



Under Pressure?

Single Parents in the UK – Executive Summary

Martina Klett-Davies
on behalf of the Bertelsmann Stiftung

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Foreword

In 2015, there were two million single parent families with dependent children in the UK. Among EU member states, the UK has one of the highest rates of single parenthood. Since 1996, the number of lone parent families has increased by 21.5 percent. Today, a quarter of all families in the UK with dependent children are headed by one parent. Some three million children live in these families.

The present study, undertaken by Dr Martina Klett-Davies, sociologist and guest lecturer at the London School of Economics and Political Sciences, shows the everyday reality of lone parents and their children in the UK. The study presents empirical data on lone parent families and analyses the relevant societal and legal conditions, such as family law, social policies, social reforms, childcare and welfare-state services. In addition, it summarises findings on lone parents' health issues and the wellbeing of children after separation. We thank Martina Klett-Davies for giving us the opportunity to gain such deep insight into the situation of single parents and their children in the UK.

But why is a German think tank interested in conditions affecting lone parents in the UK? Two years ago, the Bertelsmann Stiftung carried out a similar study on single parent families in Germany which showed that quite a number of these families face enormous challenges. Even though the UK's welfare system is different from Germany's, a comparison of the two can be helpful for discovering mutual developments and identifying specific problems. Furthermore, it provides each country with the opportunity to learn from the other.

In many cases, being a single parent means caring for children, working outside the home and managing the household – all on one's own. Many single parents in the UK and Germany – some 90 percent of whom are female – cope well with these responsibilities. But in both countries the risk of living in income poverty for children in single parent families is high: Even though socio-political reforms in the UK have managed to decrease child poverty and teenage pregnancies and the employment rate for single mothers has risen in both countries in recent years. In the UK as well as in Germany, single parents are almost five times more likely to receive welfare benefits than are couples with children. The enforcement of child maintenance arrangements has not been very successful in either country. As a result, only one child in two in a lone parent family receives child maintenance payments on a regular basis. Financial problems are therefore an everyday challenge for many single parent families, and too many children grow up in poverty.



As these figures show, the situation of single parents and their children requires urgent attention. Action is needed in the UK and in Germany to implement reforms that provide single parent families with adequate support. In her study, Martina Klett-Davies suggests numerous reform options that can improve the situation of single parents and their children in the UK. For Germany lessons from the UK include a system of child tax credits, working tax credits and the exclusion of maintenance payments when welfare benefits for children are calculated.

Moreover, it would be helpful if policymakers in both countries started thinking from the children's point of view. Given the increasing diversity of families in the UK and Germany, policy responses and economic and welfare systems must focus more on the needs and wellbeing of children. This is one of the issues the Bertelsmann Stiftung will be addressing in the coming years as part of its project "Families and Education: Creating Child-Centered Policies".



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Executive Summary

Why a study of single parents in the UK?

Britain has one of the highest, and possibly the highest prevalence of single parent families in the EU (Bradshaw 2011). The purpose of this report is to describe the situation of single parents and their children in the UK, examining the challenges they face and how they negotiate their responsibilities.

Many single parents cope well with the often sole responsibility for the care of children, paid work and household, but it can be challenging, for example after separation or due to financial constraints. The report presents statistical trends and demographic characteristics associated with single parents in the UK. It also details how single parents are positioned within English Family Law and affected by welfare reforms, and discusses childcare and parenting support provision under successive governments since 1997.

The aim of the study is to show the need for action for social policy and reform options for the UK. Examining single parents in the UK will provide not only a new perspective on the issues that affect them, but also allow a better understanding of single parents in other countries.

What is the situation of single parents in the UK?

In 2014, there were 7.9 million families with dependent children in the UK, of which two million (25%) were lone parents with dependent children. In comparison to 1996, the rate has increased by 21.5 percent and in comparison, the number of all families with dependent children increased by seven percent (figure 1).

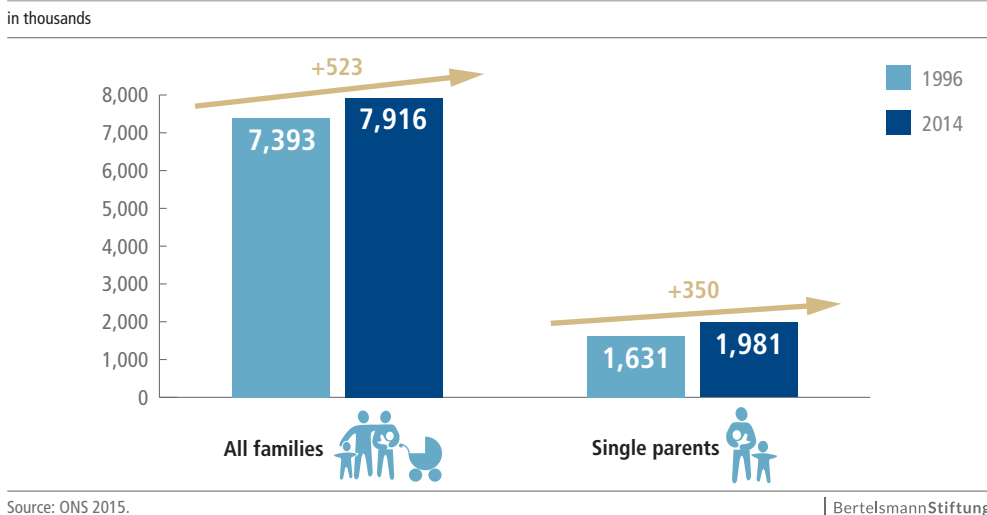
13.3 million dependent children live in all families in the UK of which nearly two thirds live in married couple families (63%) and 3.1 million children live in a single parent family (23%); the same in 2014 as in 2003. 14 percent of all dependent children live with cohabiting parents. The proportion of this family type has increased significantly in recent years.

Single parents are a heterogeneous group but they tend to be overwhelmingly female (91%) and in comparison with coupled parents they tend to have fewer children, fewer educational qualifications and are more likely to be economically inactive. This might be partly explained by the time when their separation took place or when they had their child/ren.

