

# Tackling single parent poverty after coronavirus

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## Executive Summary

This report – based on new research by Learning and Work Institute and Gingerbread – explores the impact of the coronavirus pandemic on single parents, and sets out what can be done to reduce single parent poverty after the pandemic. The research is based on new analysis of national survey data, and interviews and a workshop with single parents who have lost their job as a result of the pandemic. We explore the impact of the crisis on the 1.8 million single parents across the UK. We also highlight the changes single parents want to see as we emerge from the pandemic to help them back into decent work and out of poverty.

There was a significant and sustained increase in the single parent employment rate in the two decades prior to the pandemic, with the employment gap with other parents nearly halving over that period. However, while there were more single parents in work than ever on the eve of the crisis, **single parents still faced very high levels of poverty**. Most single parents who were in work, worked part time, and they were more likely both to be low paid, and to be stuck in low pay than other parents. This meant that nearly half (44%) of children in a single parent family were in poverty on the eve of the crisis, compared to just one in four (26%) of those living in other families.

New analysis suggests that **the pandemic is hitting single parents harder**. Single parents are more likely to have lost hours and to have lost income in recent months. They are more likely both to have been furloughed, and to have lost their jobs – with a risk that the single parent employment gap has widened as a result of the pandemic. Given the greater impact on their employment, single parents are also more likely to be struggling financially and to be concerned about their future finances.

This is due to a **double impact** from the pandemic on single parent families. First, they are more likely to have been working in the industries and the jobs that have been hit hardest, and they are less likely to have been able to continue working from home. Second, as sole carers, they have experienced greater disruption as a result of the closure of childcare and schools earlier in the crisis. Given a greater impact on employment and incomes for a group that was already facing significant disadvantage, the coronavirus pandemic risks both **deepening pre-existing inequalities, and pushing more single parents and children into poverty**.

Based on statistical findings and the evidence from the single parents involved in this project, we have developed a four-point plan to tackle poverty and promote access to good work after the pandemic:

- Provide **high quality employment and skills support** for single parents including specialist single parent work coaches or referral to specialist providers to help single parents find good quality work and progress in work;
- Support the creation of **high quality flexible and part time jobs**, including making the Employment Bill a priority which includes the provision requiring jobs to be advertised as flexible by default;
- Improve **childcare support** which currently is a key barrier to work for single parents including providing better help with the upfront costs of childcare and changing Universal Credit rules so that parents do not have to meet childcare costs in advance; and

- Ensure our **social security system provides sufficient and effective support both for single parents who are out of work and those in employment**, including through retaining the £20 increase to Universal Credit and extending it to legacy benefits, and scrapping the five week wait;

Without action, our findings suggests that the pandemic will entrench these pre-crisis inequalities, and push hundreds of thousands more children into poverty.

# Introduction

The coronavirus pandemic has triggered an unprecedented economic crisis. While we entered the crisis with record high employment, nearly a million jobs have been lost, millions of workers remain furloughed, and the number of households on Universal Credit has soared.

In many areas, the pandemic has hit disadvantaged groups harder, and deepened pre-existing inequalities.

One group that has been hit particularly hard are single parents. Single parents have traditionally faced significant labour market disadvantage, with lower levels of employment, lower pay, and higher levels of poverty. While there has been significant progress in increasing the employment rate for single parents in recent years, many single parent families including those in jobs remained in poverty on the eve of the crisis.

This report explores the impact of the coronavirus pandemic on single parents. We start by examining the pre-crisis situation, before looking at the impact of the pandemic on this group. With the Prime Minister and others focusing on 'building back better' after the coronavirus crisis, we go on to set out what we can do to ensure lower levels of poverty among single parent families after the pandemic.

The report is based on:

- a literature review of existing evidence;
- new analysis of national surveys such as the Family Resource Survey, Understanding Society, and the Labour Force Survey;
- semi-structured interviews with 10 single parents who have lost their employment as a result of the crisis;<sup>1</sup>
- a workshop with 11 single parents who were unemployed and on Universal Credit to explore potential policy solutions;
- a workshop with stakeholder organisations to develop the policy solutions.

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<sup>1</sup> Names of single parents who participated in the research have been changed to protect their anonymity

# Single parent employment and incomes before the pandemic

This section explores the situation before the pandemic, focusing on employment, incomes and poverty among single parents. It shows that, despite significant and sustained growth in the employment rate among single parents, they are much more likely to be on a low income, and in poverty than other parents.

## Single parents in the UK

There were 1.8 million single parent families in the UK in 2019, accounting for over one in five (22%) of all families with children (ONS 2019a). Most single parent families (54%) have just one child. Women make up a large majority (86%) of single parents.

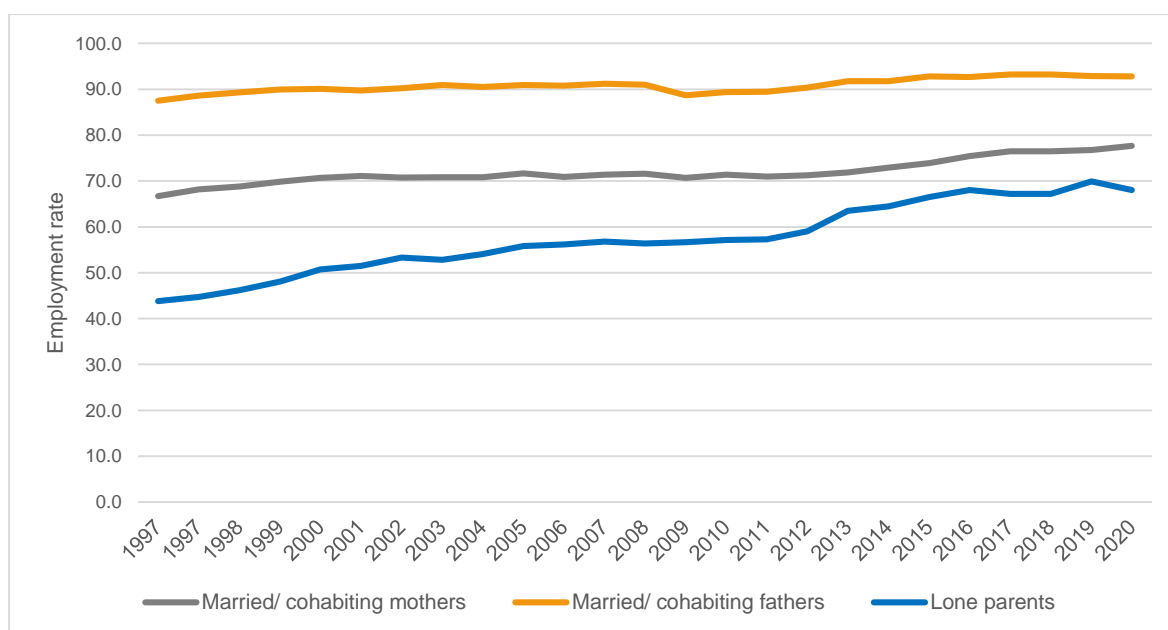
Single parent families are disproportionately likely to be from black and mixed ethnic backgrounds. At the last census, one in four (24.3%) of black households and one in five (19.1%) of mixed households were single parent families, compared to one in ten (10.2%) of white households and one in eleven (8.8%) of Asian households (ONS 2020a).

