

# The Impact of Financial Hardship on Single and Separated Parents

Report of research findings  
from the Solus project



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## Executive Summary

Findings from the **Solus research project** indicate that single and separated parents in Northern Ireland experience significant financial struggles and hardship:

- More than half of the parents who responded to the parents' survey said they were 'struggling' or 'really struggling', with indications that others who were 'managing' (40%) were vulnerable to any unexpected financial shocks.
- Key factors that impact on the financial wellbeing of parents include:
  - The loss of an earner or income following separation
  - Payment or non-payment of child maintenance, as appropriate to non-resident and resident parents
  - Benefit inadequacy and ineligibility for some parents
  - Difficulty accessing regular, secure, flexible and well-paid employment
  - Unaffordable childcare
  - Being a resident or non-resident parent
  - Legal costs associated with separation.
- Single parents with more children are more likely to struggle financially, as are parents with younger children.
- Parents sharing care (61%) and resident parents (54%) were more likely to assess their situation as 'difficult' or 'very difficult', than non-resident parents (38%).
- The gender of parents influenced the nature of their financial experiences *less* than whether parents were resident or non-resident – although a majority of resident parents were mums.

The cost-of-living crisis made things worse for single and separated parents who were already struggling financially. In these circumstances, many parents reported having to borrow, just to manage from day to day.

### *Employment*

Employment can be affected by separation, and this is particularly the case for resident parents with more children and younger children. The research identified a range of structural barriers blocking parents' access to employment, including:

- Unaffordable, unreliable, and inflexible childcare
- Limited employment options that allow them to combine work and childcare
- Lack of employer understanding or flexibility in relation to single parents' circumstances or needs.

### *Government benefits and social security*

Social security is a crucial financial support for many parents but benefits, in particular Universal Credit were considered inadequate for families to live on and to provide for children's basic needs. Also, benefits were not increasing in line with the cost-of-living, making it impossible to manage financially. A range of other issues linked to social security were highlighted:

- Eligibility criteria often meant that parents struggling due to low wages and high costs, were not always eligible to apply for financial support.



- Parents felt there was a distinct lack of understanding by Government of the financial challenges they faced.
- The complexity of the benefits system, built in delays in accessing support, bureaucratic processes and confusing online systems and forms were a source of huge frustration for parents.
- There was a lack of awareness amongst many parents of the supports available to them and many reported difficulties accessing information and advice about financial supports they are eligible for.
- Benefits were regarded by some parents as an unreliable source of income due to delays, regular reviews and frequent changes to eligibility. Despite this, many felt they had no choice but to rely on them.

### *Impact on parents' mental and physical health*

Parents reported significant impacts on their mental and physical health as a result of the stress and worry associated with their financial circumstances. 91% of parents in the survey 'agreed' or 'strongly agreed' that this had affected their mental wellbeing and 77% 'agreed' or 'strongly agreed' it had an impact on their physical wellbeing.

- Contributors to poor mental health included a lack of financial security, managing debt, navigating the legal system and paying legal costs.
- The pressures of managing difficult financial circumstances affected parents' confidence and self-esteem, sometimes leading to feelings of isolation and a reduced capacity to cope.
- Parents prioritized their children's needs over their own, going without food and heating and borrowing or mending clothes.
- Seeking or accepting help was difficult for many parents who described their discomfort or shame and along with concerns that it might suggest they were not coping.
- Stigma and discrimination experienced by lone parents often contributed to their reluctance to seek help and reduced their sense of agency and ability to control their circumstances.
- Parents described how the stress and anxiety associated with their financial circumstances or changes in their housing or employment situations affected their physical wellbeing, including sleep, weight and diet and/or exacerbated existing health issues.

### *Impact on parenting and children*

Some parents recognized that the strain of their financial situation could impact their capacity to parent in the way they wished. Challenges in weaving work and parenting together could mean parents were more stressed or had less quality time with their children. Parents were less likely to report that financial hardship had an impact on their children's health. In the survey, 49% of parents agreed that financial hardship had affected their children's mental wellbeing while 42% agreed it had impacted their physical wellbeing.