The proportion of single parent households of all households is highest in urban areas in England and Wales, with London having the highest proportion of single parent households of all households. The proportion of single parents also varies greatly by ethnicity. Black African, Caribbean and Black British single parents make up more than half of all families in the same



Figure 1: Trend of the number in thousands of all families and single parent families with dependent children from 1996 to 2014



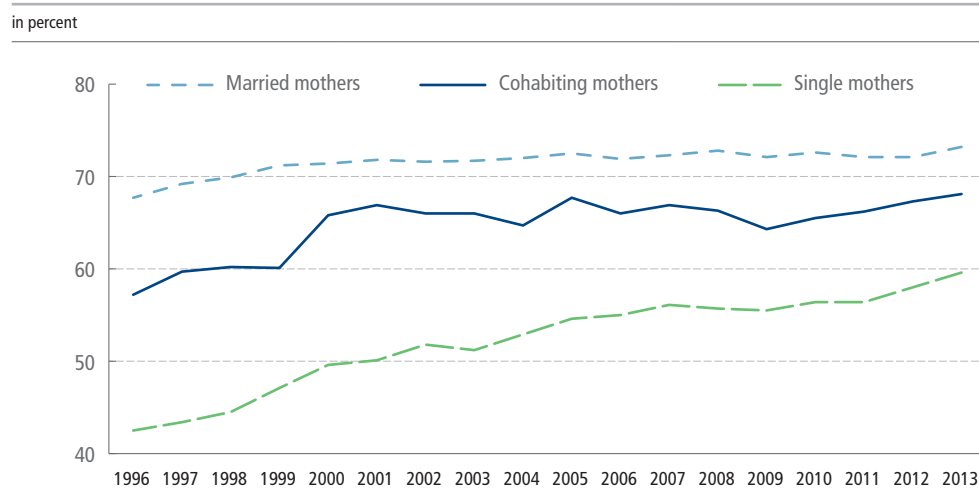
ethnicity category, in contrast to a fifth of White single parents and a tenth of Asian and Asian British single parents.

The majority of lone parent households result from a couple breakdown, either a divorce or a separation from a cohabitation (57%). Less than a third of single parent households are never married never cohabited single parents (28%). Marital status seems to be a divisive factor in explaining single mothers' background and situation. Single mothers who have never been married had their children younger, have lower educational qualifications and are more likely to receive state benefits.

Teenage single mothers have the lowest educational qualifications of all single mothers. The proportion of lone parents with dependent children who are teenage parents is very small (2%) but more than half of all teenage mothers are single mothers. The UK has still one of the highest rates of teenage motherhood in the developed world, but its rate is steadily decreasing.

Being a lone parent tends to be a temporary situation. About half of all single parents enter into a relationship after five years and two thirds within 10 years. Single never married mothers who receive state benefits are least likely to (re-)partner than those in paid employment.

There has been a substantial increase in single mother's employment rate from 43 percent in 1996 to 60 percent in 2013 (figure 2). The gap between single mothers' and married mothers' employment rate (73%) is closing due to changes in benefit regulations, the availability of part-time work together with in-work benefits, as well as the state of the economy. Since the start of the

Figure 2: Employment rates of mothers with dependent children by family unit type, measured each year from April to June, 1996 to 2013, UK

Source: ONS 2014b.

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benefit changes and the economic recession in 2008, the unemployment rate has increased and single parents are much more likely to be registered unemployed as the national average.

Those single mothers who are in paid work tend to be twice as likely to be in lower skilled and low paid jobs and half as likely to be in high occupational level jobs, compared to couple mothers. They lack job security and consequently financial security as their jobs are often unstable and low paid.

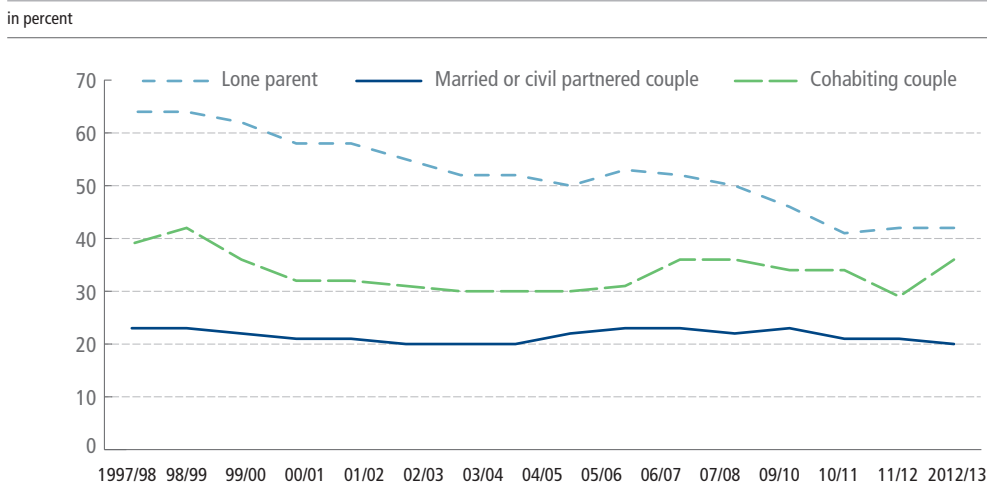
This means that their income is made up of earnings, tax credits and benefits. Lone parents are also much more likely to report a debt/finance problem than married parents. Research shows that debt has negative effects on lone parents' mental health issues while being in paid employment can potentially have positive effects.

The risk of living in income poverty for children in single parent families remains very high: of the 3.1 million dependent children in single parent households in 2014, 1.3 million children (42%) lived in relative income poverty after housing costs. Hence, children from single parent families are twice as likely to live in poverty than children in couple households (20%).

This is despite changes to the tax credit and benefits systems that have led to a clear reduction in the percentage of children in lone parent families who live in income poverty. The proportion of children of single parent families who live in poverty has decreased from 62 percent in 1994/95 to 42 percent in 2012/13 (after housing costs). However, this rate is still high and has remained stagnant since 2010 (figure 3).



Figure 3: Percentage of children living in households with less than 60 percent of contemporary median household income, by family type and economic status of the family, after housing costs, UK



Source: Family Resources Survey (FRS) data DWP 2014i.

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The effects of divorce on children's wellbeing

Divorce has at least negative short-term outcomes on the wellbeing of many children and long term consequences for a minority of children, particularly older children. A close relationship with both parents is associated with children's positive adjustment after divorce. Negative outcomes can be limited when parents are communicating with each other and listen to the children's wishes. High sibling support and being sufficiently well off financially also acts as a protective buffer.

According to the Millenium Cohort Study, parental divorce that occurred after age seven can have significant outcomes for teenagers, being negatively associated with academic achievement at age 16 and emotional, behavioural and social wellbeing at age 13. Younger children are perhaps unable to remember their parents being together as vividly, nor understand the implications to the same extent. Certain factors that seem to exacerbate negative child outcomes are poverty, maternal mental health issues, and parental conflict post separation and negative parent-child relationships. It is debatable which of these factors act as a cause or an effect (Jones et al. 2013).

Children and post separation parenting

There have been various changes to the legal system under the Coalition Government (2010-2015) with regards to divorce and post separation parenting such as increased funding in mediation services and cuts to legal aid in 2013. The cuts to legal aid have negative repercussions on mediation services and show the short sighted approach of government politics.