## Single parent employment

As figure 1 below shows, there was a substantial and sustained increase in the employment rate for single parents in the years preceding the coronavirus pandemic. In the two decades prior to the pandemic, the employment rate for single parents increased by 21.8 percentage points, with the employment gap between single parents and coupled parents nearly halving over that period. At the outset of the crisis, record numbers of single parents were in work.

**Figure 1: The single parent employment rate stood at a record high before the pandemic**

*Parental employment rate by parental status, 1997 - 2019*



Source: ONS 2020b

However, despite the increase in single parent employment, on the eve of the pandemic, single parents remained slightly less likely to be in employment. Seven in ten (69.9%) single parents were in employment in 2019, compared to nearly eight in ten (76.6%) mothers in a couple, and over nine in ten (92.9%) of fathers in a couple (ONS 2020b). This in part reflects the greater challenge for single parents in moving into and sustaining work whilst also having primary responsibility for caring for children.

There are differences in the employment rate by gender. Four in five (80.0%) lone fathers were in employment in 2019, compared to two in three (67.3%) lone mothers (ONS 2019c). However, the difference in the employment rate between lone fathers and fathers in a couple (-13.5 percentage points) is larger than that between lone mothers and mothers in a couple (9.3 percentage points).

### Single parent income

Despite the increase in the employment rate, single parents were still far more likely to be in low income work on the eve of the crisis. Before the crisis mothers in coupled households earned almost twice as much per week as single mothers (Gingerbread 2020).

This is partly due to the concentration of single parents in part time employment. Half (50.4%) of single parents who were in employment in 2019 were working part time, compared to four in ten (43%) mothers in couples, and one in ten (11%) fathers in couples (ONS 2019).

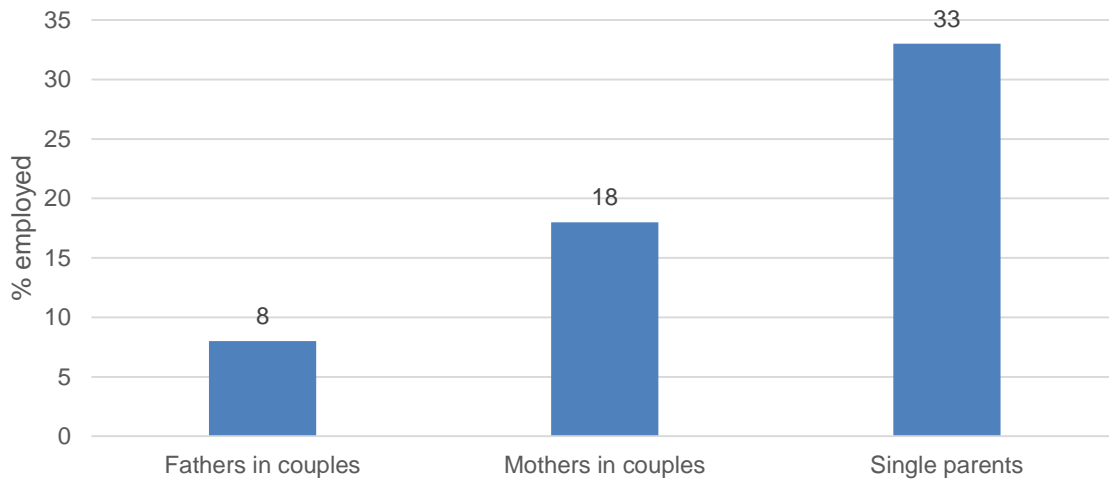
The concentration of single parents in part time work means not just fewer hours worked, but lower hourly pay, both of which contribute to lower incomes for single parents. Median hourly pay for part time workers in 2019 was just £9.94, 49% lower than median hourly pay for full time workers (£14.82).

While single parents are more likely to be working part time, they are far more likely to want to increase their hours than coupled mothers. If there were no barriers relating to childcare, three in five (60%) single mothers said that they would increase their hours or go full time, compared to just two in five (41%) of partnered mothers (DfE 2018). This suggests that single parents' over-representation in part time work is more due to constraints imposed by the childcare system, rather than choice.

In addition to being more likely to be in low paid work, single parents were much more likely to be stuck in low paid work before the crisis. Recent analysis by Gingerbread and the Learning and Work Institute found that **one in three (33%) single parents were stuck in low pay**, earning below the voluntary Living Wage in two successive annual interviews in the ONS Labour Force Survey. This compares to one in five (18%) mothers in couples and one in twelve (8%) fathers. This means that single parents are **80% more likely to be stuck in low pay as a mother in a couple and four times as likely as a father** (Gingerbread 2019).



**Figure 2 – One in three single parents were stuck in low pay on the eve of the pandemic**  
*Proportion of parents stuck in low pay by family type, 2019*



Source: [Gingerbread 2019](#)

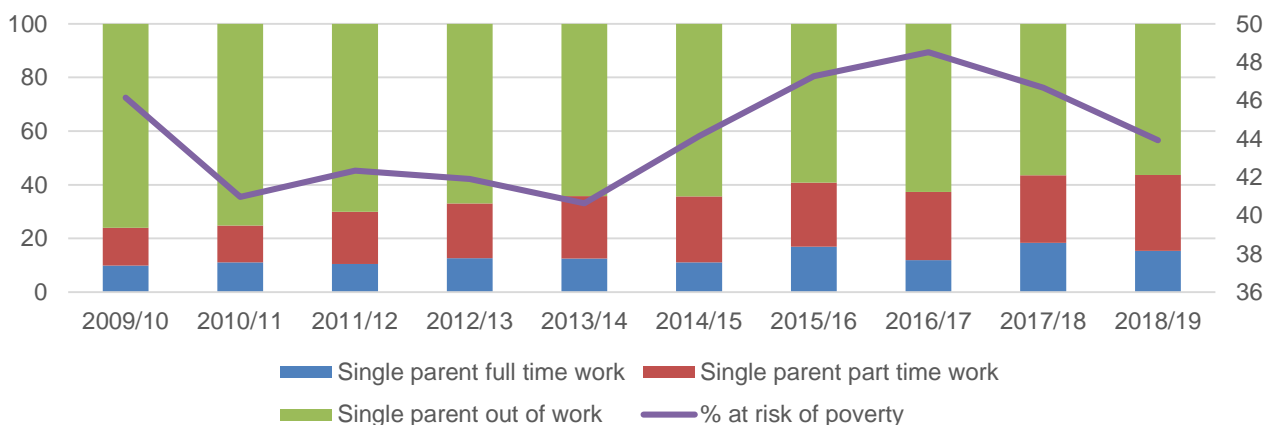
### Single parent poverty

Despite the employment rate for single parents standing at a record high at the start of the year, too many single parent families remained in poverty on the eve of the crisis.

The proportion of single parents in poverty declined significantly from over six in ten in the mid-90s to four in ten in 2009/10. This was driven both by increases in the single parent employment rate, and by more generous support targeted on working parents through the tax credit system.