- Protecting and shielding their children from the worst effects of financial hardship was a key priority for parents, many of whom were sacrificing or neglecting their own needs.



- Parents were very concerned about meeting their children's physical, mental and emotional needs, although some described significant challenges just providing for their basic needs - food, clothes and a warm home.
- Parents of school age children worried that their financial situation was impacting on their child's access to education, reducing their ability to take part in social activities and potentially having them stand out as different from their peers.
- Survey responses indicated that 35% of families had a child/children with additional needs. In some cases, parents admitted they were unable to afford special diets or therapeutic supports or activities to support their children's physical or mental health.

### *Experience of Dads*

Many dads felt they were viewed and treated differently to mums and that there is a lack of understanding about the financial challenges they face. Resident dads highlighted similar issues to resident mums, whereas non-resident dads focused on the legal costs associated with separation and access, child maintenance payments and housing.

- Stress and anxiety for non-resident dads were often linked to the legal costs of pursuing contact with their children, and they were concerned about how this impacted their relationship with their children.
- Dads admitted they found it difficult to discuss financial difficulties with others, although they also felt there was a lack of representation and support for single and separated dads.



## Recommendations

### How can single and separated parents be better supported?



**The Northern Ireland (NI) Executive should agree to provide specific financial supports which will benefit low-income families, including lone parents**, e.g. reduce debt deductions, increase the threshold for debt relief orders and introduce 'better start' grant payments for children at different developmental stages or introduce targeted support, similar to the One Parent Family Payment available to parents in Ireland.



**The Department of Communities, Department of Health, Department of Education, Jobs and Benefits offices, local councils and community and voluntary sector need to work collectively to proactively increase awareness and improve access for single parents to accurate and reliable information and advice about benefits** and other government supports to ensure parents know what they are entitled to and how they can access it.



**Health and social care professionals and community and voluntary sector organisations should continue to identify opportunities for parents to access peer support and maintain social connections.** Offering reassurance to parents along with emotional and practical support, preferably from parents further along the separation journey can be particularly helpful.



**Agencies and organisations in the statutory and community and voluntary sectors providing financial advice to parents, should support them to explore their financial capability and navigate the benefits system, advising how they can maximise their income**, e.g., using 'better off calculations' which check benefit eligibility and compare different benefits. Longer-term strategies and solutions in relation to savings, money management and debt management can also be shared with parents.



**Consideration should be given to the needs of the whole family** including:

- Extending **free school meals** to more children, introducing statutory **regulation of uniform costs** and promoting 're-use, recycle' schemes.
- Urgently address the unaffordability of childcare in Northern Ireland (Department of Education, Education Authority, NI Executive).





- Tackling ongoing problems with the **Child Maintenance Service** (Department for Communities).
- **Enabling access for families to appropriate evidence-based interventions** (including early interventions) (Department of Health, Department of Education).



**Service providers supporting parents through separation should encourage parents to discuss financial issues and shared parenting arrangements and to reach a resolution as part of the separation process - if possible *before* separation.** Support to parents should include equitable access to family mediation services and information about the potential impact of separation on children and signposting to relevant advice or online support. Reaching agreement prior to separation would help to reduce legal costs and potentially improve co-parenting relationships.



**The Department for Communities, along with other relevant NI government departments should seek to improve employment opportunities for lone parents particularly resident parents.** This should include requiring employers to offer more flexible and part-time working options and improving their understanding of lone parents' circumstances, ensuring job centre staff are trained and equipped to effectively support parents, recognizing in-work poverty, strengthening the commitment to pay the Real Living Wage and fast tracking a childcare strategy for NI.



**The Department of Health should ensure free access to family mediation services for both parents.** Currently a parent without legal aid has to pay for mediation while a parent receiving legal aid is entitled to free access. Stakeholders acknowledged that this acts as a barrier to participation, typically for fathers who may also be managing other legal costs associated with their separation.



**All those who work with or on behalf of single parents, including policymakers, practitioners and service providers should strive to ensure there is a better understanding of single parents' circumstances,** by tackling negative stereotyping, taking steps to remove the stigma of lone parenting and challenging the misperception that lone parents are a homogeneous group.



