



**Tackling Child Poverty Delivery Plan**  
**Second year progress report 2019-20**  
**Annex C – Child poverty among lone**  
**parent families**



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## Introduction

Throughout the [Tackling Child Poverty Delivery Plan 2018-2022](#), emphasis is placed on 'priority families' most at risk of poverty. This annex focuses on one of these priority groups, lone parent families. It presents, where possible, breakdowns of Child Poverty Measurement Framework indicators by family type. It also draws on wider evidence about the drivers of poverty, with quotes from lone parents who have engaged with One Parent Families Scotland illustrating their lived experience of poverty. Finally, the report sets out the actions recommended by stakeholder organisations to address poverty among lone parent families.

### Key findings

#### **Income from employment**

Scottish lone parents are much more likely to not be in paid employment, compared to all households with children and those that are in work tend to work fewer hours a week and have a much lower rate of hourly pay on average. The comparatively high underemployment rate indicates that many lone parents would rather be working more hours than they currently do. Qualitative data suggests that they often struggle to balance work and childcare requirements, due to a lack of access to flexible working.

Lone parents are also more likely to have low or no qualifications, and those that do hold degrees are more likely to work in low or medium skilled occupations.

#### **Cost of living**

Lone parents spend, on average, far more of their net household income on housing costs when compared to the national average for all households with children in Scotland. This is coupled with required fuel costs that are slightly higher than the national average.

UK-level data show that single adult households with children spend a higher percentage of their household income on food and non-alcoholic drinks than other households with children.

Lone parents are also more likely to be in unmanageable debt and financially vulnerable and are, on average, the least wealthy household type in Scotland.

#### **Income from social security and benefits in kind**

Qualitative data suggests that lone parents face anxiety and uncertainty when looking to claim benefits, and analysis by the Scottish Government and the Equality and Human Rights Commission indicates that lone parents are disproportionately impacted by cuts, freezes, and benefits caps and limits.

## Demographics

In 2019, it was estimated that 25% (144,000) of all families with dependent children in Scotland were lone parent families, with 133,000 (92%) of these estimated to be headed by women<sup>1</sup>.

The Growing Up in Scotland longitudinal study found that 9% of children were born into a single parent household, and a further 11% experienced parental separation in the first five years of their lives<sup>2</sup>. Single parenthood lasts around 5 years on average<sup>3</sup>, with women facing slightly longer periods of single parenthood than men<sup>4</sup>. The average age of a single parent is 39 years. Around eight out of ten single parents are aged between 25 and 50 years old, and just 1% are teenagers<sup>5</sup>.

There is substantial overlap between lone parent families and the other child poverty priority groups. For example, 40% of children in lone parent households also have a disabled person in the household, and only 39% of children in lone parent households (and 32% of children in poverty in lone parent households) do not fall into any of the other child poverty priority groups<sup>6</sup>. This intersectionality of characteristics has the potential to compound and exacerbate disadvantage for certain lone parent households.

## Poverty

Children in lone parent families in Scotland are more likely to be in poverty than children in couple families.

**Estimates of number and percentage of children in Scotland in relative poverty, absolute poverty and combined material deprivation and low income, after housing costs, 2016/17-2018/19 (3-year average)**

	Relative poverty	Absolute poverty	Combined low income and material deprivation
All children	230,000 (24%)	210,000 (21%)	120,000 (12%)
Children in lone parent households	90,000 (39%)	80,000 (34%)	60,000 (27%)

<sup>1</sup> Labour Force Survey, 2019,

<https://www.ons.gov.uk/peoplepopulationandcommunity/birthsdeathsandmarriages/families/datasets/familiesbyfamilytyperegionsofenglandandukconstituentcountries>

<sup>2</sup> <https://www.gov.scot/publications/growing-up-scotland-change-early-childhood-impact-significant-events/>

<sup>3</sup> Skew, A. (2008) Leaving lone parenthood: analysis of the repartnering patterns of lone mothers in the UK.