On one hand the Coalition Government invested in mediation services to free up court resources, yet with the other made cuts to legal aid that led to parents without substantial resources to represent themselves without legal representation. It was the solicitors who referred the client to mediation and the cuts to legal aid effectively undermine the investment in mediation services. As a result, fewer parents are being referred to mediation services and some mediation services have had to close, meaning that government investment was wasted.

Mediation was advocated as minimising the delay and costs incurred by family courts and to refocus the legal system's attention on the needs of children. Initially, mediation appears to be a good idea, but there is little awareness of its existence among the British public, and, in a stressful divorce process, ex-partners tend to put their trust in their individual legal representation of family court instead on the assumption that this will get them the best deal.

Another consequence of the cuts to legal aid is that courts have become even more burdened; adding to delays and increased costs of family courts as parents represent themselves without legal representation if they cannot afford it. Many families turn their back on the legal system, some making private arrangements that might not be stable while others are unable to make any arrangements which may mean that the non-resident parent has no contact with their child/ren. Where children are caught up in parental conflict, contact with the non-residential parent can potentially be very damaging. The cuts to legal aid therefore can be detrimental to child wellbeing and potentially undermine the legal principle of the 1989 Children Act, according to which “the welfare of the Child is paramount”.

The implementation of initiatives such as “shared parenting” is firmly located in a politicised and often highly charged agenda setting that perceived a gender bias in court orders over child arrangements. The model stipulates that both parents share their upbringing and the child spends at least one third of the time with each parent. The Coalition Government was pushing shared parenting but stopped short of presuming it automatically in the Children and Families Act 2014.

Clearly, children benefit from continuing and regular contact with both parents but only when they cooperate, communicate, and have low levels of conflict. Issues that are enmeshed with shared parenting “muddy the water”. Shared parenting does not automatically lead to better outcomes for children and research is needed to examine the outcome of shared parenting on children's welfare, such as the effects of children constantly switching homes over children living with one single primary carer – with generous access for the other party.

Research shows that non-resident parents tend to be dissatisfied about the amount of contact with their child/ren and feel a lack of control, while resident parents have issues with the non-resident parent's lack of commitment. Contact between children and the non-resident parents is linked with the length of time the parents have been separated, the age of the children, whether the relationship of the parents is hostile, and whether the non-resident partner had new children.



Post separation maintenance issues

English divorce law is undergoing change too but for now, pre-nuptial agreements are not legally binding in England and Wales and a fault based divorce system is still in place. English law is perceived as fair to the financially weaker partner because there is no discrimination between the role of the breadwinner and the homemaker. This means that the equal division of the matrimonial assets is the starting point. The individual judge has considerable discretion to ensure “fairness”, the guiding objective, when deciding spousal maintenance and asset division and subsequently, individual judges come to different rulings.

Spousal maintenance may only be paid where one parent cannot otherwise support themselves financially, and where the marriage or the civil partnership has lasted longer than five years. There are no legal rules (yet) that state that a parent has to look for paid employment to support themselves. However, recent High Court cases show that the trend is towards the expectation that both partners can be expected to be in paid employment or to retrain in order to obtain employment as the children become older. These rulings highlight that in England, single parents increasingly have a responsibility to earn their own livelihood through paid employment in addition to their caring responsibilities.

Child maintenance is another conflict ridden issue. Only around half of children in separated families are supported by an effective child maintenance arrangement, either through the Child Maintenance Service, court order or private arrangements.

The amount depends on income, care arrangements and number of children but not on their age. There are five rates that are applied to the non-resident parent’s weekly income (table 1). If the income is less than £7 a week then no maintenance is to be paid. This is, in practical terms, only really applicable to those in full-time education or those in prison. Non-resident parents who receive benefits or earn between £7 and £100, pay a flat rate of £5 a week, no matter how many children are involved.

If the non-resident parent earns up to £200 a week, then the £5 flat rate is charged up to the weekly income of £100 plus a percentage of their after-tax weekly income thereafter (17% of their income for the first child, 25% for two children and 31% for three or more children). If weekly earnings are more than £200 a week, then the reduced rate is applied until the income of £200 when the basic rate is applied. In other words, child maintenance increases with the income of the non-resident parent but the percentage applied nevertheless decreases continuously with increasing income.

Table 1: Child Maintenance Calculations according to weekly income before tax and number of children

Rate	Parent's weekly income before tax	Weekly rate being paid
Basic Plus Rate	£801 to £3,000	Basic rate until £800, then 9 % for one child 12 % for two 15 % three or more
Basic Rate	£201 to £800	Reduced rate until £200, then 12 % for one child 16 % for two 19 % three or more
Reduced Rate	£101 to £200	£5 until £100, then 17 % for one child 25 % for two 31 % for three and more
Flat Rate	£8 to £100	£5
Nil	Up to £7	Nil

Source: Citizens Advice 2015.

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These calculations become far more complicated when additional factors are included in the formula used to determine the amount of child maintenance to be paid. These factors include

- the number of children living with the non-resident parent
- the number of children they pay child maintenance for
- the number of nights the child resides with the non-resident parent. The amount to be paid is reduced by one-seventh for each night of the week that the child stays at the non-resident parent's home (Martin 2014).

If the non-resident partner moves in with a new partner, and the new partner has children from a previous relationship who lives with them, he/she will be able to pay less child maintenance to his/her other children if they are paying either the Basic or Reduced Rate. This is because they also need to pay for the care of the other children. For the Basic Rate payer, who earns more than £200 per week before tax, 15 percent of their net weekly income will be disregarded if there is one child living with them, 20 percent for two children or 25 percent, if there are three or more children living with them. The calculations of a child maintenance claim can be considered very confusing.

The Child Maintenance Service is a government service that can calculate and collect child maintenance payments. It offers two types of services: one that calculates liability and collects payments and one that calculates liability and leaves payment collection to be arranged between parents. The second, Maintenance Direct, is less costly but it represents only about 21 percent of



all cases dealt with. Where the Child Maintenance Service manages payments, the paying parents are charged 20 percent and the receiving parents four percent on top of their regular maintenance payment for collecting and paying maintenance. This disadvantages those single parents on a low income. The Child Maintenance Service is more successful than private arrangements in collecting maintenance and it has collected in 80 percent of cases it handles. However, only 60 percent of those have made the full payment.

Of those, who have no formal child maintenance in place, six in ten tend to not receive child maintenance at all. The factors related to the success of private arrangements are higher income, a working resident parent, contact between the non-resident parents and the child, and whether the parents are on friendly terms.