**All relevant government departments and agencies should address current gaps in statistical and qualitative data relating to lone parents in NI,** in order to ensure a robust evidence base is established to help expose hidden trends and gaps in the data and target resources more efficiently and effectively.



## 1. Introduction

The **Solus research project** was commissioned by Parenting NI and undertaken by the Centre for Effective Services (CES), between April 2022 and September 2023. The key aim of the project was to *‘enhance understanding of the financial vulnerabilities experienced by single parents in Northern Ireland and their impact, to inform the development and design of services, policy, and practice in this area.’*

The research examined the wider impact of financial challenges on single parents’ wellbeing, their children’s wellbeing, parenting, parents’ capacity to participate in employment, and their experiences of accessing government financial support (the benefits system).

An important aim of the research was to capture the voices of parents and the report therefore prioritises the parent voice throughout. In the report, context is provided from relevant literature and research evidence and to highlight commonalities or divergence of parents’ experiences in Northern Ireland (NI) from what is already known about single/separated parents and financial hardship.

Parents are referred to throughout the report as ‘single’ or ‘separated’ parents. These were descriptors which most parents used themselves. Literature and policy relating to single or separated parents also uses the terms ‘lone parents’ and ‘one parent families’ and these are also employed, where appropriate.

Financial hardship can affect many aspects of parents’ lives and so it is difficult and indeed, unhelpful to consider the different impacts in isolation. While this report adopts a thematic approach, there is, quite naturally overlap in the issues explored as parents’ lives cannot be neatly separated into different parts.

Finally, it is important to state that single and separated parents are not a homogenous group although they are often depicted as such in political and public discourses (Salter, 2018; Treanor, 2020). Not every lone parent will encounter issues of financial hardship or experience them to the same degree, although the evidence suggests that a significant proportion are likely to be disproportionately affected compared with parents living in two-parent households.

### *Approach and Methodology*

The research team completed a range of activities including:

- A *review of relevant literature* including best practice.
- A *review of Northern Ireland and UK policy*, to identify potential levers for change to improve single parents’ financial wellbeing and address the financial difficulties they face.
- An *online survey* completed by 247 parents, which gathered information about the nature of the financial challenges they face, the impact on their wellbeing and sources of support.
- A series of *focus groups and interviews* with 50 parents to explore in greater depth, how financial hardship impacted on them and their children.



- A series of *interviews with relevant stakeholders* in academia, and the statutory, community and voluntary and private sectors to gather their insights into the financial challenges facing single parents and identify potentially beneficial supports or interventions.
- Engagement with PNI staff to explore the issues facing parents and to seek their feedback on emerging findings from the research.
- Consultations with the Parent Reference Group and Research Reference Group to seek their advice and feedback at key stages in the Solus project.

The methodological approach to the research is described in the following sections.

### Literature review

A structured approach was adopted to the review of literature using the **P**opulation – **E**xposure – **O**utcome (PEO) framework (Saltikov, 2012). In this research, the *population* is lone parents and their children, *exposure* is financial hardship and the *outcome* is the impact on parents' physical or mental health, parenting and children's wellbeing.

Following a period of initial scoping, a search of the academic literature was conducted via EBSCO<sup>1</sup> and Google Scholar, using a combination of terms relating to the population, exposure and outcome. Other academic and grey literature was retrieved through relevant online sources, including reports published by relevant UK charities and NGOs. Statistical and policy information was sourced primarily through government sources. As there is already a substantial body of literature relating to lone parents and financial hardship, the research team agreed with Parenting NI to focus on literature relating primarily to the four nations within the UK and Europe giving particular attention, where possible, to research and evidence related to NI. Selected research from Australia, New Zealand, Canada and the US was also reviewed.

### Policy review

The policy review provides a high-level overview of existing policy and provisions in NI relevant to lone parents experiencing financial difficulties and identifies potential policy 'levers for change' which could help to mitigate the impact on them and their families. The initial scoping for the review was carried out alongside the literature review, drawing on key issues to emerge from the literature review and examining the specific policy context in NI more closely. The content was retrieved online from relevant organisations including Gingerbread, Parenting NI and the Joseph Rowntree Foundation, alongside government sources and relevant academic literature identified through EBSCO and Google Scholar. A high-level critique of the policies was provided followed by a brief summary of learning and evidence from selected examples of good practice. These were based on singular, small-scale studies, since there are few large, in-depth, or systematic studies exploring the effectiveness of interventions specifically aimed at improving the financial wellbeing of single/separated parents. Drawing on both the policy and literature reviews a range of potential 'levers for change' at both practice and policy levels were proposed. These are referenced in the conclusions and recommendations section of the report.