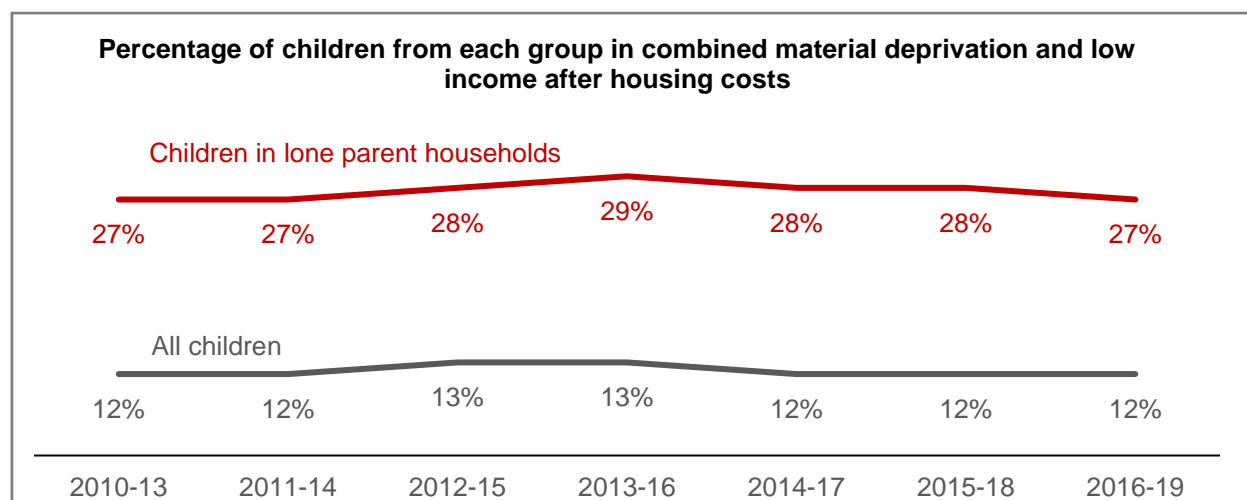
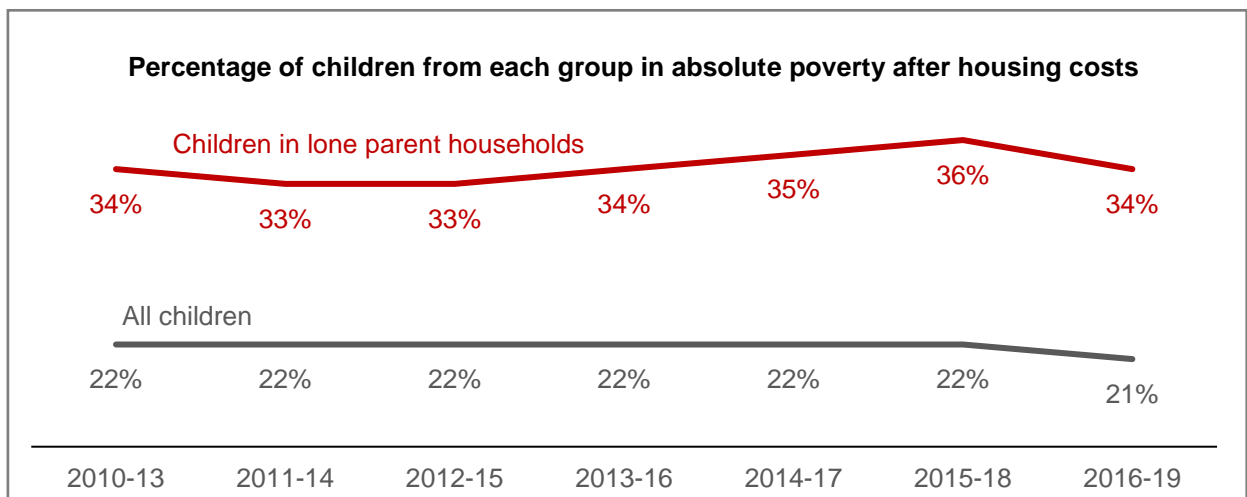
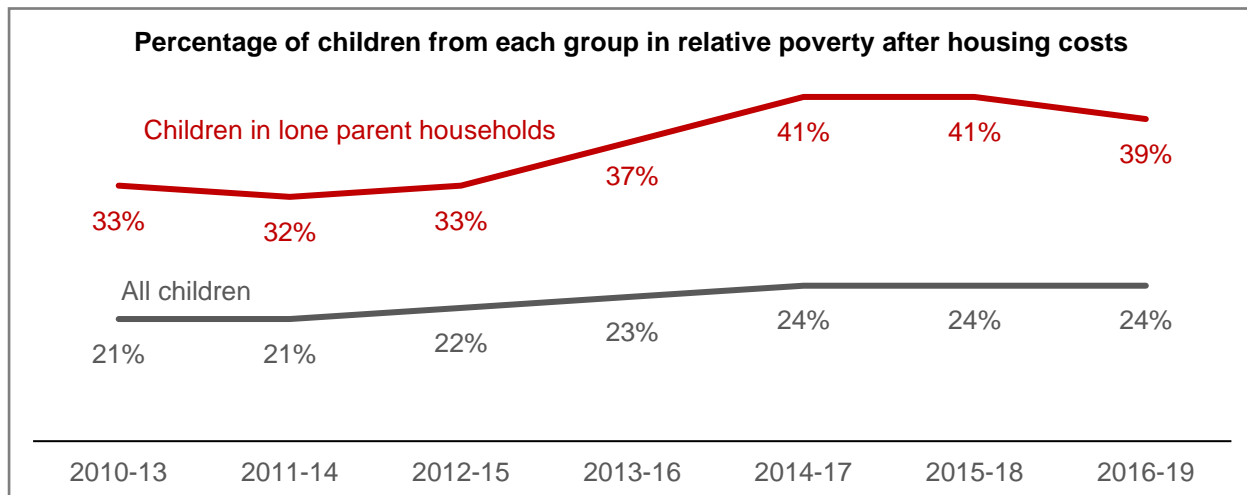
<sup>4</sup> Bernardi, K. et al. (2018) Changing lone parents, changing life courses. In: Bernardi, K. and Mortelmans, D. eds. Lone parenthood in the life course. Life Course Research and Social Policies 8