Single mothers on benefits are least likely to receive child maintenance, and they are almost twice as likely to have formal child maintenance arrangements as private arrangements in place. In 2012, almost two thirds of single mothers on benefits have not received any child maintenance (64%), either because they had no arrangements in place or because their partner was not compliant or not liable to pay any maintenance.

Yet, for single parents who receive state benefits child benefit can be an important part of their income. In the UK, since 2010, child maintenance is no longer deducted from state benefits and is therefore a real income gain for single parent families, when it is paid. As a result, the number of single parents on state benefits who receive at least some child maintenance has increased from 24 percent in 2008 to 36 percent and one in five parents on benefits who receives maintenance has been lifted out of poverty.

Nevertheless, the Coalition Government (2010–2015) has discouraged parents from relying on costly government services to administer arrangements on parents' behalf; rather, it encouraged the use of private and collaborative arrangements and argued that this is better for children. Currently, a parent with care has to convince officials that a private child maintenance arrangement does not work before being permitted access to the scheme.

Single parents in the British welfare state: from “citizen carers” to “citizen workers”

Around 37 percent of single parents with children received out of work state benefits (730,000) in 2012/13 (Income Support, Jobseekers Allowance and Employment and Support Allowance). Therefore, single parents are almost five times more likely to receive benefits as couples with children (7%).

The New Labour Government (1997–2010) engaged in a process of welfare reform which prioritised moving benefit recipients into paid work but it also improved the situation of single parents not

in paid employment. In 1999, Working Families Tax Credit was introduced that was replaced by a combination of Child Tax Credit and Working Tax Credit in 2003. Child Tax Credit is a means-tested programme that is not bound to employment status and the amount was continually increased. Working Tax Credit is paid to a single parent household if the parent works at least 16 hours a week and has an income and savings below certain thresholds. These two policies have been commended for raising labour supply and the income of the poorest families in the UK (Brewer et al. 2012).

The Coalition Government (2010-2015) has continued with this work oriented approach rendering it yet more punitive. Under the New Labour Government, decreasing child poverty was the main concern for the “work first” approach, while under the Coalition Government the discourse centred on reducing the welfare state budget and fairness to other taxpayers who are in paid employment. Here, a contractual argument justifies conditionality with a “social contract” between the state and in this instance, single parents. It is based on the offer of help that is balanced with the responsibility of individuals to make the “best use” of that support by entering paid employment. From this “social contract” approach it follows that if single parents do not make the best use of that support, or do not comply with their contractual obligations, they incur benefit sanctions.

Welfare to work programmes and policies such as the New Deal for Lone Parents, Working Tax Credit, Child Tax Credit and Lone Parent Obligations transformed single parents from “citizen carers” to “citizen workers” who have the obligation to earn their living through paid work. Work activation policies such as Lone Parent Obligations increased the pressure on single parents to enter paid employment depending on the age of their youngest child.

Lone Parent Obligations

Lone Parent Obligations are a good example for the “citizen-worker” trend. Despite this backdrop of increasing single parent employment rates and decreasing child poverty levels, the New Labour Government (1997-2010) took a more punitive approach to welfare and introduced the controversial policy of Lone Parent Obligations in 2008. The successive Coalition Government (2010-2015) continued with this and increased their conditionality.

Lone Parent Obligations encompass the change in the welfare state in the UK. Until 2008, single parents not in paid employment could receive Income Support until their children were 16 years old and were not required to seek paid employment. In 2009, single parents with a youngest child aged 10 or over moved from Income Support to Job Seekers Allowance with the Lone Parent Obligations requirement to seek employment or risk losing their benefits. Only a year later single parents with a youngest child aged seven or over moved to Job Seekers Allowance and under the Coalition Government the age threshold was further lowered and in 2012 single parents with a child aged five or over moved across (table 2).



Table 2: Transfer from Income Support to Job Seekers Allowance (JSA) timeline according to the age of the youngest child

Timeline	Move from Income Support to JSA by age of youngest child
From 2009	10 or over
From 2010	7 or over
From 2012	5 or over

Source: Table created by Martina Klett-Davies.

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The Job Seekers Allowance amount is identical to that of Income Support with similar benefits attached: free school meals for their children, health benefits (including free prescriptions, dental treatment and sight tests), maximum housing benefit, the Sure Start maternity grant and payments for funerals.

In recognition of their caring responsibilities, some lone parent flexibilities were incorporated into Job Seekers Allowance regulations in 2008. While jobseekers have to be available for work for 40 hours a week, single parents with a child under 16 can limit the hours to at least 16 hours a week. Single parents with a child under the age of 13 can limit their availability for work to normal school hours. The school day in the UK is generally from 9am to 3.30pm, Mondays to Fridays, 38 weeks a year. Single parents are also expected to find childcare that covers the time it takes to travel to work as well as to work longer hours during school holidays, providing there is childcare available.

The definition for work hours is being kept vague and single parents are being advised to talk to their personal Jobcentre Plus adviser to record their agreed hours of work in their jobseeker's agreement. Evaluations suggest that these flexibilities are often misinterpreted or poorly communicated by Jobcentre Plus advisers who tend to overestimate their availability for paid work and underestimate their caring responsibilities.

The key objections to activation measures such as the Lone Parent Obligations that have been analysed include insufficient recognition given to personal and structural barriers restricting lone parents' participation in paid work and the devaluation of unpaid care. Furthermore, there is a lack of evidence regarding long term outcomes of Lone Parent Obligations and a report shows the weak financial gains associated with lone parents entering paid employment.

Most lone parents prefer to be in part-time work that can accommodate their childcare responsibilities. While part-time work under 16 hours can be a valuable means for lone parents to keep in touch with the labour market as it allows them to gain extra skills and experience and might even act as a "stepping stone" to longer hours. On the other hand, they can prolong dependence on state benefits especially as the employment is typically casual, unskilled and low paid.

In a poll in 2012, 39 percent of working single parents reported that their wage fell below the low pay threshold; by comparison, 21 percent of employees were low paid nationally. This reflects not only single parents' below-average qualification levels but also their weaker position in the labour market as they prefer flexible hours that tends to command lower wages. In addition, single parent families are overwhelmingly female and the low-wage sector is in turn dominated by female labour.

Case Study

Ruby is 33 years old and lives with her three children in a two-bedroom flat in a recently built small block in an inner city area of London. The three children are sharing a bedroom and Ruby hopes that the bedroom tax encourages tenants with a spare bedroom in a three-bedroom property to swap their flat with her flat.

Ruby had her first two children, a girl (13) and a boy (11) with her partner with whom she cohabited until the relationship broke down when the boy was two years old. The children visit the father about twice a year for a couple of days and also talk to their father over the phone. After a period of being a single mother, Ruby married her new partner and had a daughter (5) with him. Ruby separated from him three years ago and the divorce was legalised two years ago. She receives no maintenance payments from her daughter's father and there is no contact. Ruby has mental health issues and a one year therapy helped her to put strategies in place.