However, single parent poverty has increased again in recent years, driven by a rise in the proportion of single parents who are in work, but in poverty. As figure 3 below shows, in 2009/10, single parents who were in work made up just one in four (24%) of single parents in poverty. By 2018/19, this had risen to nearly one in two (44%). While overall in-work poverty has risen over this period, working single parents have seen the fastest rise in poverty of any group since 2010/11, with the proportion in poverty rising from two in ten in 2010/11 to three in ten in 2017/18 (JRF 2019). On the eve of the crisis, **nearly two in five (44%) children in a single parent family were in poverty**, compared to just one in four (26%) children in other families.

**Figure 3 Risk of poverty and composition by work status, 2009/10 to 2018/19**



The rise in in-work poverty over the last decade has been driven both by the stagnation in wages, increases in housing costs, and by cuts to social security support including through a four year freeze in working age benefits from 2016. While the minimum wage has also increased significantly during the second half of the last decade with the introduction of the National Living Wage, many low paid workers lost more in benefits than they gained in pay, leaving them worse off overall. This was particularly the case for lone parents, who are more likely to work part time – and so benefit less from an increase in the hourly minimum wage – and more likely to require in-work benefit support. The increase in in-work poverty over this period shows that raising the minimum wage is not a substitute for providing sufficient support through the social security system (JRF 2020a).

## Sector and occupation

Single parents who were in work on the eve of the crisis were **much more likely to be working in the sectors which have been hit hard by the pandemic**. Nearly half of single parents (46%) were employed in industries, such as hotels, retail and restaurants, which have seen the biggest impact on jobs, compared to a quarter (26%) of couples with children (Gingerbread 2020). The concentration of single parents in the industries that have been hit hardest by the coronavirus crisis meant that they were highly vulnerable to the impact of the pandemic.

## Summary

As this chapter has shown single parents faced high levels of labour market disadvantage ahead of the Coronavirus pandemic.

While single parent employment had risen to a record high, single parents remained less likely to be in work than other parents on the eve of the crisis. Most of those who were in employment, worked part time, and single parents were far more likely to be low paid. Given this, a large number of single parent families remained in poverty ahead of the pandemic, with a growing proportion of single parents being in in-work poverty.

Finally, single parents were more concentrated in the industries and occupations that we know have been hit harder by the coronavirus pandemic.

The combination of these factors meant that single parents were highly vulnerable to the impact of coronavirus. In the next chapter, we explore the impact of the pandemic on single parents' employment and incomes.

# The impact of the coronavirus pandemic on single parents – findings from quantitative research

Having explored the labour market context for single parents prior to the pandemic, in this section we examine the impact of the pandemic on their employment and incomes. This section is based on analysis of data collected as part of Understanding Society survey between February and June 2020.<sup>2</sup> This allows us to look at changes in respondents' circumstances, benchmarked against their circumstances in February 2020.

## Employment and pay

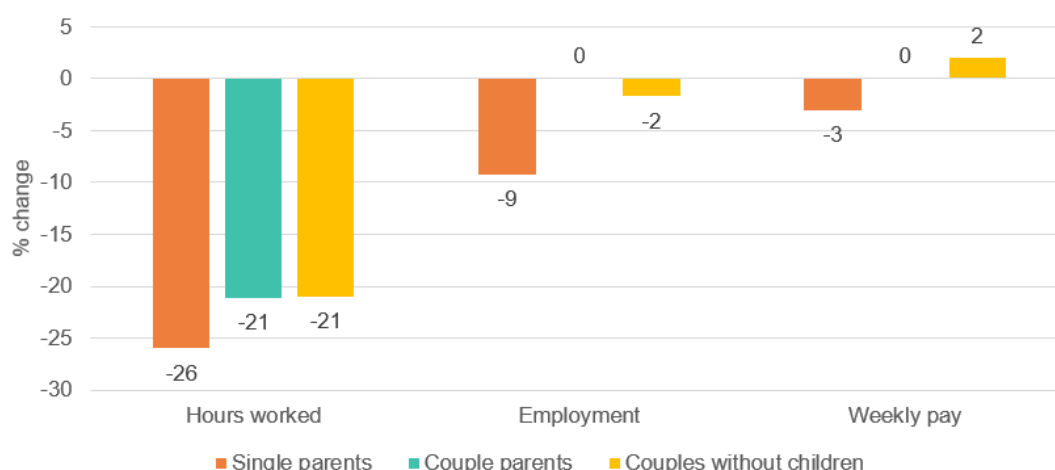
Single parents are much more likely to have experienced a negative impact on their employment and income as a result of the coronavirus pandemic.

Figure 4 shows how respondents' hours worked, employment rate and pay changed between February and June 2020. It shows that **single parent respondents on average saw their working hours shrink by 7.6 hours per week, or a fall of 26%**. This decline was larger than the decline seen among both coupled parents, and couples without children.

Job losses also appear to be far higher among single parents. Analysis of Understanding Society suggests that **almost one in ten (9%) single parents have lost their job** during this period. Single parents are also more likely to have had a drop in income, with 3% saying that they experienced a decline in their weekly pay. These figures include respondents who were and weren't furloughed, which helps explain why the drop in hours worked was larger than the decline in weekly pay. It also suggests the impact of the pandemic on single parents would have been far larger still had it not been for the furlough scheme.

### Figure 4: Single parents saw a larger impact on hours, employment and pay

*Changes in average hours worked, employment rate and median weekly pay by household type, Feb-June 2020*



**Source:** Learning and Work Institute analysis of Understanding Society data

<sup>2</sup> The details of the research approach are set out in the Appendix below.

## The Coronavirus Job Retention Scheme

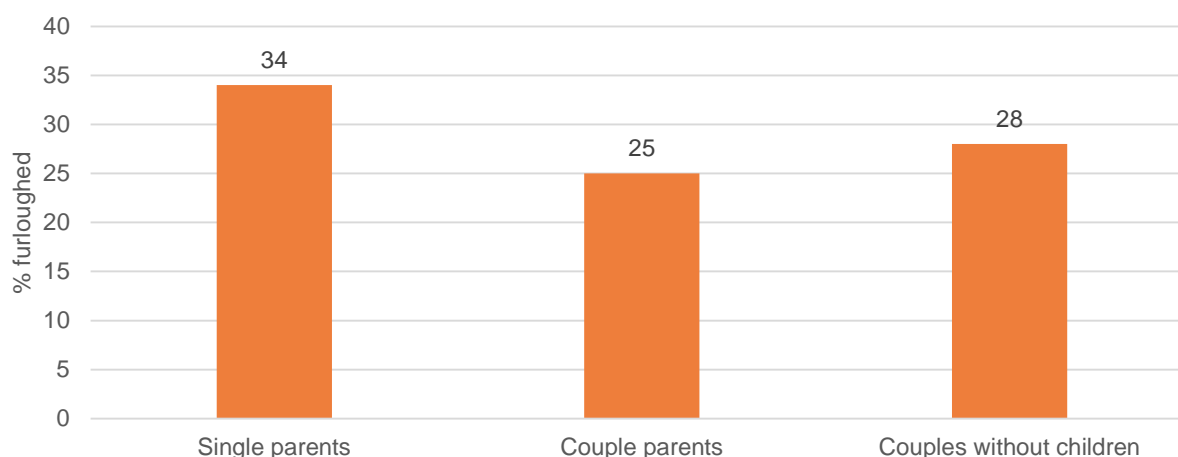
In addition to a large impact on employment and pay, single parents are more likely to have been furloughed during the pandemic.