<sup>5</sup> <https://www.gingerbread.org.uk/policy-campaigns/publications-index/one-four-profile-single-parents-uk/>

<sup>6</sup> Data taken from the Family Resources Survey and averaged over seven years, 2011/12 – 2017/18 – see [Children in poverty after housing costs who are in more than one priority group](#)

From 2015-18, 17% of children in Scotland were in persistent poverty. An estimate for children in lone parent families is not available for the same period (due to small sample sizes), but it was 31% in 2014-17, compared to 15% for all children.

Trend data over the past decade show that a heightened risk of poverty among lone parent households is a longstanding issue.



## Income from employment

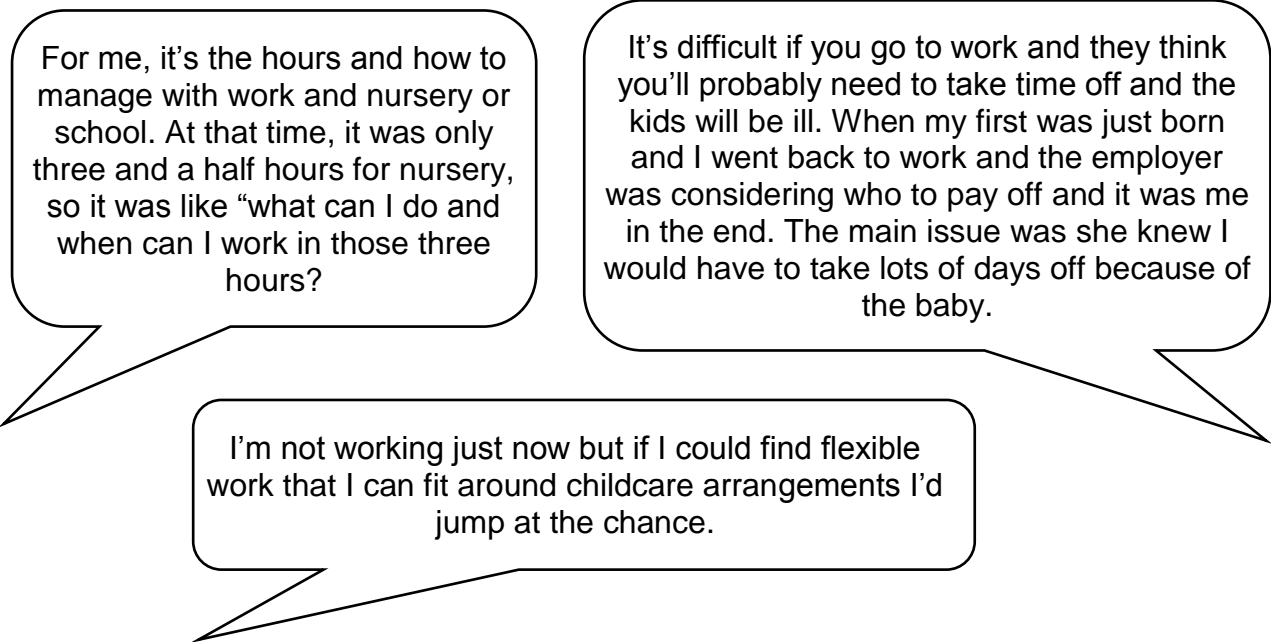
### Hours worked

The working age (16-64) employment rate for lone parents (67.1%) is lower than for parents in couples (87.8%)<sup>7</sup>. And because there is only one potential earner, this means that a much higher percentage of lone parent households are not in paid employment – 33.5%, compared to 10.9% of all households with children in Scotland.<sup>8</sup>

For those families in work, lone parents work fewer hours, on average – 28 hours per week, compared to 32 hours per week per working-age adult in all households with children in Scotland<sup>9</sup>.

The underemployment rate refers to those who are in work but would like to work more hours for the same rate of pay. The underemployment rate amongst lone parents is 11.6%, compared to 5.5% of all parents.<sup>10</sup>

Lone parents report that they often struggle to meet both work requirements and caring responsibilities, and that having access to more flexible work would help significantly.



For me, it's the hours and how to manage with work and nursery or school. At that time, it was only three and a half hours for nursery, so it was like "what can I do and when can I work in those three hours?"

It's difficult if you go to work and they think you'll probably need to take time off and the kids will be ill. When my first was just born and I went back to work and the employer was considering who to pay off and it was me in the end. The main issue was she knew I would have to take lots of days off because of the baby.