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<sup>1</sup>EBSCO is a provider of research databases, e-journal and e-package subscription management. <https://www.ebsco.com/about>



## Parents' Survey

The research team designed a draft survey, using Survey Monkey, for parents in collaboration with PNI which was reviewed by the Parent Reference Group and Research Reference Group. The final version was hosted on PNI's website and responses were gathered from late November 2022 to mid-January 2023. The survey combined multiple choice, ranking, matrix, Likert scale and open-ended questions to ask parents about their financial situation, the impact of financial hardship on their wellbeing, their parenting and their children's wellbeing and sources of support.

The survey collected demographic information including gender identification, location (Council area and Health and Social Care Trust), resident status (living with children full-time, 50/50 split or non-resident) employment status, the number and age of children in the family and if children had additional needs.

## Parent Focus Groups and Interviews

The research team convened a series of online and in-person interviews and focus groups. Parents participating in the interviews and focus groups were identified by PNI staff either directly or in consultation with co-ordinators in a small number of women's centres. Participants were recruited through purposive sampling, selected on purpose, not chosen randomly. Six focus groups were convened: four involving mums and two involving dads. In total, 39 parents took part. Focus groups with mums were conducted in person and the dads' groups were held online. Members of the research team facilitated the sessions and co-ordination and administrative support was provided by PNI staff.

Informal one-to-one interviews were held online with 11 parents (7 mums and 4 dads). The interviews lasted 40-90 minutes depending on how much parents wished to share. The issues explored were identical to those addressed in the focus groups although parents were invited to share some information about their family and current financial situation. A range of questions relevant to single and separated parents' experiences of managing challenging financial circumstances were explored, organised under four key themes:

1. **Finance and wellbeing**
  - Greatest influence on single and separated parents' financial situation
  - Perceived impact on their wellbeing and their children's wellbeing and experience of parenting.
2. **Employment and childcare**
  - Parents' desire and capacity to access employment
  - Balancing employment and parenting
  - Supports which would help single parents to find and stay in employment.
3. **Support Networks**
  - Types of support parents can access – their benefits and disadvantages.
4. **Additional contributions**
  - Parents' comment on other related issues not already explored
  - 'Magical thinking' – if parents had a magic wand, the types of support they would put in place
  - 'If you could go back' – advice parents would give to another mum or dad at the start of their journey as a single/separated parent.



## Stakeholder Interviews

The research team conducted short interviews with nine stakeholders who had knowledge and expertise of the impact of financial hardship on single or separated parents. These individuals were all identified by PNI. Stakeholders were drawn from a variety of policy, practice and academic contexts. They shared their insights into the financial challenges facing single or separated parents, described work they were undertaking with or on behalf of parents and identified supports, services, interventions or approaches which they proposed could be beneficial to parents.

## Information and Consent

PNI staff shared information about the research with parents in advance of their participation and managed the consent process for the focus groups and interviews, sharing relevant information with the research team. Before each focus group or interview began, the researchers explained how the information they shared would be used. Parents were advised that their contributions would be anonymised and no information would be shared with anyone unless the researcher was concerned about their safety or welfare. They were also advised that they did not have to answer any questions they did not wish to, that they could take a break at any point or opt out of the research completely if they chose to.

## Data Analysis

Data collected through the parent survey was coded and analysed using Microsoft Excel. The interviews and focus groups with parents and stakeholders were recorded and transcribed using Word online. The transcripts were then coded and analysed thematically using MAXQDA and thematic tables. The research team reviewed the analysis process at various stages to ensure it remained effective and accurate.