Following the Lone Parent Obligation policy, Ruby started to look for work when her youngest child turned five and her personal Jobcentre adviser asked her to attend a couple of job interviews with no more than a one hour notice for weekend jobs. Luckily, Ruby managed to find a job herself through an employment agency nine months ago. She is employed as an unqualified teaching assistant at a school for children with profound multiple learning difficulties, where she works from 9am to 4pm every day. It takes her about one hour each way to travel to and from work by public transport. This agency only pays her for the 30 hours a week that she is working at the school, and not for the 12 weeks a year that are her school holidays. After less than a year, a permanent position was advertised by the school. Although there was stiff competition, Ruby just heard that she has been offered the permanent post that comes attached with training opportunities for the level of National Vocational Qualifications (NVQs) that are a requirement for working in schools.

Dealing with finances

Ruby finds it difficult to make ends meet on benefits and on her irregular and low income. While on benefits, in 2011, she declared herself "insolvent" as she had accumulated about £6,000 in debts that she could not repay. Ruby is in arrears with every single utility bill and estimates her current debts



to be in the region of £2,500. When she is not being paid in her school holidays she cancels direct debits as she cannot afford the outgoings. The reminders and warning letters get ignored and remain unopened. However, as soon as she gets paid again she negotiates monthly payment plans over the phone. Therefore, her electricity, gas, landline and water bill are higher than average as they include the debt repayment. The fluctuations in income result in variations in child tax credit too, and she finds it difficult to rely on this income. The housing association that owns Ruby's flat threatened her with eviction and homelessness because she was in arrears with her rent. Ruby had to attend a court hearing where the judge, the housing association and her managed to negotiate a repayment plan.

Before she started work at the school she went to the gym on a regular basis, but once she started the job she could no longer find the time to go. The gym did not let her terminate her one year contract early. Instead, Ruby negotiated to pay £25 a month suspension fee until the contract runs out. Ruby also maintains four mobile phone contracts that accumulate bills worth £97 a month and include repayments on the handsets. It is customary in the UK for secondary school aged school children to have a mobile phone and Ruby also maintains her mothers' phone. Her mother helps with looking after the children, although not regularly, but as and when it is needed. Her eldest daughter also helps with looking after her siblings, but she is also the one who suffers most from her parents' separation emotionally.

In the school holidays, when income is low, Ruby doesn't apply for Job Seekers Allowance, because of the hassle involved, and makes do with a reduced income. Generally, Ruby buys cheap food on a daily basis in a discount supermarket, and seldom buys fresh food. When income is very low, she sometimes takes the children to eat at her mother's or at a neighbour's house, alternatively her mother might give her money to buy something to eat. Sometimes, Ruby purposefully eats less than her children.

Even when she is working her months are split into two halves. In the first two weeks, Ruby feels "well off"; she might take the children to see a movie and treat them to a take out. The second half of the month she lives like a "pauper". Luckily, Ruby doesn't get billed for her youngest daughter's childcare in primary school one hour before and one hour after school, a saving of £120 a month. It's that schools policy not to charge anyone who has been on benefits in the last five years.

Table 3: Case Study – monthly net income and outgoings

	Income after tax	Outgoings
Income after tax	£802	
Working Tax Credit	£300	
Child Tax Credit	£652	
Child Benefit	£190	
Housing Benefit	£0	
Council Tax Benefit	£0	
Children's father's maintenance for eldest two children	£100	
Children's father's gifts (informal arrangements)	£17	
Total income	£2,061	
Rent		£650
Council Tax		£143
Gas and Electricity		£130
Water		£103
Netflix movies		£6
Telephone landline and broadband		£34
Four mobile phones on contract		£97
Travel to and from work		£31
Gym membership		£25
School lunch money for two children		£80
Total fixed outgoings		£1,299
Total Income	£2,061	
To spend on food/clothes/extras etc. after outgoings	£762	

Source: Data compiled by Martina Klett-Davies.

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The poverty line for single parent family with two children aged five and 14 (after housing costs) in 2012/13 is £269 a week (DWP 2014i). Ruby's disposable income after housing costs and Council Tax is £1,268 (£293 a week). This means that she lives above the poverty line by about £24 a week. There is no poverty line for single parent families with three children but their poverty line has to be higher due to additional expenses. Therefore, it can be assumed that Ruby lives on the relative poverty line.

Ruby, like many of her peers, applied for the five state benefits and tax credits online in separate application apart from Council Tax Benefit that forms part of the Housing Benefit application process. Sometimes a friend helps Ruby to fill out applications online and she might call the telephone helpline. Ruby only steps into a welfare office when she hands in original documents to support her applications, because she doesn't want them to get lost in the post.



2017 Flagship-Programme „Universal Credit“ (planned for 2017)

Universal Credit has been described as one of the flagship social policies of the Coalition Government's (2010-2015) welfare reform package. The Conservative Government (2015-) is set to roll out Universal Credit at length in 2017 but delays are anticipated. The aim of Universal Credit is to encourage movement into work, and to work longer hours. By reducing the number of people not in paid work and welfare dependency the benefit system is meant to become cheaper as well as "fair". It could also be argued that this reform takes the liberal welfare state one step further, because it is flanked by a radical activation policy which provides less assistance in social emergencies, but also threatens with sanctions.

Universal Credit is regarded as the most radical reform of the British welfare state in the last 60 years. Six different benefits are transferred into the Universal Credit. There will no longer be a distinction between those who are unemployed or those in paid work. The Universal Credit system is meant to be highly responsive to changes in circumstances.

Universal Credit is designed to be a simplified system and it will allow recipients to keep more of their earned income before it is credited to a benefit claim. Applicants may retain up to 35 percent of their earnings before it is counted towards their benefits and tapered away.

In order to increase independence, Universal Credit claimants will receive a monthly, rather than the traditional weekly or fortnightly payment, paid into a bank account in the same manner as a monthly salary. Support with housing costs will go directly to the claimant as part of their monthly payment rather than directly to any landlord. It is envisaged that local support services will help with budgeting. The programme has also initiated and promotes an online claim process with the aim to simplify and rationalise the benefits system.

It is questionable whether the Universal Credit system can be responsive to the high frequency of changes in lone parents' circumstances, such as moving into and losing work, change in earnings or a child becoming sick. Children may move between living with their mothers to living with their fathers, and back again, in short periods of time and partners may move in and out of households, also over short periods of time. Childcare arrangements also vary over the course of a year.