I'm not working just now but if I could find flexible work that I can fit around childcare arrangements I'd jump at the chance.

<sup>7</sup> Office for National Statistics (ONS). Employment rate of parents living with dependent children by family type and age of the youngest child. <https://www.ons.gov.uk/employmentandlabourmarket/peopleinwork/employmentandemployeetypes/datasets/employmentrateofparentslivingwithdependentchildrenbyfamilytypeandageoftheyoungestchildtable>. This is the seasonally adjusted rate for Oct-Dec 2019, consistent with the last household release by ONS.

<sup>8</sup> Annual Population Survey, 2019 data

<sup>9</sup> Family Resources Survey, 2016-19 data

<sup>10</sup> Annual Population Survey, 2019 data

It would help if employers were a bit more flexible for single parents. Childcare isn't easy. Maybe just opening it up a bit more rather than it being set times for jobs, and not just for single parents. As long as you're working your hours, if they opened it up to be flexible timing that would be so much better for everybody, but it would help single parents an awful lot.

## Hourly pay

Lone parent households have a much lower average hourly pay – £9.59 per hour, compared to £12.65 per hour for all households with children in Scotland<sup>11</sup>. The majority of lone parents are mothers, and are therefore likely to have lower hourly earnings due to the gender pay gap.<sup>12</sup> In addition, research by the Joseph Rowntree Foundation in 2018 found that, across the UK, lone parents are more concentrated in sectors with high levels of low pay, and are more likely to be low paid in those industries than either mothers or fathers in couples.<sup>13</sup>

## Skills and qualifications

Lone parents are more likely to have low or no qualifications than parents in a couple (11.6% and 7.4%, respectively). Employed graduate lone parents in Scotland are more likely to be in low or medium skilled occupations (26.5%) than graduate parents in a couple (16.0%)<sup>14</sup>.

More support for single parents to be able to have higher levels of training and education, which lead to more sustainable work and long-term savings for the government. Lots of single parents want qualifications - where is the support?