The Coronavirus Job Retention Scheme was set up in March to protect jobs and incomes during the lockdown that was introduced to slow the spread of the virus. Under the scheme, employers were able to furlough workers, with the government paying 80% of their pay.

As figure 5 shows, **a third (34%) of single parents in employment were furloughed during this period**, a far higher proportion than either couples with children (25%), or couples without children (28%).

**Figure 5: One in three single parents in employment were furloughed during the first lockdown, significantly more than either couples with children or without**

*Furlough status among those employed by household type, Feb. to June 2020*



**Source:** *Learning and Work Institute analysis of Understanding Society data*

Without the furlough scheme, it's likely that far more single parents would have lost their job during the early months of the pandemic. However, while the Coronavirus Job Retention Scheme has helped mitigate the potential impact of the pandemic, there is a risk of further job losses at the end of March 2021 when the scheme is due to end.

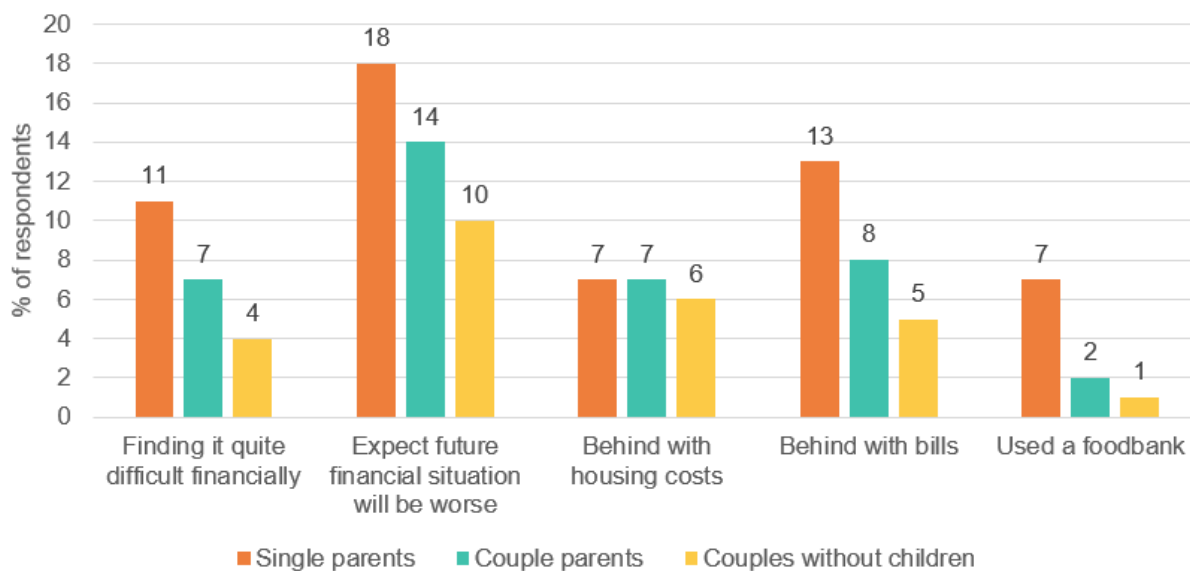
## Household finances

Single parents were more likely to be out of work, on low income and in poverty in advance of the crisis, and they are more likely to have suffered an impact on their hours, employment and pay as a result of the pandemic. Given this, it is unsurprising that single parents appear to have had a more significant impact on their household finances.

Figure 6 below shows the impact of the coronavirus crisis on different aspects of household finances between February and June 2020, based on analysis of the Understanding Society survey. It shows that **one in ten (11%) single parent families found it difficult to manage financially during the pandemic**, nearly twice as high as the proportion of couples with children (7%) and nearly three times as high as the proportion of couples without children (4%). Single parents were far more likely to say they were behind with bills (13%), and they were over three times as likely to have had to rely on a foodbank (7%) compared to couples with children (2%).

In addition to being more likely to suffer from the impact of the pandemic, single parents are more pessimistic about their future financial situation. Almost **one in five (18%) felt that their future financial situation would worsen** compared to one in seven (14%) of couples with children and one in ten (10%) of couples without children.

**Figure 6: Single parents have experienced a greater impact on their household finances**  
*Changes in household finances and bills, February to June 2020*



**Source:** Learning and Work Institute analysis of Understanding Society data

## Explaining the impact of the pandemic on single parents

As we have set out above, single parents are more likely to have lost hours and income, they are more likely to have been furloughed and to have lost their jobs, and they are more likely to have suffered an impact on their household finances

The evidence suggests that single parents have suffered from a **double impact** – they have been more likely to have been working in the jobs that are most vulnerable to the crisis, and they are more likely to have suffered from disruption to childcare.

First, **single parents were more likely to work in jobs that have been most vulnerable to the crisis**. As we set out above, ahead of the crisis, single parents were more likely to work in the industries such as retail, hospitality, and travel which have seen a larger impact as a result of the crisis (Gingerbread 2020). Single parents are also more likely to be working in low paid roles which have been particularly vulnerable during the pandemic. Previous research by Learning and Work Institute found that low paid workers were four times as likely to have lost their jobs as other workers (L&W 2020a). Finally, in addition to being more likely to work in the sectors and the low paid roles that have been hardest hit, single parents were less likely to be able to work from home, which meant that fewer were able to continue working throughout the pandemic (Gingerbread 2020).

Second, in addition to being concentrated in the sort of jobs that have been most impacted, single parents have also suffered a greater impact from **disruption in childcare provision and schools during the crisis**. The childcare sector was severely disrupted during the pandemic, with a reduction in provision and staff. Two thirds (67%) of nursery providers closed during the lockdown (Sutton Trust 2020), and schools across the UK were closed to most pupils from March, with a

partial re-opening in June, followed by a fuller re-opening in September. The pandemic also disrupted informal childcare support – including support provided by grandparents, and wider family and friends – which is so important for many single parents in balancing work and childcare. This caused immense disruption for parents, and understandably represented a particular challenge for single parents who were less able to share caring responsibilities, and balance this with work. Research by Gingerbread found that single parents were more likely to have had to take time off work to look after children during the lockdown (Gingerbread 2020).

Given a greater impact on employment and incomes for a group that was already facing significant disadvantage, the coronavirus pandemic risks both **deepening pre-existing inequalities, and pushing more single parents and children into poverty**. In the next chapter, we explore the findings from our qualitative research with single parents.

# The impact of the coronavirus pandemic on single parents – findings from qualitative research

Our analysis of the quantitative data suggests that single parents are much more likely to have suffered a negative impact from the coronavirus crisis on their employment, income, and household finances.

