

Cost-of-living Impact Report



Issue 17 - April / May 2022



Parents Experiences



OPFS has developed a model for regularly gathering the experiences of single parents across Scotland. Through our local services and national channels, we can capture key areas of concern for single parents.

To ensure that we understand the ongoing impact of the increasing cost of living and other pressing concerns for single parent families, we publish this bi-monthly 'Single Parent Family Impact Monitoring Report'. OPFS gathers parents 'experiences through our 5 local teams, our national advice and information service and website. We also include some feedback from single parents from our recent consultation asking parents their views on the main issues affecting their lives and actions needed to tackle these issues.

There are five elements:

- Gathering knowledge: Parent's experience is systematically collected and analysed.
- Monitoring Emerging Issues: Emerging issues are drawn out and highlighted.
- OPFS Response: Our services respond by working to meet the needs identified.
- Dissemination and Communication: Emerging issues communicated to key influencers.
- Single Parent Proofing: Using single parent feedback to inform the development, implementation and evaluation of policy and practice so that they respond effectively to the needs of single parents.



The report is organised into seven broad categories, which reflect the topics single parents get in contact with us about.

- 1. Health and Wellbeing
- 2. Social Security Benefits
- 3. Money and Family Income
- 4. Family Wellbeing
- 5. Seperating / Being a Single Parent
- 6. Work / Education and Training
- 7. Children

The report describes any emerging themes within these categories.





1. Health and Wellbeing

Poor mental health, isolation, stress and even an apathy for life are predominant themes emerging from the April/May period. Primarily, the devastating impact of the energy price hikes, soaring food costs and the many other budgeting problems are the main drivers for this developing crisis.

I work only 20 hours due to my mental health, don't get much off universal credit as they say I earn enough, got my rent and all my bills to pay petrol to get to work sometimes I think I'm better off not working as my mental health is through the roof because I've hardly any money left to live on.

Cost of living risen too much to have quality of life.

Can't see a way out.

Feeling isolated at home unable to afford outing feel guilty, mental health feel a failure as a parent.

I can't afford to take my children out or treat them. This had all had a massive impact on my own mental health.

The pandemic has affected us so much.

I feel so isolated, and I have had no access to family support to help when my children are having to isolate and do their schoolwork from home. My mental health has really deteriorated. The children have suffered. They have no concentration and lack any energy for life...



2. Social Security Benefits

Parents are expressing concern over their benefit payments. Benefit payments are not reflecting price increases. This is concerning as many face difficult choices and even the prospect of homelessness. Worries about moving onto Universal Credit (UC) and how this will then impact on eligibility for other benefits and payments in the future, are pressing concerns for many.

The DWP keep deducting carers allowance from my UC even though they have been told and agreed not to, I'm struggling financially as it is, and this is causing so much stress.

Will my child who is staying on at school be eligible for Educational Maintenance Allowance, affect me getting Child Benefit for her?

What can I claim from Universal Credit if I reduce my hours to 20 a week?





3. Money and Family Income

Rising energy food and fuel costs are leaving many single parent households destitute. They are caught in a cycle of difficult financial choices, leading to a series of inevitable negative outcomes including debt and arrears. As a society we are collectively struggling at this time, but for the most part, single parents are doubly disadvantaged so hindering their ability to improve their quality of life.

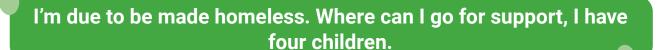
I have a pre-paid meter. It is the only way that I can afford to pay my gas and electricity. I was putting £10 a week into it but now that is now not even lasting the week. Now I have had to cut it down to £5 because I cannot afford anything else. I am looking at ways to cut my bills down because I was out of work from the start of Covid over the last year. I am using a food bank.

I am finding it difficult with rising food costs and energy (electricity, gas etc) as well as petrol. I do not have enough to live on, and every day is a challenge. I am using food banks, borrowing money and in more debt.

I have no help with food, no energy to top up and no benefit due for a while. I am really struggling. Where can I get help with this?

I'm struggling financially as it is, and this is causing so much stress

It is very difficult to cope financially after bills are paid etc because there is not much money left over afterwards. Having to buy my son a new pair of trainers means that I must save for weeks. It's a constant struggle. It is not easy to pay for things with constant rising costs. Budgeting is a challenge. There is just too much pressure on parents.



We are having to ration both food and energy costs.

The cost of living in general, grocery prices have risen as has utility bills, we were already on a strict budget before the Universal Credit Uplift was taken away so have now had to reduce further on costs such as rationing gas and electric and cutting back on groceries.

I have been turned down by Scottish Welfare Fund but I need help to buy things for my baby, like nappies and pull ups.

I have paid all my bills but have no electricity, gas or food.

Where can I get help. I've been turned down by the Scottish

Welfare Fund.

4. Family Wellbeing

Less prominent to the cost-of-living crisis, but ever present, are the issues resulting from the threat of domestic violence and/or coercive control.