## *A note on definitions and terminology*

### Residency and Gender

The research findings indicated that resident status tended to have greater impact on the nature of the financial challenges encountered by parents than gender. Parents are generally described as being resident, non-resident or having shared care. A resident parent has their child or children living with them most of the time. The other parent is the non-resident parent. Shared parenting is where two parents share the care of their children, and 50/50 shared care is where the care of children is shared equally.

Resident parents, both mums and dads, reported similar issues such as the cost of food, fuel and school uniforms whereas non-resident parents, in this study mainly dads, reflected on the legal costs of divorce and securing access to their children.

The literature relating to single parents, emphasises that non-resident dads are not a homogenous group. Their engagement in their role as parents can range from actively co-parenting to desiring more active involvement in parenting their children but being unable to for a variety of reasons, to being completely absent, physically, emotionally and financially. Similarly, it is recognised that mothers who do not reside with their children are relatively rare however they will also occupy their role as a parent in variety of ways. Non-resident mums were almost entirely absent from the survey sample and were not represented at all in



the interviews and focus groups and so their perspectives and experiences were not captured in the research.

### **The Parent Sample**

The voice of fathers in research conducted into single parents' is widely acknowledged as being absent or under-represented (Chiu et al., 2018). Single fathers with dependent children are a growing group in Northern Ireland, rising from 5.7% of all lone parent families in NI with dependent children in 2015 to 12.7% in 2021 (Office for National Statistics, 2022a).

It was important for the SOLUS project to enable dads to share their perspectives and experiences of financial hardship and efforts were made to capture those underrepresented voices. Twenty-one dads participated in the focus groups and interviews out of a total of 49 single or separated parents, representing 42% of all focus group and interview participants. 18% of survey participants were dads.

### **Structure of the Report**

The report details the impact of financial hardship on single and separated parents and their families' lives, as parents and selected stakeholders reported it. The report is structured around the key issues explored with parents. Chapter 2 draws on the survey and interview/focus group data to examine the nature of the financial challenges facing single and separated parents who participated in the research and to highlight the issues which have the most significant impact on their financial wellbeing. Chapter 3 considers parents' experiences of accessing and maintaining employment and engaging with the social security system to seek benefits or supports. Chapter 4 examines the impact of financial hardship on parents' mental and physical wellbeing and Chapter 5 reflects on how the ongoing management of financial challenges can impact on parenting. Chapter 6 explores the perceived effects of financial hardship on children's wellbeing. Chapter 7 considers the perspectives of single and separated Dads and the final chapter provides a brief conclusion and outlines a series of recommendations emerging from the research.

During the interviews and focus groups with parents and stakeholders, participants were invited to identify provisions, supports or interventions which lone parents had found helpful, or which they believed would be helpful. Their suggestions and proposals are detailed in a section entitled 'What works and what is needed' in Chapter 2 (Impact of Financial Hardship) and Chapter 3 (Employment and the Social Security System). The research demonstrated a strong correlation between parental wellbeing, parenting and child wellbeing and so this section on what works and what is needed, is included at the end of Chapter 6, to capture the holistic nature of the supports or interventions needed. While the report draws out supports relevant to each of the various themes explored with parents, it is clear that some provision/supports will be more far reaching, having the potential to address a range of challenges that parents may be facing. Parents and stakeholders' proposals in relation to what works or what is needed informed the recommendations emerging from the research.

The research focused very strongly on parents' views and experiences and their voices are woven throughout the report. Each quote from a parent is accompanied by a short descriptor



noting whether this was a resident or non-resident Mum or Dad (if this was recorded in the data) and from where the quote was obtained; interview, survey or focus group.

