen as some lone parents as a basic fact of life being in debt. Many parents felt there was nowhere to go to for help and that getting advice before moving into work or education could warn of pitfalls to avoid.

5.3.4 Stress & Mental Health

Stress was also recognised as being a fact of life for parents living on Income Support with one participant pointing out stress was relative to individuals situations.



In terms of stress and depression a lack of support was highlighted as a concern for many lone parents - with many of the group citing personal experiences for this area. It was felt that mental health services were short in supply and were inadequately advertised in terms of what is available and where.

Although there are some locally based support services participants felt it was up to the individual to seek out help. The group raised the point of suicide statistics in that they felt there was increase due to lack of support. The point was also raised that medical staff such as GP's seemed to be unaware of services available and instead were reliant on pills such as Beta blockers despite the health risks. It was suggested that one possible solution was the use of more stress mentors to teach people to deal with stress such as those used by some participants.

"I think the majority of the stress going on is people in low paid jobs and people in high paid jobs its one extreme to the other "

"There's so many people suffering mental health problems"

6. Priorities for Action: Prevention, Reduction and Alleviation of Poverty

The wide ranging consultations carried out by OPFS with 68 lone parents has highlighted some key issues as pre-requisites to tackling one parent family poverty and exclusion. Lone Parents consulted felt it was a challenge to distinguish between policies which would prevent, reduce or alleviate poverty. Solutions are interconnected. However time and again parents pointed out that at the core of the matter was *"What kind of society do we want to live in- the extremes of wealth and poverty do not seem just in a country as wealthy as Scotland"*

6.1 Prevention of Poverty in One Parent Families & Tackling its Causes

The general consensus was that prevention is much more effective than resolving problems after they had arisen. Helping children to have the "best start in life" was felt to be very important. However, improving an individual's capacity to avoid poverty –whether adult or child – was felt to be only part of the solution.

"The individual capacity (or resilience...) argument is circular. Many individual barriers wouldn't be there if structural barriers didn't exist"

"How do we teach our children inclusiveness when they are born excluded?"

The feedback from lone parents across all consultation groups had a common thread of issues which were seen to be necessary to prevent Lone Parents and their children living in poverty.

6.1.1 Choice

There are parents bringing up children on their own who should be able to choose not to take up employment because it's not in their child's best interests.

The adult components of Income Support and Jobseeker's Allowance need to be increased significantly as a matter of urgency to improve the income of Scotland's poorest families.

6.1.2 Support into Work

Many lone parents wanted to take up paid work, part-time preferably to leave time for their parenting role. However as the statistics above highlighted almost a quarter of people, including children, in part-time working lone parent families are living in poverty. It was strongly felt that lone parents need constructive help to move into work, not more threats of losing their benefit. Rather than a punitive 'work for benefit' regime, more help is needed to enable lone parents overcome the challenges they face including:



- Finding affordable and flexible childcare. There was a call from the majority of parents for universal, flexible free childcare- particularly for parents working unsocial hours and for such care to receive some subsidy since it is expensive to provide.
- The lack of work at flexible hours. Many of the lone parents not in work cited not being able to find a job to fit in with childcare or school hours as a barrier to work;
- 'Mini jobs' of less than 16 hours could play an important role in increasing lone parents to access the labour market. A relatively modest change in benefit rules to increase the earnings disregards in Income Support (or Jobseeker's Allowance), Housing Benefit and Council Tax Benefit could have a significant impact on the number of lone parents moving into work. The changes in benefits for lone parents mean that there is an additional need for this policy. This proposal would allow lone parents with younger children to move more gradually into the labour market before facing the tough sanctions of the Jobseeker's Allowance
- Finding work that pays. Twenty-three per cent of children living with a lone parent who works are still poor, and lone parents still face some of the worst financial incentives to work of any group;
- The public sector could set an example by paying a "Living Wage" set at a level established by academic research, with the private sector "encouraged" to follow
- Work that pays is a key to prosperity but many parents also talked about the burden of in-work costs to be carried on one wage –school uniforms; school meals; travel housing costs and council tax. Additional resources through the Tax Credit system would contribute to tackling this.
- Skilling up' for the work-place, given that one quarter of non-working lone parents have no qualifications
- Overcoming ill-health and disability, with a quarter of lone parent families including at least one child with a disability or long-standing illness.

6.1.3 Participation & Consultation

It was felt as a whole by the group that more consultation was the way forward to improving lives for communities and that these consultations should ask the people living in those areas However it was argued that there are empty consultations where consultations take place and then and then go ahead as planned regardless of community's viewpoints. It was argued there should be more people power all round.