## Childcare and transport

Recent survey data from England showed that 41% of lone parent households in paid employment, and 37% of lone parent households not in paid employment, find it difficult to meet their childcare costs. This is compared to 13% of households where both parents are in paid employment, and 18% of two-parent households where one parent is in paid employment.<sup>15</sup>

<sup>11</sup> Family Resources Survey, 2016-19 data

<sup>12</sup> Which currently sits at 15%. <https://www.gov.scot/publications/fairer-scotland-women-gender-pay-gap-action-plan/pages/3/>

<sup>13</sup> Joseph Rowntree Foundation, 2018. <https://www.jrf.org.uk/report/uk-poverty-2018>

<sup>14</sup> Annual Population Survey

<sup>15</sup> Department for Education, 2018, Childcare and early years survey of parents in England: 2018, [https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment\\_data/file/766498/Childcare\\_and\\_Early\\_Years\\_Survey\\_of\\_Parents\\_in\\_England\\_2018.pdf](https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/766498/Childcare_and_Early_Years_Survey_of_Parents_in_England_2018.pdf)

Childcare costs have always been a big issue. The challenges I've had were before he went to school – holding down a job and paying for private sector childcare was ferociously expensive... The difficulty I have now is childcare when school's not on. The school has an after-school club, which not all of them do, but there's two weeks in the summer when the holiday club isn't on.

Some lone parents may share childcare responsibilities with their child's other parent, potentially helping them to balance caring responsibilities with paid employment, but many will not.

With regards to the availability of affordable and accessible public transport, the available data shows that 69.8% of low income lone parent households are very or fairly satisfied with public transport, compared to 73.9% of all low income households with children.

## Costs of living

### Housing costs

Lone parent households spent 21% of their net household income on housing costs, significantly higher than the average amount spent by all households with children in Scotland (10%)<sup>16</sup>

I often can't afford to heat the house and I can't afford my rent payments to my landlord.

### Other costs of living

Lone parent households have required fuel costs at 8% of their net household income after housing costs. This is slightly higher than the required costs for all households with children in Scotland (6%)<sup>17</sup>.

One adult households with children in the UK spent 12.9% of their household income on food, compared to 10.4% of all households with children in the UK<sup>18</sup>.

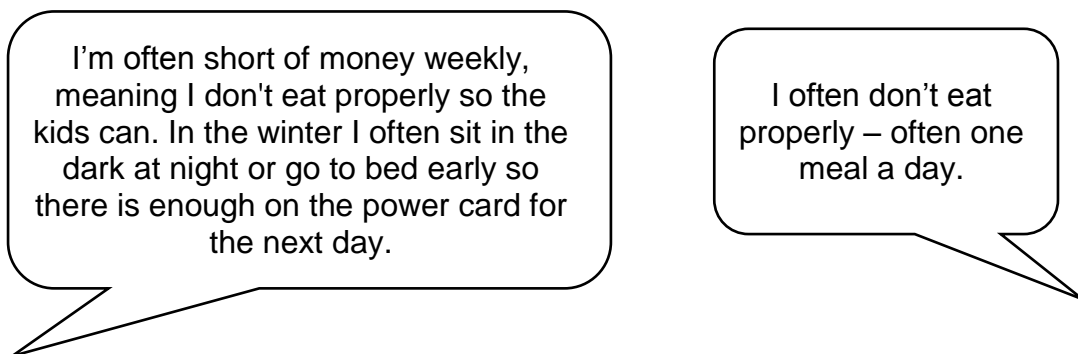
<sup>16</sup> Family Resources Survey, 2016-2019 data.

<sup>17</sup> Scottish House Condition Survey, 2018 data.

<sup>18</sup> Living Costs and Food Survey, One adult households with children is the closest comparable data for lone parent households available, as the dataset does not record whether the single adult is the child(ren)'s parent. UK figures have been used, due to the low sample size for one adult households with children in Scotland.