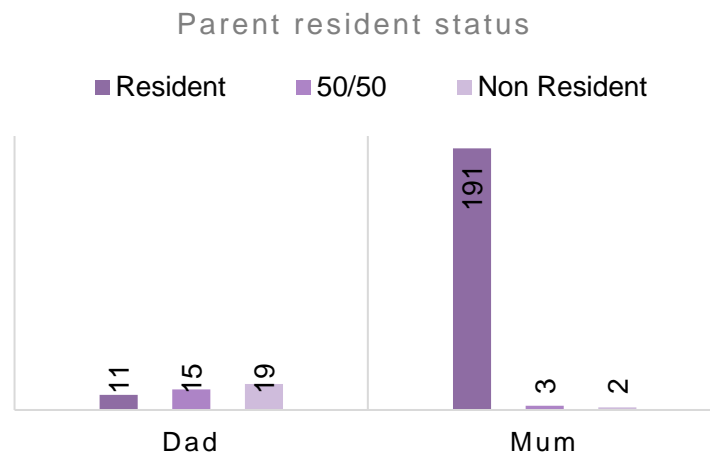
The quantitative data collected through the Solus survey enabled the research team to measure how financial hardship was impacting parents, in terms, for example, of frequency, prevalence and extent. The qualitative data gathered through interviews and focus groups complemented the quantitative data, providing rich and detailed insights into parents' varied views and experiences of financial hardship. Due to the nature of the interview and focus group discussions it was not always possible to accurately quantify responses. Therefore, in presenting the qualitative findings, the report provides an indication of the weight or prevalence of parents' views and experiences, using a range of terms, for example, 'a majority', 'many', 'some' or 'a few'.



## 2. The impact of financial hardship on single and separated parents

### *Parent Survey: The profile of single and separated parents*

The parents' survey aimed to capture the experiences of financial hardship for single and separated parents in NI. Parents were asked about their financial situation, what impacted on their financial situation and how their finances impacted their wellbeing and the wellbeing of their children.



**Figure 1: Parent resident status**

### Resident status

The survey received 247 responses from single or separated parents of approximately 520 children<sup>2</sup>. Of these, 83% of parents had their children living with them full time (resident parents), 7% shared care of their children on a 50/50 basis and 9% were non-resident parents. Figure 1 indicates that the vast majority of resident parents were Mums (n=191) and that the resident status of Dads was spread across non-resident, 50/50 shared care and resident.

### Parents' gender<sup>3</sup>

Mums made up 79% of respondents and 94% of resident parents, 17% of parents sharing care equally and 10% of non-resident parents in the sample.

Dads made up 18% (n=45) of the sample and 5% (n=11) of resident parents, 83% of parents sharing care equally and 90% (n=19) of non-resident parents in the sample.

### Number and age of children in the family

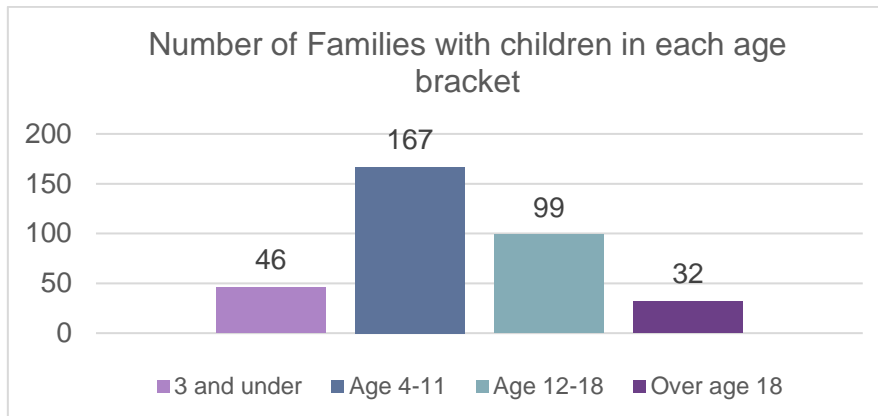
On average families had 2.2 children. The number of children ranged between one child (85 families) and five or more children (9 families). The majority of families (68%) had children aged 4-11 years (n=167), 41% had children aged 12-18 years (n=99) and 19% had children aged 3 years and under (n=46). 13% of parents also reported having adult children over the age of 18. See Figure 2.

<sup>2</sup> The wording of the question on children's ages was interpreted in different ways hence the approximate figure of 520 for number of children.

<sup>3</sup> We asked parents to indicate their gender identity not their sex.







**Figure 2: Number of families with children in each age bracket**

Thirty-five percent of families indicated that one or more of their children had additional needs. This is almost double the current estimate of 18% of school aged children with additional needs in NI (O'Connor et al., 2023).