Universal Credit has cemented the shift of the discourse from single mothers as carers to single mothers as workers. Access to Universal Credit is subject to conditions that are bound to a regime of sanctions. They were developed with the aim to give every applicant an even greater incentive to take employment and also to work more hours. Therefore, Universal Credit makes being in employment a citizen's responsibility that depends on individual behaviour and motivation.

However, paid employment is not just a behavioural issue. Not everyone who wants a job is able to get a job and economic and structural factors such as low wages, insecure jobs as well as job

opportunities, have to be considered as well as the fact that they vary by region and the state of the economy as well as the cost and availability of childcare and vocational and educational support. Single parents tend to work in precarious employment.

Under Universal Credit, single parents will still face some of the weakest incentives to work at all and to increase their hours compared to other household types. Single parents are set to lose a higher proportion of their weekly income under Universal Credit than any other household type. It is estimated that only around a third (32%) of single parent households will gain from Universal Credit; two-fifths (41%) will lose out; and the remainder (27%) will face no change compared to the current system.

Another calculation shows that a single parent working on the minimum wage with two children will be £2,384 a year worse off than under the current system, even after taking into account the rise of the national minimum wage (Mirror 2015).

The proposed changes would also see the child element of universal credit limited to two children with families who have a third or any additional child not being eligible for an additional child element. Moreover, new claims made after April 2017 will not include the first child premium.

Like the Lone Parent Obligations, Universal Credit will incorporate the age of children (table 4). Single parents with a child under the age of five don't have to be available for work and parents with a child under 13 can limit their availability for work to normal school hours; but if parents work for fewer hours than their circumstances allow, they will be encouraged to increase their hours. Lone parents will lose out on rules and certainty, as it will probably be left to the digression of the Jobcentre adviser to evaluate individual circumstances.

Table 4: Conditions of Universal Credit for single parents

Age of child	Conditions
Under 1 year old	None
Between 1 and 4 years old	Work-focused interviews only
Between 5 and 12 years old	Work hours limited to school hours
Between 13 and 16 years old	Work hours depend on individual circumstances

Source: Table created by Martina Klett-Davies.

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The conditionality and the regime of sanctions attached to Universal Credit is the toughest and most extensive yet seen. For example, a single parent could lose a main part of Universal Credit for up to three months if he/she turns down a “suitable” job offer under the Universal Credit system.



The Coalition Government has also introduced other punitive measures consistent with the discourse of cost-cutting and budget reduction. The Bedroom Tax has made tenants in social housing feel insecure about their homes. If they are considered to have more than the legally prescribed number of bedrooms per resident, they will either have to pay a fine or have to leave their homes. The Benefit Cap is a set maximum amount that Housing Benefit claimants can receive and single parents in high rent areas such as London are disproportionately affected. They either have to move or make up their rent with their income through benefits which may well lead to debt as other bills can no longer be met.

The Conservative Government (2015-) and single parents

The Conservative Government (2015-) is set to attempt to cut the current deficit even more than the Coalition Government and it is set to cut benefits. From April 2016 benefits such as Child Tax Credit, Working Tax Credit, Income Support, Job Seekers Allowance and Child Benefit are no longer going to be increased but their amounts frozen for four years. This government clearly supports the “citizen workers” model through its legislation and strengthens the “contract perspective” of the welfare state that is outlined above. The Conservative Government is also set to reduce the current benefit cap – the total amount any household can receive in a financial year – from £26,000 to £23,000.

The Conservative Government has announced an increase of the minimum wage from £6.70 to £7.20 per hour from 2016. Calculations show, however, that many low wage workers will not be better off because the Conservative Government will cut £12 billion from the social budget in the next four years, through cuts and the freezing of various other benefits.

The Conservative Government is also set to abolish the existing statutory obligation of the state to reduce child poverty and change the model used for determining child poverty to date. Another definition of poverty is being developed, one that involves factors such as employment and education in the family as well as normative dimensions such as separation, debts and addiction. The exact design of the new calculation model is still unclear.

In conclusion, paid work has to some extent become dissociated from material security. Lone parents’ increasing participation in paid work has not had the desired effect of alleviating their income poverty. The kinds of jobs that are available to single parents do not open a way out of poverty. Paid work therefore, is only, at best, a partial solution to the problem of income poverty in the UK.

Then again, the British welfare state is not a solution to exit poverty either. Single parents seem to pay the price of austerity and are disproportionately affected by associated budget cuts. In comparison to other household types single parents are set to lose even more under Universal Credit.

The New Labour Government (1997-2010) started to treat the parent-child relationship as a legitimate target for intervention to realise both, improved outcomes for children and to reduce child poverty. Crucially, it introduced parenting policies that tend to work on the basis of a “deficit model” of parenting in which parents are made responsible for their children’s social mobility. Parenting, just like paid employment, has turned into an individual behaviour issue and parents’ socioeconomic circumstances such as poverty, employment opportunities, availability and quality of childcare and schools continue to be overlooked.

Financial support available to single parents under the Conservative Government in 2015

Table 5 shows the entitlement to financial support for a range of hypothetical family situations in the tax year 2015/16. The table describes the various benefits and allowances that are available to single parents. It presents comparisons between the support available to single parents who are not working with those who are working part-time and full-time on the 2015 minimum wage of £6.70.

The three scenarios of single parents’ entitlement to financial support presented in table 5 are based on the assumption that they have two children aged five years and 14 years. The calculations are also based on the premise that no one in the family has a disability or long term health problem, or is caring for somebody who does. The single parents are over 18, have no other income and neither childcare costs, child maintenance payments nor pension contributions have been entered into the calculations. The families are local authority tenants with a rent of £100 per week and a Council Tax bill of £18 per week.

The relative income poverty line of 60 percent of median incomes is applied. The latest figure for income poverty line after housing costs is from 2012/13 and was £269 per week for a lone parent with two children aged five and 14 years (table 2.4ts in DWP 2014). Table 5 shows that non-working single parents receive slightly more money from the government than part-time working single parents, mainly because of Housing Benefit (£346.87 and £317.35 respectively). Even full-time working single parents on the minimum wage receive government support worth £211 a week.

However, despite the benefits and tax credits, the calculation shows that a non-working single parent in this scenario lives below the poverty line. A single parent working part-time or full-time in this scenario can combine earnings with tax credits and benefits to cross the poverty line. Full-time working single parents are financially only slightly better off than their part-time counterparts; and this is perhaps evidence for the fact that the Coalition Government and the Conservative Government position single parents as part-time workers and not as full-time workers.