6.2 Tackling the barriers trapping lone parents in poverty

6.2.1 Improving Employment Prospects

Lone Parents who make the decision that the time is right to move on progress through different stages. While each period differs depending on the individual's background and circumstances, there are three stages of intervention that are particularly relevant to Lone Parent Employability (in contrast to the Westminster Government's view this is based on work –readiness criteria and not the ages of the children):

- **Pre-Employment:** support to build confidence and self-esteem, raise aspirations and forward plan –
- **New Deal Ready:** information and guidance, referral to services and training/education; volunteering; job search assistance;
- **Post New Deal for Lone Parents:** in-work support to managing personal and job pressures encourage continued career progression, increase job retention.

The response to lone parent poverty and resulting initiatives will be more successful if they take account of these work readiness criteria.

6.2.2 Employment & Skills

A wide range of new measures have been announced for lone parents around employment and skills policy, most significantly the change from Income Support to Jobseeker's Allowance for lone parents whose youngest child is aged seven. Lone Parents consulted strongly opposed this change, most felt it to be overly punitive and unlikely to achieve the desired effect of helping more lone parents to access employment. However, many lone parents' still had their own ambitions to participate in paid work, and believed that greater integration of advice on employment and support with improving skills would be vital to achieving this goal.

In response service delivery should offer a holistic, integrated response, which is based on an understanding of the complex factors, associated with an individual Lone Parent's capacity to obtain and sustain employment. Providing the additional support identified above would enable many more lone parents to combine paid work with caring for their children. This would mean:

- Additional investment and training for front line staff in Jobcentre Plus.
- Sustainable job entry targets for all advisers, whether in the public, private or voluntary sectors.
- Joined up employment and skills provision. The Westminster government has suggested that lone parents should receive a 'skills health check' two years prior to the date that they cease to be entitled to income support. However, it is unclear at present who will deliver this health check, and what support lone parents will receive if they decide to take up training. Lone Parents argued strongly that for this to be meaningful, they should be guaranteed childcare if they choose to take up training at this point, and that this guarantee should include training up to SVQ level three where a clear job outcome can be shown.
- Dramatic increases in the provision of suitable services for older children, and of childcare during school holidays.
- An extension of the right to request flexible working to all parents, and a pledge that employers signed up to the Local Employment Partnerships will commit to delivering jobs and training at family friendly hours.
- Universal free school meals.
- An increase in the income disregards within means tested benefits for those working fewer than 16 hours a week.

"Why is going to college or training not seen as a more sustainable route to work?"

6.2.3 Housing

A key issue for Lone Parents is their housing and how it affects the quality of life of their children. The communities identified by the Scottish Government as suffering multiple deprivation are the same communities where many one-parent families live – often over 50% of families with dependent children. Therefore the creation of sustainable, poverty free communities must include a comprehensive package of initiatives, including affordable quality housing, to meet the needs of one-parent families. Lone Parents consulted agreed a number of key messages for policy makers on housing issues both local and national:

- Lone Parents have the same housing aspirations as all families with children – a good quality, affordable family home, with a garden and near to local amenities including safe children's play areas.
- There is a need to address the serious disrepair of many of the homes one parent families live in.
- All homes should be well insulated and properly heated to address the severe problem of dampness that affects some homes and result in fuel poverty.
- Families who are homeless should be offered options which preserve dignity and put the needs of children first
- The design and delivery of Housing Benefit and how it interacts with Tax Credits should be reformed to provide immediate and reliable support for all those on Income Support and low income, including those with mortgages.
- Review of the allocation policy needs to consider the unique issues which lone

parents face and include measures within the policy to enable appropriate action to ensure provision of the most appropriate housing for the individual.

- Review of the Community Care Grant to acknowledge the difficulties lone parents face when being housed particularly after a relationship breakdown and for first tenancy needs.
- Offer incentives to people in larger houses to move to smaller ones when circumstances change to free up more family sized accommodation.
- Improved facilities for children both play areas and activities for older children/youths, this needs to be multi-agency approach
- Staff training on the issues facing lone parents and lone parent inclusion is essential to prevent one parent families being treated like second class citizens.

“Lone Mothers are housed with other mothers bringing up children on their own- and left to get on with it! This may be seen as a strategy of “isolating problems and people exposed to them “.....

6.2.4 One Parent Proofing

It's no easy task becoming a working lone parent. A One Parent Proofing Toolkit developed by UK lone parent agencies in partnership with lone parents themselves aims to do the following: raise organisations' awareness about the fact that lone parents face specific challenges; help them to identify what difficulties lone parents may face within the organisation; encourages them to respond to these challenges by suggesting One Parent Proofed solutions. It provides a framework for organisation to develop an Action Plan to set and monitor targets to evaluate the impact of their work on lone parents. **One parent proofing can be applied to policy for all families and if implemented help meet the needs and aspirations of all parents balancing employment with childcare. (20)**