A report by The Food Foundation in 2018 estimated that 48% of all UK households with children, and 60% of lone parent families, do not spend enough on food to meet the recommendations for a healthy diet as set out in the Eatwell Guide.<sup>19</sup>

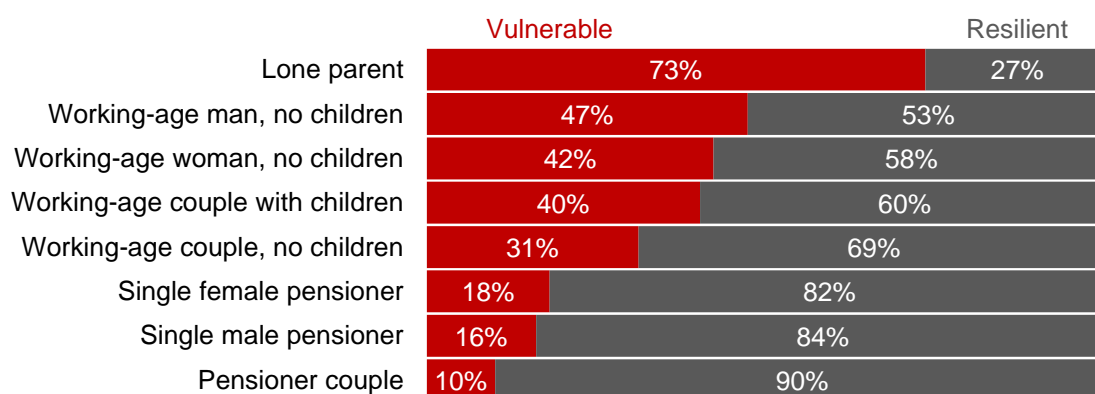
In 2017/2018, a quarter (25%) of single parents (mostly single mothers) reported that they had been worried they would run out of food in the previous 12 months due to a lack of resources. Over three-quarters of these (21% of all single parents) went on to say that they had eaten less than they should, and around half of them (13% of all single parents) said they had actually run out of food due to a lack of resources<sup>20</sup>.



## Savings and assets

Lone parent households are less likely to have savings: 59.6% have no savings, compared to 34.6% of all households with children<sup>21</sup>. Lone parent households are the household type that is most likely to be financially vulnerable. In 2016-2018, 73% of lone parent households did not have enough savings to cover basic living costs for three months, compared to 40% of working-age couples with children<sup>22</sup>.

**Proportion of households that are financially vulnerable by household type, Scotland 2016-2018<sup>23</sup>**



<sup>19</sup> <https://foodfoundation.org.uk/wp-content/uploads/2018/09/Affordability-of-the-Eatwell-Guide-Final-Web-Version.pdf>

<sup>20</sup> <https://www.gov.scot/publications/scottish-health-survey-2018-volume-1-main-report/pages/40/>

<sup>21</sup> Scottish Household Survey, 2015-17.

<sup>22</sup> <http://www.wealthandassets.scot/2020report.html>

<sup>23</sup> <http://www.wealthandassets.scot/2020report.html>



Lone parent families are also, on average, the least wealthy household type in Scotland. In 2016-2018, lone parent families had a median household wealth of

it is impossible to save for any emergencies that may occur, like a boiler breakdown or school uniform needing replacing...

£35,300, compared to a national average of £233,400 and the average wealth of working-age couples with children (£254,300).<sup>24</sup>

## Debt

Lone parent households are more likely to be in unmanageable debt (9.1%), compared to two-parent households (3.1%)<sup>25</sup>. Many lone parents find themselves in debt as a consequence of needing pay for necessities like food, clothing and housing because their income, from low wages or fewer hours, does not meet their basic living costs.

The percentage of lone parent households accessing high cost credit (21%) is higher than for low income households (14.7%) or all households with children (14.2%)<sup>26</sup>.

I've no savings or leeway in my weekly budget, so I have no choice but to buy things on credit, even though it's more expensive I can't afford, and I'll be more in debt. I have had to use 'buy now, pay later' credit to buy a fridge. I just could not afford to pay for that outright. A lot of my furniture like the washing machine and couches I've had to get out of catalogues over the years. I can't afford to pay hundreds of pounds outright. I tend to get them on buy now, pay later and then that's where I get in a mess, because it when it comes time to pay for them, I don't have the money.

## Internet access

In 2018, 96% of lone parent households had home internet access, compared to 99% of two parent households and 87% of all households<sup>27</sup>. However, One Parent Families Scotland report that many of the lone parents it interacts with say that they lack IT equipment needed to access online services and information. This has been a particular issue during the COVID-19 lockdown, with many parents worrying about their children falling behind in their schoolwork because of lack of access to laptops or broadband for studying.