In this section, we highlight the findings of our qualitative research with single parents. This is based on 10 in depth interviews with single parents, and a workshop with single parents. All the single parents who were interviewed were unemployed, either losing their job before or as a result of the pandemic and were sampled to ensure a diversity of characteristics including by highest educational qualification, previous employment status and age of their youngest child. The single parents were interviewed in September 2020 and the purpose was to look at their experience through the crisis, including the reality of unemployment, Universal Credit, their contact with Jobcentre Plus and their suggestions for how things might be improved. These interviews provided the context for our workshop with single parents where we went on to examine positive solutions for change in relation to employment services and training, childcare and Universal Credit. Further details about the qualitative interviews are given in the appendix 'Qualitative interviews and analysis and workshop participants'.

The single parents that we spoke to for this report told us that Universal Credit wasn't working effectively. They highlighted challenges in three areas: the support they needed to move into work, the support they needed with childcare, and the support they needed when in work to make ends meet and live free from poverty. This section looks at the challenges they faced in these four areas in detail, before presenting recommendations in the following section.

## Transition to Unemployment

Single parents who had lost their job due to Coronavirus told us about how they moved into unemployment. This included single parents who worked in sectors directly impacted by Coronavirus.

This was the case for Jasmine<sup>3</sup> who worked for a leading department store which has subsequently moved into administration.

*"I was furloughed up until the beginning of May, and then we got the call; basically - it was all over the news –[the store] closed so many shops and fired so many people from the Head Office as well, so I was just one of the casualties of that." (Jasmine)*

Claire used to teach exercise classes in care homes for the elderly.

*"My work went two weeks before lockdown because as soon as the virus was mentioned they didn't want anybody going in, especially people who would spread the virus from one nursing home to another, so I lost all my work. So it's been desperate." (Claire)*

Other parents lost their job because there was less demand for the work and employers cut staff.

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<sup>3</sup> All participant names have been changed to protect anonymity

This was the case for Alice who before lockdown had been doing administrative and cleaning work for a company and lost her job at the beginning of lockdown.

*“Basically they made cutbacks and I just lost my job.” (Alice)*

Grace was furloughed and then lost her job *“My last pay was at the end of July...It’s a very small company and there are only four of us and I was the only one to lose my job.” (Holly)*

Ruth was made redundant, as there was less work available at the café where she was manager.

Ruth was told *“As you are front of house manager and we are not opening the cafe, there isn’t a position for you anymore”*

Ruth was the only single parent who had moved into a new job after being made redundant. However, she has had to accept a job that pays less, is at a more junior level and offers fewer hours.

*“It is in a school in the kitchen as a catering assistant. I was a manager in a coffee shop so I was in charge of staff... I am on minimum wage now and my hours are down to 26.25 as opposed to 30-32. It is in a different town so I have to travel, which is half an hour journey there, half an hour journey back, plus I have to pay parking now. It is costing me money to go to work”. (Ruth)*

A number of the single parents who were self-employed prior to the Coronavirus saw a drop in the need for their work. This was the case for Lena who had no alternative but to move onto Universal Credit.

*“I translate doctors’ appointments in surgeries for the NHS. Doctors’ appointments, midwives’ appointments, social workers’ appointments at home. My appointments got cancelled because the surgeries closed and nobody was prepared for this. Literally within a week I have lost everything.” (Lena)*

Lena applied for Universal Credit. Losing work as a result of the coronavirus crisis and the wait for her first Universal Credit payment had far-reaching financial implications for Lena and she felt unable to meet all of her financial commitments. Recalling the situation she faced, she told us that, *“I fell behind with my rent because everybody was panic buying and I thought, I would rather stock up on everything we need and pay the bills so I have one thing behind. I fell behind with my rent and I had a lot of things going on. I had car insurance going on and I thought, I have to pay that. I decided to not pay my rent because I had to quit something”.*

## **Support for finding work or access to training**

One of the central aims of Universal Credit was to ensure that claimants are supported to find work, and there is the provision that once in work claimants may be expected to increase their hours and income in work.

The single parents that we spoke to for this report had mixed experiences of the support they received from work coaches or others for finding work or accessing training.

Single parents were often confused as to who was their main contact at the Jobcentre and who they should go to with queries or to get advice.



*“So, I don't know if it's her or if it's a call centre kind of thing where anybody can pick up the phone, or a customer service kind of thing, but I have no idea who the work coach is.” (Jasmine)*

There was also often a big difference in the expectations from work coaches in terms of the amount of job seeking that they should be doing and the expectations around the hours that they were expected to work when they moved into a job. DWP has established requirements of the hours parents are expected to work based on the age of their children, and set out in the Universal Credit claimant commitment. However, parents reported being told that they must apply for jobs with full-time hours even where they had younger children. As one single parent explained:

*“Initially they wanted me to look for full time work and I said, ‘That is not feasible.’ Then it was like, ‘But you could put your son into after school club,’ and I was like, ‘Then I need to look for something that covers those costs and the additional travel’. Also he is five. He has only just gone into reception. I don't want him there for the whole day.” (Louisa).*

Single parents talked about wanting to use the time not in employment to improve their skills so that they might be better equipped to find work in the future. There was a good understanding amongst the single parents that the jobs that they had previously done might not exist in the same way and that they needed to explore other avenues of work. In our workshops with single parents we looked at how Jobcentre Plus might better support and encourage single parents to retrain and how these might be encouraged in changes to Universal Credit rules.

*“At the minute I have just started a business admin level 2. I have not done that before. It is something to do while I am not working.” (Eleanor)*

*“I started working in retail when I was 19, I'm 40 now, so I know it like the back of my hand, so it was easy for me to train people, I know how to do that. I would prefer to stay in something like that, but still in the HR side of things. At the moment, I'm retraining myself. I'm going to start some courses just to refresh myself on HR practices and try and see if I can train myself to work from home in a way; Learn the whole Microsoft Office once again. I still know the basics from when I learnt it in university 15 years ago. So, I do want to retrain.” (Jasmine)*

Single parents were asked about whether they had considered other training including apprenticeships. The majority of parents thought that apprenticeships would not be open to them, particularly because they thought they were just open to young people.

*“I've never considered that. I mean, isn't it usually just for 16-24? Would they take a 40-year-old as an apprentice?” (Jasmine)*

*“I don't know how that works out with regard to people in my situation on universal because apprenticeship is shocking money.” (Ruth)*

Single parents also told us that they had limited support for training from Jobcentre Plus. They saw the period of unemployment as an opportunity to upskill, but some single parents felt that the training they had been offered wasn't helpful in moving into employment:

*“So maybe if there was a refresher in customer service. Some sort of refresher thing possibly might boost my confidence”. (Alice)*

*“They don't seem to do anything round [where I live]. All the training is in maths, English ...but anything in other subjects they don't seem to offer round [where I live]. That is something that does need improving.” (Carla)*

Single parents also felt that their specific circumstances, as the sole carer of their child, weren't always taken into consideration when looking for work or training opportunities. They also told us that these challenges meant that the system was complex, they weren't clear what the role of work coaches was, who their work coach was, the support available to them, or the requirements placed on them as claimants. Single parents spoke about how they wanted to have a named work coach who provided a more personalised service and recognised their caring responsibilities.