6.3 Reducing the Impact of Poverty

There was resounding support was given to the policy of more children having access to free healthy school meals but parents generally felt this should be seen as a preventative measure-investing in the future in terms of better health for all children .Again free prescription –though helpful in reducing the costs to poorer families – was seen as a preventative measure rather than alleviation. Some parents argued that the Scottish Government should adopt a more holistic approach to understanding the causes of and buffers against poverty so that it can support a broader approach to economic wellbeing. Specifically

- Many Parents said they would have valued family support when they needed it.
- Better access to financial capability information and money advice, tailored to women's needs, such as information targeted at new mothers is needed
- Greater access to affordable credit for those on low incomes so that unexpected costs, such as a washing machine breaking down, can be covered without resorting to expensive forms of credit is needed.
- The Government needs to account for the different ways that life events impact on women and men. Stronger protection is needed for women who are at particular risk of falling into poverty during relationship breakdowns, when resisting violence, and when they become mothers.eg - support could be provided to the many victims of domestic violence who have experienced financial abuse. For example, the introduction of a scheme by which creditors waive debts which have been accrued as a direct result of domestic violence.
- The risk of poverty to large families could be reduced by extending Childcare Tax Credit to third and subsequent children, and increasing the Child Benefit rate for second and subsequent children to that for the first child.
- The impact of poverty can be reduced by access to high quality information, advice and support services. Many lone parents made clear that they didn't really trust “official agencies “ and were much happier dealing with trusted ,independent organisations .



- The lone parents involved in the various focus groups had for the first time been involved in meeting other parents with whom they shared common experiences. Many were interested in more opportunities to participate and felt that the Scottish Government should ensure local authorities invested in incorporating capacity building for lone parents into local projects and that there was great strength in peer to peer learning and mentoring.

7. Principles and Development of the Framework

7.1 Principles

The idea of having a set of principles with which to measure both national & local government was generally felt to be positive. However many of the lone parents consulted felt the language used was complicated

“Resilience ...strange term .This is saying the individual has to do it themselves –its not society’s problems”

“If they really want to involve people –this language is inaccessible “

“Dis- empowers the reader “

“Work for those who can, alongside support for those who can’t..... sounds very New Labourish!”

“A focus on inequality ,not just poverty is necessary . Living in a grossly unfair society damages us all”

Participants were unsure if the emphasis on an individual’s capacity compared to structural deficiencies was correctly balanced. Suggestions included

- Paid work is a key route out of poverty but not always!
- Value women’s unpaid contribution to the economy through their caring role
- There is a lack of reference to employers and the private sector
- Poverty is more than about income – the issue of wellbeing is of wider significance

“Lone Parents are very valuable to society-their contribution to family support reduces the need for government investment in public care”

“Scotland has a culture which still places responsibility for childcare on women while they are expected to be economically active “

7.2 The Framework – What should it contain

The adoption of a formal strategy and explicit targets has to be considered a major step forward, with implications for the way policy is framed in the future. In particular, the need to set down an analysis of the causes of poverty, and to link policy interventions to these underlying causes and to sectoral as well as overall targets is to be welcomed.

In addition to the ideas set out in the discussion paper the target of eradicating child poverty by 2020 should act as a lever for institutional change and the framework should give a prominent place to the need for strong institutional structures to underpin its development and delivery. Each local authority could be obliged to address the question of poverty in overarching strategies and report back on progress achieved over the previous year in relation to the strategy (as part of their reporting to the Scottish Government on progress against national outcomes, and to local communities on progress against related local outcomes.) Further mechanisms for “poverty proofing” policy decisions, including those in the next Scottish Budget and Spending Review, should be put in place.

8.0 Conclusion

Poverty affects the lives of many lone parents and limits the life choices of their children. Tackling this requires both resources and commitment. There is a growing recognition by policy makers that lone parents face significant barriers in escaping the poverty trap. While many combine paid and unpaid work, the alternative of specialising in the unpaid work of caring for children and others should be a viable and valued option. Any vision for the future should provide genuine choice to parents as to whether to stay at home with their children or take up employment with the guarantee of affordable high quality childcare.



Lone parents are a key group and central to strategies that aim to achieve success in reaching child poverty and employment targets. Innovations that can fit with the everyday reality and priorities of lone parents' lives are vital. Lone parents are twice as likely to 'cycle' between work and welfare and therefore the issue of sustainable employment and aftercare are crucial. This brings to light the complex issue of the interaction between 'caring work' and paid employment and "time poverty" and "income poverty". Understanding better how to enable this crucial interaction is key to achieving the child poverty target and enabling lone parents into sustainable employment. A move towards an individual worker /carer model has the potential to more effectively address the barriers to employment of many lone parents. OPFS is committed to working with others to develop positive policies that address the issues faced by lone parents. We share the views expressed in the Harker Report (21) that

"The work first approach is not sufficient to end child poverty" and that "a system which encourages parents to take any job rather than one that offers them good long term prospects, or leads to parents "cycling" between having a job and being out of work is neither efficient nor effective in tackling child poverty."

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