### Location of families

Survey respondents were asked to indicate which council area and Health and Social Care Trust (HSCT) they lived in. The responses represented a good geographic spread, broadly in line with population density in council areas, although Belfast and Antrim and Newtownabbey council areas were slightly over-represented (23% and 17% respectively), and Fermanagh and Omagh (3%) Causeway Coast and Glens (5%), and Newry Mourne and Down (5%) council areas are underrepresented. Survey respondents resided mainly in Belfast HSCT (27%), 21% were in the Northern HSCT, 15% in the Southern HSCT, 15% in the South-Eastern HSCT and 11% were in the Western HSCT. 9% of respondents did not know which HSCT they lived in.

### *The financial situation of single and separated parents in Northern Ireland*



**Figure 3: Financial situation of single and separated parent in NI**

Figure 3 above summarises the financial situation experienced by many lone parents who took part in the Solus research. Parents described very precarious and vulnerable financial



circumstances where they were struggling to provide the basics for their families, relying on borrowing and constantly worried about their situation which they often felt was getting worse. In Northern Ireland, around one in five (18%) people live in poverty, compared with one in four people (22%) in the UK overall (Joseph Rowntree Foundation, 2022). Average incomes in NI are amongst the lowest in the UK, and social security supports are acknowledged as being largely insufficient (McGuinness, 2018).

### Poverty, debt and savings

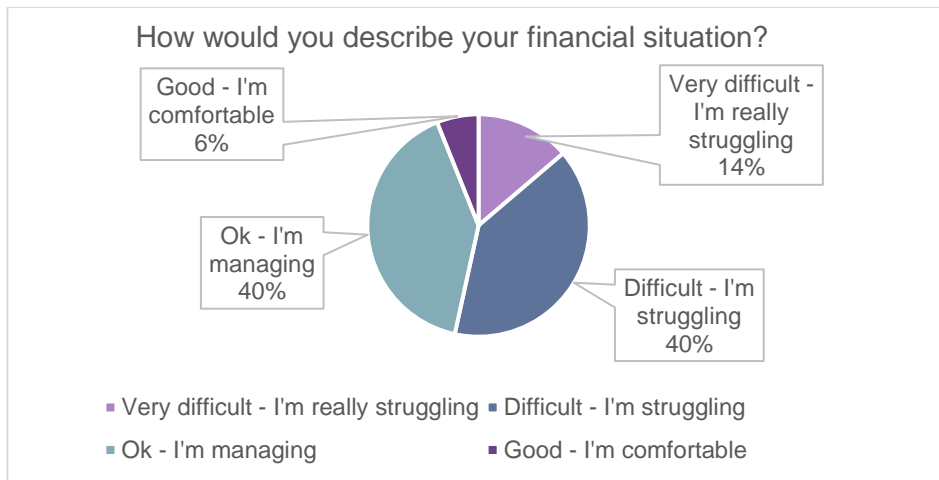
According to the Joseph Rowntree Foundation (JRF), one-parent families in NI are twice as likely as couple families to live in poverty (almost 4 in 10), are at heightened risk of being behind in the payment of bills (1 in 10), and most (8 in 10) do not have more than £250 in savings (Matejic & Birt, 2022). National statistics mirror the same findings. In the UK, the Child Poverty Action Group estimates that 49% of children living in one-parent families are in poverty, compared to 25% of children living in couple families (Department for Work and Pensions, 2021). Between the years 2002-2003 and 2019-2020, the risk of being in very deep poverty for one-parent families increased by a third (Schmuecker et al., 2022).

When considering indicators of poverty for one parent families, of all family types, one-parent families with dependent children are least likely (35%) to own their home and most likely to be in rented accommodation either in the private (30%) or social rental (33%) sector (Wallace, 2016). One-parent families are considered to be 'most exposed' to the impact of the current cost-of-living crisis, due to a lack of contingency savings. Data collected pre-pandemic (April 2018 - March 2020) indicated that, on average, single parent households with dependent children had savings of just £400, 20 times lower than the UK average (Office for National Statistics, 2022; Thomas, 2022; Gingerbread, 2021). This has consequences for their long-term financial resilience. A recent national survey by YouGov found they were almost three times more likely to be in severe problem debt (13%) than couple households (5%) or single people (4%). In 2017, one parent families constituted 19.7% of users of Trussell Trust foodbanks, whilst making up only 9.96% of the UK population (Loopstra & Lalor, 2017). Studies conducted into single parents' experiences in Ireland reveal similar findings in relation to poverty, debt, and a lack of savings (Lajoie, 2020).