*"Yes, I think clarity, having a relationship with a work coach or a set of work coaches, where they would make sure that you understood, or help you to understand things, in a clear way, so it was all transparent. That would be really helpful. And somebody that understood your set of circumstances. And overcoming these barriers of getting back into work"* (Grace).

*"They could do with being more sensitive to look at the person as a whole, not just a job seeker"* (Lena)

*"I think they should try to help you find a job that is suited to your personal circumstance. Because I don't think it's any help saying apply for this, apply for this, but they might not necessarily work around your family."* (Alice)

### **Louisa's experience of employment support whilst claiming Universal Credit**

Louisa was made redundant from a role in childcare in December 2018 and has been unemployed and claiming Universal Credit ever since. She would ultimately like to train as a child psychologist. Her experience of support from job coaches has been inconsistent; she is currently unaware who her job coach is although she thinks her previous one has left. Louisa recalls that, "I have always had issues with the journal because sometimes they don't respond and when they do it is somebody different".

Louisa has a primary-aged child with possible additional needs and is currently involved in a court case with her ex-partner. She reported that job coaches show little appreciation of the extra challenges these factors present for her in securing and sustaining work. She describes how, "I had to keep explaining to them. I said, 'I cannot commit to every single day putting up a detailed journal because some days I am with my solicitor, sometimes I have appointments. I can make it up on other days.' They were like, 'You can do it overnight,' and I was like, 'But I have a child'. In a similar vein, Louisa recalls thinking that the government job search website looked useful; however, she was told that, "'You can only do that at the job centre,' and I was like, 'But I can't keep coming to the job centre every time you ask me to do this.' They gave me a job centre in [LOCATION] so I had to get a bus 40 minutes to get down there". Overall, Louisa felt that the work coaches were primarily concerned with her securing a job in the short-term and had little interest in helping her achieve her longer-term career aspirations.

The issues detailed above from the single parent interviews were reflected in the key challenges highlighted by single parents during workshops. From their experience, they highlighted six major challenges that needed to be resolved to help them move into work:

<p>1</p>	<p><b>Conflicting information from work coaches:</b> parents said they received different information about what they are entitled to, what they are required to do, and what support is available.</p>
<p>2</p>	<p><b>Limited signposting of training opportunities:</b> while some work coaches shared information about training, others did not. Single parents said there was little information about requirements or suitability of training.</p>
<p>3</p>	<p><b>Pressure to find any type of work;</b> single parents felt pressure from work coaches to take work, even if this didn't necessarily suit their circumstances or aspirations. This created stress, took away their autonomy and made them feel like they were a box to be ticked.</p>
<p>4</p>	<p><b>Little awareness of aspirations:</b> single parents received little support to find work or training opportunities that would help them move into sustainable work where there were opportunities to progress or change career.</p>
<p>5</p>	<p><b>Little awareness of needs:</b> single parents often described work coaches as having little acknowledgement or understanding of their caring responsibilities, which impacted on the work and training opportunities available.</p>
<p>6</p>	<p><b>Lack of clarity about role of work coaches and requirements under Universal Credit:</b> single parents said that they didn't understand what was required from them as part of the Universal Credit claimant commitment, and some were unclear on the role and responsibilities of work coaches.</p>

### Support for childcare to help single parents into work and to progress

Access to affordable and flexible childcare is vital for supporting all parents to access employment, but it is particularly important for single parents working and caring on their own. Addressing the above challenges around employment support could help more single parents move into work, or increase their hours. But even with the right support and guidance to find work, the single parents we spoke to told us that childcare would still remain a major barrier to work.

Parents are able to access support with childcare costs through Universal Credit. While the benefit can cover up to 85% of a single parent's childcare costs, there are caps in the cost of childcare that can be claimed for. These caps have not been increased in nearly a decade, which means that

many single parents are not able to claim 85% of the cost of their childcare, particularly in London and the South East where costs tend to be higher. The childcare system of support is also complex and difficult to use, there are challenges with when support is received, and the evidence suggests that families can be pushed into debt to cover the cost of childcare, despite the support available in Universal Credit (Save the Children 2019).

Single parents who were previously in work also talked about the difficulties of paying their childcare costs in advance and claiming back through Universal Credit.

*“And the other thing with that is you have to pay first and then you claim it back. I managed to borrow some money from a friend to be able to do that ...it was quite difficult and it’s awkward... I understand why people don't go back to work because by the time you sort out childcare... I was paying £30 a day. Then you think, I have only earned £50 today. You do get it back, but it can be up to 4-6 weeks before you get that money back and they stretch that over the year.” (Grace)*



The interviews took place with single parents in early September. This was the point at which most schools were reopening to all year groups. However, parents expressed concerns about future disruptions to schools including children being sent home to self-isolate. There was ongoing concern as to how long schools would remain open and the limitation this placed on seeking and moving into work. There were also concerns about the more limited before and after school provision and more restricted nursery opening times. This accords with evidence from the sector that childcare settings are likely to close and with calls from the Women’s Budget Group to invest in childcare as intrinsic to a shared prosperity post the Coronavirus crisis.

*“No, the breakfast club is not running. The after school club is.” (Louisa)*

*“Then he goes back to nursery next week for three hours a day, but I don’t know how I can look for work in them three hours a day.” (Eleanor)*

*‘What happens if I have a local lockdown and my child can't go to school?’ ...The school is not local in my town so we could go into lockdown or they could go into lockdown.” (Ruth)*

When we spoke to single parents at the workshop, they highlighted three major challenges they faced with financial support for childcare in Universal Credit:

	<p><b>Lack of information:</b> there was little clarity about the level of support provided or the eligibility for it and how it relates to work.</p>
	<p><b>Providing evidence of childcare costs puts the administrative burden on parents:</b> it’s a clunky system, with some having to provide itemised, signed bills to get the full payment from Universal Credit, and explain their situation to childcare providers.</p>

3

**Timings for receiving payment:** you don't receive the support until your next Universal Credit payment after you've covered childcare costs, putting parents into debt "from the get go".

Of all these challenges, having to cover costs upfront for childcare was emphasised most consistently by single parents. Parents struggled to cover costs upfront without going into debt, and even when they did manage to cover these costs, it meant they had to cut back on essentials or bills in order to move into work.

### Support with incomes under Universal Credit

Where single parents are able to find work, many still face a significant challenge of earning enough to escape poverty.

As we set out above, single parents who are in work are much more likely to work part time, and to be in low paid employment. This means they work fewer hours on average, as they seek to balance work with sole childcare responsibility. But it also means they have lower hourly pay, as part time jobs tend to be much more likely to be low paying. Taken together, this means that income for single parents from employment is much lower on average, and single parents are more likely to be stuck in low pay.

The single parents we interviewed had varied experiences of being on or transferring to Universal Credit.

Single parents who were moving over to Universal Credit talked about the system being complicated.