<sup>24</sup> <http://www.wealthandassets.scot/2020report.html>

<sup>25</sup> <http://www.wealthandassets.scot/2020report.html>

<sup>26</sup> Scottish Household Survey, 2015-17. High cost credit includes: Catalogues or mail order schemes, hire or rental purchase agreements, cash loans from companies that collect payments from your home, loans from pawnbrokers and cash converters and loans from pay day lenders.

<sup>27</sup> Scottish Household Survey

I use the internet when I can for job-seeking, and for claiming her benefits. I don't use it for shopping or comparing prices. I do worry about supporting my children with their education, so much is online. I've been using a lot of our budget on top-up credit to allow my daughters to access home-schooling resources. We only have one phone between the three of us, and I have to limit the time that they are online because I can't afford any more.

## Income from social security and benefits in kind

Lone parent families are disproportionately affected by cuts and freezes to the value of benefits and Tax Credits, the benefits cap, and the two-child limit<sup>28-29</sup>. Lone parents report that they worry about the impact on the money they have to live on, and also often feel anxious about the process of claiming benefits.

I think Universal Credit holds you back itself because you don't feel good about yourself, so how can you go and write an application with all these positive words? It's a constant struggle. It's quite a mentally challenging time for anyone, never mind someone with a mental health issue.

I have found the experience of claiming benefits is that I've been thrown into something that's controlling me. Going to the Job Centre for me is the most terrifying thing. Every time I go, no matter how nice the person is, I feel like I'm that small. I don't want to do it anymore...

Things like the Job Centre really set my anxiety off, just because they kind of have power over things that I don't, with money and things like that. One Parent Families Scotland took me through the application step by step and if it wasn't for them, I don't know what I would have even done. I was so scared because I didn't have a clue at all and the Job Centre hadn't been in touch with me and I didn't know how to go about the whole change to Universal Credit.

<sup>28</sup> <https://www.equalityhumanrights.com/sites/default/files/cumulative-impact-assessment-report.pdf>

<sup>29</sup> <https://www.gov.scot/publications/2019-annual-report-welfare-reform/>

I get housing benefit which gets paid straight to the housing from Universal Credit, and I get paid just over £400 a month. That's to pay for electricity, whatever my little boy needs, if he needs new clothes if he's grown out of his stuff, food, Wi-Fi and bills in general. By the time you do all that, you don't have a lot left.

I had to move onto Universal Credit, and obviously because I'm under 25 I'd be getting even less money. And I don't understand how someone over 25 gets more for being in the same situation that I am. We both need to buy the same things.

The two-child limit is harsh and is increasing poverty for families like mine. I don't have a family support network as a single mum due to being in refuge, being single is hard not having someone to ask for help when needed, during the latest virus pandemic and having kids off school, this has now become much harder to make ends meet even with help to replace school meals.

## Child maintenance

For some single parents, financial pressures are made worse by the lack of child maintenance paid by their child's other parent. It has been reported that over half (60%) of single parents do not have a child maintenance arrangement in place, through the government-run Child Maintenance Service, a court order or a private arrangement<sup>30</sup>.

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<sup>30</sup> <https://www.gingerbread.org.uk/policy-campaigns/publications-index/one-four-profile-single-parents-uk/>

## Stakeholder recommendations

Stakeholder organisations have made a range of recommendations for government on how to address the issues that lone parent families in child poverty face. A recent briefing by Public Health Scotland makes specific recommendations for local authorities and Health Boards<sup>31</sup>.

A key recommendation emerging directly from discussion with One Parent Families Scotland is “single parent proofing” policy and service design:

“If we listen to and involve parents, then their direct evidence of experience highlights new issues and new connections. The challenges and problems that single parent families confront when trying to escape poverty, retain a work-life balance and sustain employment, illuminate many of the difficulties faced by all low income families. Policies and practices that enable a single parent to provide and care for their children are more likely to have beneficial effects for two parent families. A ‘single parent proofed’ initiative is a family proofed initiative.”

The majority of single parents are women. Therefore, it has been suggested that the use of sex-disaggregated data across policy interventions would contribute to the measurement of impact of policy on single parents.