Table 5: Levels of weekly Government support available to non-working, part-time and full-time working single parent families, no childcare costs included, April 2015–April 2016

Age of child	Not working	Working part-time (16 hours)	Working full-time (38 hours)
Take home pay at national minimum wage	N/A	£107.20	£244.45 after tax
Working Tax Credit	N/A	£76.53	£38.36
Jobseeker's Allowance (or Income Support)	£73.10	N/A	N/A
Child Benefit	£34.40	£34.40	£34.40
Child Tax Credit	£117.52	£117.52	£117.52
Housing Benefit	£100.00	£77.39	£20.75
Council Tax Support	£12.35	£11.51	£0
Free school meals	£9.50	£0	£0
Total	£346.87	£424.55	£455.48
Total after housing costs (rent and Council Tax)	£228.87	£306.55	£337.48
Poverty line for family with children aged 5 and 14 (after housing costs)	£269.00	£269.00	£269.00
Difference between income and poverty line	-£40.13	+ £37.55	+ £68.48

Source: Turn2us benefit calculator 2015.¹

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Childcare and parenting support

The New Labour Government (1997-2010) made considerable investment expanding access to early education and childcare, with the aim of reducing child poverty and to increasing social capital. The National Childcare Strategy 1998 led to entitlements to part-time free childcare for four-year-olds and extended the provision to three-year-olds in 2004.

Following the Childcare Act 2006, local authorities in England and Wales are now obliged to ensure sufficient childcare, and the free childcare take up rate for the three- and four-year-olds is near universal. However, the 15 hour, term time only childcare does not facilitate even part-time employment and needs to be topped up by either formal or informal care.

The Conservative Government (2015-) plans to double the number of hours of free childcare for working parents from 2017. A proposed Childcare Bill would double the amount of free childcare

¹ <https://www.turn2us.org.uk/Find-Benefits-Grants> (accessed 23.6.2015)

available for three- and four-year-olds to 30 hours a week, although only for working parents and during term time only. More funding will be released but the concerns remain around the cost of the policy and it has been argued that doubling the childcare carries the risk of undermining the sustainability of the sector. The existing 15 hour offer is already underfunded by the Government and there is already a general shortage of childcare. Only 43 percent of local authorities in England and 18 percent in Wales report that they have enough childcare for working parents, particularly in structurally weak regions. Against this background, the new Government's plans are hardly feasible.

The Coalition Government (2010-2015) extended the 15 hours allowance to cover the poorest 20 percent of two-year-olds in 2013, and this increased to cover 40 percent of the poorest in 2014. However, it was found that 30,000, or 26 percent, of the poorest two-year-olds are missing out on free nursery education because of lack of availability.

In addition, the quality of education and care services in the UK is not always good, and 28 percent of settings that accommodate two-year-olds have not been judged to be of good quality. These settings tend to be in areas of deprivation. Following budget cuts, there are now also fewer qualified staff in childcare centres in England as higher qualified staff have been made redundant.

In comparisons to other countries, childcare in the UK is expensive and the costs have even increased by 27 percent since 2009 while wages stagnated after the economic recession in 2008. The high cost of childcare for single parents can also represent significant barriers in higher income classes, as they often cannot share the costs with a partner. Especially single parents are less likely to use formal childcare than couple parents.

In the UK, expensive childcare can partly be explained by the characteristics of the demand led system; the reliance on and expansion of the for-profit private sector and the provision of financial resources to parents through the tax and benefit system rather than through childcare providers. While it is meant to enable parents to have a free choice over the childcare being used, the evidence suggests that retrospective reimbursement through the tax and benefit system has been a deterrent for many families, and private sector childcare is often more expensive than Local Authority funded childcare.

Working families on low incomes can obtain the childcare element of Working Tax Credit that reimburses up to 70 percent of childcare costs, up to a value of £175 per week for one child and £300 per week for two or more children. Single parents have to be in employment for at least 16 hours a week and the amount might not even cover the part-time childcare costs (Rutter 2015).

A parent survey conducted in 2013, shows that almost half of all non-working lone parents found it difficult to pay for formal childcare (48%) and even a large proportion of working lone parents found it difficult (37%). This compares to 23 percent of couples where one or both parents were employed.



Case Study

A parent who earns £24,500 per year as a retail manager – slightly more than the average salary – with a four-year-old child receives 15 hours free nursery care. She buys 30 hours of additional childcare for £135 a week and has to pay £84 of it, as she qualifies for help with her childcare costs through Working Tax Credit of £51 a week. Luckily, she does not need formal childcare during the school holidays – when family members provide informal care. In total, she spends £3,192 a year on childcare, or 13 percent of her annual salary. These costs would increase considerably if she needed to buy childcare during the school holidays.

Universal Credit will at least offer an improvement as childcare subsidies will be increased from 70 to 85 percent in 2017. In addition, a subsidy is no longer dependent on a weekly working time of at least 16 hours. Single parents can apply for childcare subsidies even if they were to work only one hour per week (Alakeson & Hurrell 2012).

It is a positive aspect that there are relatively generous provisions for key personnel in childcare facilities in England (DfE 2013). The prescribed professional-child ratio for children up to the age of two is 1:3 and 1:4 for a two-year-old. Only for children over the age of three the ratio reduces to 1:8. These requirements are well respected in practice, but only because not all professionals are equally well qualified. Lower qualified staff tend to be less expensive and in general, the sector is paid rather badly compared to other countries.

The near universal take-up of free part-time childcare for three- and four-year-olds can be regarded as remarkable success, and, in enabling some parents to enter paid work, it might even have contributed to the decline in child poverty. However, any positive impacts may be rendered null and void, because the Coalition Government and the Conservative Government have cut spending on childcare and early education by 25 percent, which has affected quality and availability. This is in addition to the current and long standing under-supply of childcare, which remains expensive, especially in the private sector.

Reform options

The situation of single parents and their children requires urgent attention, particularly with respect to those issues highlighted in this study. Steps have already been taken that have led to some improvements for single parents, especially the reduction of child poverty in single parent families. However, in many areas there is still a need for action, these include: contact and maintenance arrangements, mediation, paid employment, childcare, education and training and state benefits.

Post separation parenting

- Contact arrangements for families in post separation can only lead to better results for all family members, if they have been freely chosen by the families, and if parents can parent “together” and are child centred. Children may want a say on the modalities. They need parents who are reliable and available. Andresen et al. (2015) come to the conclusion that family policy should not be geared to specific family models, but that the child should be placed at the centre. Any arrangement should be viewed with regard to their consequences for the child.

Maintenance arrangements

- Families with no child maintenance arrangement in place have to be supported to enable them to make the most effective arrangements, whether private or statutory.
- A different approach to child maintenance should be considered. Currently, the amount depends on income, care arrangements and number of children. A specific “maintenance payment” that is based on the needs of the child would enable the state to step in in cases of under- or non-payments and allow it to make “advance maintenance payments” as in Germany. This could contribute to reducing the number of children in poverty.
- Single mothers on benefits find private maintenance arrangements particularly difficult to maintain and therefore, the Child Maintenance Service should be available and affordable for all single parent families, so both parents reliably contribute to the cost of raising children.
- Research is needed into why so many single parents receive no or very little maintenance.