*"But the downside of the universal credit, it doesn't happen instantly, there's a delay. It's just demoralizing, the whole thing. It's just horrible."* (Claire)

Ruth could only cope with the five-week wait because she had redundancy money otherwise *"I wouldn't be able to pay my rent, let alone everything else."*

Single parents also talked about the difficulty of moving over to Universal Credit and the payment being paid monthly.

*"When you are on working tax credits, when you move onto Universal Credit you can't go back. The good thing about working tax credits was I knew there is something every week. With universal credit it is every month and I really did not want that change."* (Lena)

Single parents also talked about the drop in income where they had transferred from legacy benefits to Universal Credit. This was particularly the case for single parents who have a child with a disability where Universal Credit is less generous.

Those single parents who had previously been in work and claimed Universal Credit talked about it not being clear what they would earn when they were in work or took on additional hours.

When Grace was in work and on Universal Credit she found that she was not earning more money the more hours that she worked. *“I found that difficult for the past three and a half years, to know whether I’m better off or worse off. And some months I have worked... I started off working 15 hours a week and built up, I was given more hours, and it ended up being 20 by the end. And then I felt at one point that I was earning less money than I did previously.”*

In our workshop with single parents, they highlighted a number of challenges around support for incomes:

1	<b>Taper rate disincentivising working more hours:</b> As paid income increases, Universal Credit is gradually withdrawn. Many single parents explained that it often didn’t feel worthwhile to work additional hours, given both the Universal Credit taper rate and having to face additional childcare costs.
2	<b>The five week wait:</b> Single parents highlighted concerns about the five week wait, which led to many getting into debt, and having to take out an advance or loans to cover costs in the short term.
3	<b>Lack of clarity about uplift in Universal Credit:</b> Parents were positive about the temporary increase in Universal Credit, and the difference it made for their household finances and their children. There was some uncertainty about how long it would last for.
4	<b>Too much complex information when first applying to Universal Credit:</b> Some parents explained that starting on Universal Credit was a challenging period and they felt bombarded with complex and sometimes contradictory information at a point when they weren’t ready to take it in.

The impact of these challenges was first and foremost that single parents didn’t always believe that working more hours was financially worthwhile for them. It also meant that they struggled financially with the five week wait, and had to cover this either through increasing debt or reducing household spending which is hugely challenging on a low budget. What’s more, these challenges also meant that parents weren’t always clear what financial support was available to them in Universal Credit or how they could access it.

#### **Alice’s experience of accessing Universal Credit and the £20 uplift**

Alice has one pre-school aged child and lost her part-time admin and cleaning job in the first week of Lockdown.

She appreciated the extra £20 per week she has received as part of her Universal Credit payment, emphasizing that, *“it does help because obviously the amount you get with Universal Credit is not supposed to be money that you’ve got loads to spend; it’s meant to be just enough that you... So it does massively help because, when money is tight, any extra does help”*. She found it particularly helpful in terms of shopping in the early stages of Lockdown, stating that it resulted in, *“just less stress when you do the food shopping... Especially because over COVID, for a little while, you couldn’t always get all the cheapest brands...it was quite basic things that were hard to get hold of and you just had to buy what you could”*.

# A four point plan for tackling single parent poverty after the coronavirus

Despite a significant rise in the employment rate among single parents in recent years, many single parents – including many in employment – remained in poverty on the eve of the coronavirus pandemic.

The findings of this report suggest that the pandemic may exacerbate these pre-existing inequalities. Single parents have been hit harder by the impact of the coronavirus; they are more likely to have lost hours and income, they are more likely to have been furloughed and to have lost their job or have the prospect of losing their job when the scheme ends in March 2021, and they are more likely to be struggling to get by and to be concerned about their financial future. There is a real risk that the coronavirus pandemic may push more single parent families into poverty, and lead to an increase in child poverty.

Building on our original quantitative and qualitative analysis of the pre-crisis situation, and the impact of the pandemic, we worked with a group of single parents to explore what changes they want to see in order to reduce single parent poverty after coronavirus.

Based on this, in the following chapter, we set out a four point plan to help tackle single parent poverty after the pandemic:

- Provide **high quality employment and skills support** for single parents, through Jobcentre Plus and career coaching, to help them find good quality work;
- Support the creation of **high quality flexible and part time jobs**, including through requiring jobs to be advertised as flexible by default;
- Improve **childcare support** to remove this key barrier to single parent families;
- Ensure our **social security system provides sufficient and effective support**, to address the challenges single parents say that they face in Universal Credit, such as the five-week wait.

The previous section showed the challenge single parents say they face with finding work, securing affordable childcare and for earning enough. This section sets out the changes single parents say they want to see made in Universal Credit across each of these areas, first looking at the changes in support single parents say they want to see with finding work in Universal Credit, before looking at reforms to the support available for childcare and their incomes.

## Employment and skills support

Despite the Coronavirus Job Retention Scheme, and the other measures put in place to protect businesses and jobs from the impact of the pandemic, we have already seen a significant rise in unemployment. Modelling by Learning and Work Institute suggests that long-term unemployment may reach 1.6m next year – the highest levels since the early 1990s (L&W 2020b). As we set out above, single parents are more likely to have lost their jobs as a result of the pandemic, and they are more likely to fall into long-term unemployment.



Following the last recession, the Coalition Government introduced the Work Programme, a large-scale commissioned welfare to work programme which aimed to reduce long-term unemployment. The programme was comparatively more effective with single parents than with other claimants. Analysis by Gingerbread in 2015 showed that nearly one in three (30%) single parents had achieved a job outcome on the Work Programme, compared to just one in four (25%) of other claimants (Gingerbread 2015). However, many of these single parents were supported into low paying roles, and simply moved from out of work poverty, to in-work poverty.

The government has recently announced a series of measures to prevent a rise in long-term unemployment following the coronavirus pandemic. These include a doubling of the number of Jobcentre Plus work coaches and the £2.9 billion Restart scheme, which will aim to help over 1 million unemployed find work (HMT 2020).

**Government must ensure that it provides high quality employment and skills support tailored for single parents – both through Jobcentre Plus and the new Restart scheme – to help them find good quality work.**

Single parents explained that they wanted support modelled on a careers coach or mentor, who could understand their circumstances, help build their confidence, and provide tailored advice and support. They emphasised the importance of one to one conversations about what work they are looking for, how that fits with their life and aspirations, and the steps they need to take to achieve this. Single parents were clear that this should take a supportive and empowering approach, rather than pressuring parents into work that would not be sustainable.

Both Jobcentre Plus and previous welfare to work programmes have employed specialist 'lone parent advisors' in the past to help single parents into work. These advisors – often single parents themselves – were able to develop expertise around benefit entitlements for this group, childcare support and local providers, and the availability of flexible job opportunities locally. Jobcentre Plus and providers of the Restart programme should consider employing specialist single parent advisors to deliver this support.