### Employment

- Support anchor institutions (such as local authorities and Health Boards) to create more quality (in terms of protecting them from poverty), flexible (offering hours that suit single parents) vacancies, directly and through procurement and economic development.
- Support employers in the private sector to create more quality, flexible vacancies
- Make use of the new Parental Employability Support Fund to ensure more tailored and holistic programmes, such as an employability pathway specifically for single parents.
- Ensure single parents have support to gain access to new jobs created in the Early Learning and Childcare workforce and Out of School Care workforce
- Provide skills and training programmes, apprenticeships and other work placements with the ability to move into full time employment.

### Childcare

- Ensure an emphasis is placed on helping lone parents to access this childcare as and when they need it, including improving advice and support systems available to help lone parents navigate the childcare system.
- Develop childcare infrastructure that meets the needs of families providing an appropriate amount of funded, good quality and flexible education and childcare for all children across the age range (from pre-school to school age).
- Assess the feasibility of further expansion of universal entitlement of childcare from age 3 to early secondary This could include:
  - increased provision of high-quality flexible out-of-school childcare

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<sup>31</sup> [http://www.healthscotland.scot/media/3124/child-poverty-in-scotland\\_priority-groups\\_lone-parent-families\\_briefing.pdf](http://www.healthscotland.scot/media/3124/child-poverty-in-scotland_priority-groups_lone-parent-families_briefing.pdf)

- increased choice and flexibility in childcare for eligible families with children from the age of 1 year
- ensuring that local childcare providers are well informed and supported to deal with the Universal Credit approach to childcare costs
- continued evaluation of childcare expansion, to ensure it contributes to reducing child poverty.

### **Internet access**

- Many single parents on low incomes only have a 'pay as you go' mobiles. There is an urgent need for access to either tablets or laptops as well as WI-FI and help with mobile costs.
- A consistent, centralised national effort is required to ensure access for all. Within this, families with children must be prioritised to ensure they have the online connectivity and devices they need.
- Beyond this, government should support families with ongoing costs of accessing digital tools and putting pressure on providers to freeze bills. Families also need training on using devices.

### **Cost of the school day**

- Increase school clothing grant payments to cover the realistic cost, by a standard amount across Scotland.
- Consider expanding free school meals to every child where a parent is receiving universal credit, or to include all 7 to 16 year olds. Cash payments, when in lieu of school meals, should be paid at the same level to parents across Scotland.

### **Social security and benefits in kind**

- Maximise take-up of benefits
- Improve the advice and support available to help single parents navigate the child maintenance system.
- The Scottish Child Payment is set at a flat rate. When fully implemented, consideration should be given in the payment structure to those families who face higher levels of child poverty such as single parents, young parents and families with a disabled child.
- Increase awareness of the support available from the Scottish Welfare Fund, ensure it delivers support to people as quickly and effectively as possible, and review whether the levels of funding are adequate to meet demand.
- Best Start Grant and Best Start Foods are an efficient and effective way to get money to families with young children. Consideration should be given to whether their value could be increased.
- Increase the Discretionary Housing Payments (DHP) budget, and direct local authorities to target additional funds towards those affected by the benefit cap. By increasing the DHP budget, the benefit cap could be fully mitigated.

### **Recommendations for the UK Government**

- Reform Universal Credit:
  - Improve Universal Credit administration, particularly around childcare costs processes.
  - Remove the five week wait when administratively possible, and make advance payments an automatic grant.

- Young single mothers should be paid the same standard allowance for Universal Credit as parents over 25 years.
- Increase the value of Universal Credit, Tax Credits and other benefits paid to families with low incomes to reflect changing living costs.
- Remove policies that penalise single parent families such as the working age benefits freeze, the two-child limit, the benefits cap and benefit sanctions for pregnant women and parents.
- There are many single parents on 'legacy benefits' who will not get the increase the £20 increase for Universal Credit and Working Tax Credits. The £20 increase should be added to the standard allowance for Income Support, Employment and Support Allowance and Jobseeker's Allowance.
- Make the Child Maintenance Service fairer:
  - Remove the charges for receiving parents initially enrolling into and continuing to use the Collect and Pay service
  - Improved case management and better customer service
  - Improve the service for survivors of domestic abuse, to ensure it supports rather than deters families needing assistance.
  - Stronger systems and resources to challenge parents who avoid child maintenance and those who do not pay what has been agreed.



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