Post Separation parenting support

- Legal aid has been virtually destroyed. Family Courts now struggle with bitter disputes involving access to children conducted by warring parents without legal representation. These cuts need to be rethought and refocussed on the needs of the child. Pre-court services with mediators could advise parents about what to expect when going to family court.
- Mediation leaves children in a difficult position as it takes place outside the law, unless a consent order is sought from the court for certainty. Children are therefore without the welfare paramount protection of the Children Act 1989 and are viewed floating as third parties when they should be dealt with under the protection of the Children Act according to which “the child’s welfare shall be the court’s paramount consideration”.
- Mediation expects both partners to be able to communicate with each other and this is not possible in an acrimonious separation, especially when financial issues are to be solved.



Therefore, mediation in tandem with legal representation might be the way forward. Especially financial mediation should be lawyer supported and include comprehensive financial disclosure. This might be a more attractive option to congested family courts.

- Mediation could play a role in family support services. The aim would be to offer support to parents in all conflict situations, regardless of whether they want to separate or stay together.

Benefit system reforms

- Social policy should break away from the rigid “work first” approach. The approach has indeed brought social benefit claimants into work, but has not led to a sustainable poverty prevention nor to adequate secure and long term employment. It has also not led to increases in income or career advancement. The labour market in the UK is marked for its low skill sectors that are characterised by low wages and job insecurity. This does not enable single mothers to become financially independent.
- Universal Credit will replace a wide range of government services and possibly lead to a simplified system of application procedures. Universal Credit will supposedly enable the beneficiaries to retain more of their income than before. The Conservative Government might consider a progressive reduction in the taper rate from 65 to 55 percent which would mean that 45p in every pound earned could be kept. A more serious reduction in tapers under Universal Credit could kick start a more redistributive system and reduce child poverty rates. In addition, greater sanctions should be withdrawn and assistance offered instead.

Education and training

- Training can have a positive effect on career advancement and wage progression and can thus pave the way to financial independence. The primary goal should be to enable single parents to gain qualifications so that they can develop a perspective for their further job biographies. Then it would be no longer necessary to place single parents in low paid and insecure employment and the welfare state would no longer have to top up incomes to prevent poverty. The Lone Parents Obligations have not supported single parents into financial independences. Therefore, greater emphasis should be placed on education and training, taking into account the particular living conditions of single parents, particularly their childcare responsibilities.

Employment support programmes

- This report has shown that single parents are perceived within a “social problem” discourse. Their skills and ability to combine raising children and unpaid work at home together with paid employment is undervalued. An increased appreciation of single parents in public as in support organisations is necessary. Consideration must be given to their specific needs, for

example, in employment and in the provision of quality care services, but also with regard to flexible working in businesses.

- Personalised support is needed in the state support system; one that provides individualised advice and support of consistently high quality and that is structured around the particular needs of single parents, such as the need for flexibility and the need for additional support, such as financial advice or help finding childcare, as well as back-to-work support.

Family friendly employment

- The government could promote employee's existing "legal right to request flexible working" by advertising jobs in the public sector and its contracted jobs with a flexible working option.
- Single parents have to be able to take time off when a child is ill. Currently, employees are allowed unpaid time off to deal with an emergency involving a dependant, but there is no set amount of frequency and time and this might need changing. Parents should be allowed to work from home when a child is ill wherever it is possible.

Childcare

- High quality, affordable and reliable childcare is key to facilitating single parents' move into the labour force, remaining there and progressing at work. The free childcare places for three- and four-year-olds are only available for 15 hours a week for 38 weeks of the year. The Conservative Government (2015-) is set to double free childcare allowance for three- and four-year-olds to 30 hours but only for working parents and only during term time. This should be rethought because it does not correspond to the needs of the labour market. The offer should target all parents for 48 weeks of the year. Furthermore, government investments are needed to counteract the risks of undermining the sustainability of the sector and to ensure that the childcare provided is of a high quality.
- Government could also concentrate on funding providers directly without limiting parental choice over the type of childcare used. Direct and sufficient government funding is more likely to sustain childcare in more disadvantaged areas and can drive up quality of early education childcare through improving staff qualifications and increasing the number of teacher-led settings.
- According to the Childcare Act 2006, local authorities have to ensure that there is sufficient childcare for working parents. Instead, early education and childcare should become a legal entitlement for all parents, bringing it in line with the right to a school place.



Conclusions

The British welfare state can be credited for having reduced child poverty rates in single parent families through state benefits and tax credits, and it contributed to a decrease of teenage pregnancy rates. There has also been a near universal uptake of free part-time childcare for three- and four-year-olds as well as an increase in single parents' paid employment rate. However, in comparison to any other family type, single parent families continue to be most affected by poverty. The proportion of children of single parents who live in income poverty is about 42 percent and it has not decreased since 2010.

Successive British governments have adopted the “work first” approach in recent decades. No significant attempts have been made to improve single parents' skill levels substantially, so that they tend to remain in precarious jobs characterised by low income and insecurity. Many single parent families do not receive child maintenance at all or not a sufficient amount. These are all reasons why the child poverty rate in single parent families remains at a high level, with negative consequences for the life chances and wellbeing for their children.

The British welfare state has so far no sustainable solutions for the difficulties faced by single mothers and fathers. In addition, their particular circumstances, but also their care work remains unrecognized and undervalued. In comparison to other household types single parents are also set to lose even more in the future. The introduction of Universal Credit in 2017 or later will affect single parents in particular. Despite some improvements in the framework of Universal Credit, such as the increased financial assistance with childcare and the simplified application process, the financial situation and quality of life of many single parent families is set to deteriorate further as they are set to lose a higher proportion of their weekly income under Universal Credit than any other household type.

Single parents are a prime example of the increasing social inequality apparent in Britain. Effective social policies designed to support this family form are urgently required to address these inequalities in the short term (see reform proposals); in the medium and long-term, however, basic educational reforms are also required to increase the single parent's income potential and their children's live chances.

The problem of low wages and deregulation of work contracts needs to be addressed. The increase in state benefits and tax credits cannot prevent a life-time of precarious employment and might even sustain a precarious labour market. The socioeconomic inequalities that single parent families face will not be reduced without economic redistribution. Consequently, deep seated social reforms are required.

In “Capital in the twenty first Century” (2014) Piketty provides evidence of the growing inequality between income from wealth and income from work and calls for a greater redistribution by the state, for example, by taxing wealth. This report about the situation of single parents shows that the fight against social inequality must be given priority within the political agenda in the UK - especially in the interest of the children.



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