Employment support must be effectively integrated with education and training opportunities, to help single parents access high quality skills support they may need to enter into work, and progress in work. Advisors should ensure that single parents are aware of the opportunities available through apprenticeships, given most single parents we spoke to thought apprenticeships were intended for young people. Given pay was highlighted as an issue for single parents, DfE should consider a bursary scheme – similar to the care leaver bursary – to ensure that single parents aren't priced out of accessing apprenticeship opportunities. Finally, DfE should also explore how it can promote the availability of part time apprenticeship opportunities, to ensure they are more accessible to single parents, and to other groups who may be less able to work full time (L&W 2018)

Learning the lessons from the Work Programme, the focus of the Restart scheme must be on supporting single parents into good quality jobs, which both suit their personal circumstances, and help lift them out of poverty. Alongside supporting single parents – and other claimants – into work, government should consider how it provides ongoing information, advice and guidance to those who move into work, to help them to progress in work to better paying roles.

### **High quality flexible and part-time jobs**

In addition to addressing the supply side, by providing high quality employment and skills support, we also need to address the demand side; the availability of high quality flexible and part-time jobs.

As we set out above, most single parents who were in work on the eve of the crisis were in part-time jobs. The lack of decently paid and high quality part-time jobs holds back many single parents, along with others who are unable to work full time.

Part time jobs are much more likely to be low paying and there are relatively few high-quality, flexible and part-time jobs. Nearly one in three (31%) employees who were working part time in 2019 were low paid, compared to fewer than one in ten (9%) full time employees (Resolution Foundation 2020). Part time workers are more likely to remain stuck in low pay, whereas those that move from part time work to full time work are more likely to escape low pay (Social Mobility Commission 2017).

Part time workers – and particularly part time women – are far less likely to receive job-related training from their employers than full time workers. Just 23% of part time women received job-related training in the last three months, compared to 29% of full time women (ONS 2020d).

While there has been some increase in the proportion of jobs that are advertised as suitable for flexible working, there remains a long way to go. The Timewise Flexible Jobs Index shows that the proportion of jobs advertised with flexible working has increased gradually from just 10% in 2015 when they started the index, to 17% in 2020 before the pandemic hit. It appears that the pandemic may encourage more employers to adopt flexible working. The proportion of jobs advertised as suitable for flexible working jumped from 17% before the pandemic to 22% as the lockdown eased (Timewise 2020). This suggests that employers who were forced to adopt flexible working in response to the lockdown and the disruption to childcare, may have recognised some of the benefits of flexible working.

In order to tackle single parent poverty, and to provide greater access to decent work, government should support the creation of more **high quality flexible and part time jobs**.

While workers currently have the right to request flexible working from their employer after 26 weeks, there is no such entitlement for new starters. The government has announced its plan to legislate in the Employment Bill to require all jobs to be advertised as flexible by default. This will require all employers to advertise jobs as suitable for flexible working unless they 'opt out', and give a reason why this is not suitable. This would be a welcome measure, which could significantly expand the number of high quality part time and flexible jobs.

Employers should consider opening up more senior and management roles to flexible and part time working – both for existing employees and for new starters – in order to support better work-life balance, and to ensure greater accessibility (Gingerbread 2019).

Alongside this, government should ensure that the public sector is an exemplar in this area. It should conduct a review of flexible working across the public sector, and work with public sector employers to promote the use of flexible and part time jobs at all levels.

## Childcare

Access to affordable and flexible childcare is vital for single parents in accessing decent work, and living free from poverty.

Data from the childcare and early years survey of parents shows that while many parents face issues with childcare, single parents seem to face particular challenges. Four in ten (41%) single parents say that they find it difficult to pay for childcare costs, three times higher than the proportion of other parents (14%) who find this difficult ([DfE 2018](#)). Childcare is a significant barrier to single mothers in particular working more hours. If there were no barriers relating to childcare, 34% of single mothers said that they would increase their hours compared to 29% of partnered mothers, and 26% of single mothers would work full time compared to just 12% of coupled mothers. Single parents are less likely to be aware of the 30 hours entitlement (*ibid*).

In both our interviews with single parents and the single parent workshop, the availability and flexibility of childcare was highlighted as a major barrier to single parents entering work, sustaining and progressing in work, and living free from poverty. There are real issues around both the availability, flexibility, and cost of childcare for working parents, and these tend to impact on single parents in particular. The pandemic has increased challenges for the sector, impacting on the financial viability of many providers.

Government should **invest in childcare support** in order to remove this key barrier to single parent families.

In order to sustain work single parents highlighted that they found paying monthly childcare costs in advance really challenging and this could also stop them from taking on more hours of work. Jobcentre Plus work coaches should be able to support single parents with costs related to moving into work – including childcare – through the Flexible Support Fund. However, the fund is rarely used in this way. In order to prevent single parents going into debt and struggling financially as they move into work, The Department for Work and Pensions (DWP) should provide a grant to provide the upfront costs of childcare for single parents. This should cover the first month of childcare costs, as well as the deposit, and it should come direct through Universal Credit, rather than the Flexible Support Fund.

The Department for Education (DfE) should review the operating of the 30-hour childcare offer, including extending provision throughout the year and opening it up to parents who are undertaking training. (*Gingerbread 2019*).

DfE should review the childcare caps that were set in 2003 and which do not deliver the promised childcare support of up to 85% under Universal Credit.

In addition to improving support for working single parents and other parents, investment in childcare also offers the opportunity to boost demand for employment, and to offer the flexible and part time jobs that are in particular demand among single parents.

DWP should ensure that work coaches are able to have proactive and supportive conversations with single parents about their childcare options. DfE should also work with DWP to raise the profile of the offer with single parents, who are less likely to be aware of their entitlement.

## **Social security support**

Finally, single parents in our interviews and workshop highlighted the importance of the social security system in supporting living standards.

A large proportion of single parents who are in work still receive support through Universal Credit. This is in part because most single parents work part time, many are stuck in low pay, and many face high living costs.

The UK social security system is not generous by comparison with many advanced economies. The real terms value of working age benefits was cut significantly by a four year freeze introduced in 2015. Calculations by the Joseph Rowntree Foundation based on analysis by the Institute for Fiscal Studies found that a single parent with one child would be £2,500 or 14% worse off just before the coronavirus pandemic hit than they would have been in 2011/12 (JRF 2020b).

In late March, the government announced a temporary £20 per week increase to Universal Credit and Working Tax Credit as part of a package of measures to protect jobs and incomes as the pandemic escalated. The increase is due to expire at the beginning of April 2021. This will happen at a time where unemployment is likely to remain high, and potentially increase further still, as the Coronavirus Job Retention Scheme is set to come to an end.

Single parents in our interviews and workshop were clear about the positive impact of the £20 uplift, and the difference it has made in these difficult times.

Analysis by Joseph Rowntree Foundation has shown that ending the £20 uplift as planned would hit 6.2 million families in 2021/22, who would lose £1,040 a year. They found that 500,000 people – including 200,000 children – would fall into poverty ([JRF 2020c](#)).

Government must ensure that our **social security system provides sufficient and effective support** for single parents.

First, government should make the £20 increase to Universal Credit and Working Tax Credit permanent, and extend this to people on legacy benefits. This would help to protect the incomes of single parents both in and out of work.

Second, government should review how the Universal Credit system works, to ensure that it provides timely and effective support for single parents. This should include ending the five week wait, which leads to so many single parents struggling to get by with no money when they lose their jobs or being forced to take out an advance and facing difficulties paying back this debt.

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