5. Separating / Being a Single Parent

Children - Sole Care responsibilities

As the cost of living becomes ever more unsustainable for households, single parents strive to do the best for their child/children. The parenting role has become even more arduous as single parents often carry both mum and dad roles and responsibilities with a lack of support from others. It is not always a feasible option for them to undertake employment opportunities given the lack of accessible and affordable childcare cover and meeting any additional needs that they or their children may have. We find that parents are facing a constant wave of financial and emotional burn out which shows no sign of abating.

My ex-partner has left me a week ago and now has moved in with new girlfriend. He wants our 12-year-old daughter to go and stay there at weekends. She is very upset. What are my rights?

I have been through a very difficult separation as my ex-partner went to live with a close friend this has really affected the children. How can I deal with situation? I am heartbroken.

I feel I am not a good parent as I feel overwhelmed a lot of the time. I work long hours and when I play with the children, I am exhausted.

My son is traumatised and won't go to school, and he has questions over his gender. I have not been well and am exhausted, where can I get help, who can my son and I speak to.

My child identifies as non-binary and is having panic attacks, struggling with his peers, isn't sleeping, or eating and is very anxious. Ex-partner doesn't understand how his child is feeling - I need help/advice.



6. Work / Education and Training

Employment issues are impacted by the cost-of-living crisis. The main worries which have been highlighted over the course of the last two months are:

- 1. Work-childcare balance
- 2. Questions over employment rights, pension rights, etc
- 3. Support for additional needs
- Benefit loss.

Cutting down on work hours as child isn't at school and finding it stressful to work full time.

I am due to start a new job. I am not sure about their pension scheme. I find it difficult to understand. Who can help me with this? I am not good with figures, money etc. and I am feeling anxious about this.

My son is 17 and I get DLA for him, he is thinking of starting an apprenticeship I am worried this will affect my Universal Credit can you advise me.





7. Children

Child maintenance and child contact remain a top priority for many parents.

I am very unhappy with the CMS as they have closed my case now. I cannot argue their payment amounts as they said I had no idea what circumstances my ex-partner was saying he was in.

What age does my ex-husband have to pay CM as my son is 17 and going into Higher Education?

My ex-partner's rate of maintenance has gone down to nil rate, but I have a court order in place for him, to see his child but its cost's me £40 every two weeks to keep this up. I can't do anything with no maintenance coming in. Can I stop contact?





Cost-of-living Crisis

Post-COVID-19 Britain is characterised by stagnant growth and high inflation, the war in Ukraine, increasing energy prices and Brexit are all contributing factors leading to higher living costs. In response to this ever-deepening crisis, Governments around the world, including the UK Government, are adopting rescue packages for their citizens.

At the end of May, the Chancellor, Rishi Sunak announced a package of emergency measures to give every household in the UK an energy bill discount of £400. In addition, the proposed measures will mean:

- A one-off disability cost of living payment of £150
- Eight million pensioners to get an extra winter fuel payment of £300
- Lowest income households to receive a one-off payment of £650

These financial aids are welcome as they will alleviate some of the financial strain that many single parent families are experiencing. However, there needs to be a longer-term fix which will help to alleviate the plight of the most vulnerable. The daily news highlights the depth of the crisis that people are facing, but also reflects the growing expectation society has for the UK Government to intervene and underwrite the losses that people are experiencing.

Clearly, as furlough and the recent emergency financial response demonstrates, the Government can and does act in an unprecedented manner when there is a national crisis.

However, not everyone benefits equally. Those from vulnerable groups and poorer backgrounds are in greater need due to having less means and experiencing entrenched poverty. For instance, the cost of living has meant a reduction in donations to charities such as foodbanks while the number of people requiring this aid has increased. Employment is not always the panacea for single parents as income can be inadequate, below even welfare benefit entitlement and unreliable in nature. In work poverty is a reality for many who cannot make ends meet.

The suggestion is that even the unprecedented actions of the UK Government, while gratefully received overall, remains inadequate for the



poorest in society. Furthermore, the crisis is expected to continue and deepen further for months, if not longer. We need a long-term solution.

Consequently, as an organisation who advocates for the needs of single parent families, we are calling on the UK Government to reflect through their policies, the lived experiences and challenges that single parents are enduring. We are recommending that there is greater consultation with single parents at a local and national Government level, such as involvement in cross party groups and active policy making. In this way, real and credible solutions can be found by listening to a marginalized and often ignored group, so formulating relevant policies leading to improved outcomes.

OPFS is currently conducting a consultation with parents through an online survey and a series of focus groups across our local services. This exercise is gauging their views on what they think our main priorities should be, with a view to focused campaigning on their behalf and advancing the issues that matter to them.

We are seeing that the main priorities identified by parents include:

- More financial help/assistance with the cost-of-living crisis and benefits in particular Universal Credit
- Greater flexibility around employment and more investment in way to make work pay.
- Campaigning for more financial assistance for essential bills e.g., gas/electricity
- Providing more support with housing issues: availability, quality
 of standard, facilities, permanency away from temporary
 accommodation and tackling mental health problems caused by risk
 of homelessness and poor social housing
- Childcare challenges (assistance with costs, more availability, and flexible childcare arrangements) and tackling Child Maintenance (CM) issues.
- Improve/advocate for more single parent focused policies from the Scottish Government.

A full report of our consultation will be published in September 2022.



If you have any questions about anything in this report, please contact us at:

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