### A precarious situation

The survey, interviews and focus group findings reported here mirror this stark financial picture for lone parent families in NI. Lone parents described an extremely insecure financial situation. In the survey 54% of parents said they were 'struggling' or 'really struggling' financially. See Figure 4.





**Figure 4: Parents' description of their financial situation**

Another 40% of parents agreed that they were 'Ok – Managing' but open text responses from these parents revealed that they were in fact in an extremely vulnerable financial situation, where any small change in circumstances could have a major impact on the family's ability to access the basics:

*I'm worried about the future as a lone parent working full time and the cost-of-living continuously increasing. Currently I'm just getting by but all that might change if the government don't start supporting working parents more.*

(Resident Mum, "Managing OK")

Even those who were more optimistic about their financial situation and earning a good income, felt unable to plan or save for the future:

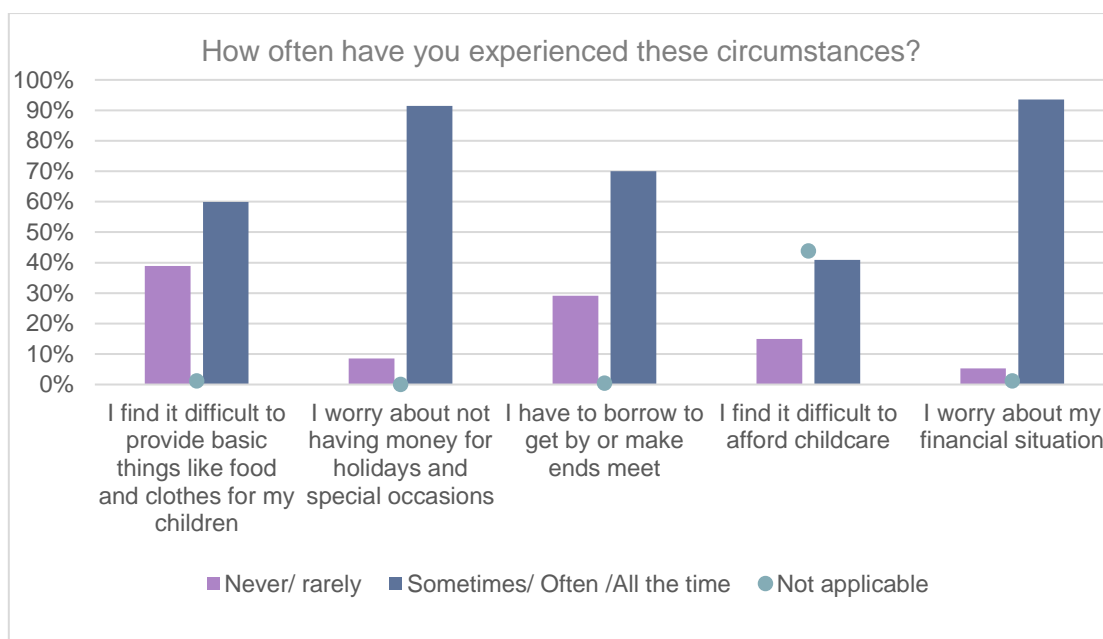
*I would have loved to have been able to prepare for them in their adult life...But I was so busy trying to get them through their childhood because of the shortage of money.*

(Resident mum, interview)

### *The extent of financial hardship*

The survey responses highlighted the extent of financial hardship facing families. Of great concern is that 60% of lone parents agreed that they sometimes (41%), often (12%) or always (7%) find it difficult to provide for their children's basic needs like food and clothes (see Figure 5).





**Figure 5: How often parents experienced difficult financial circumstances**

Finances are a major source of stress with 70% of parents agreeing that they were worried about their financial situation often or all the time. Almost every lone parent in the survey (92%) worried about not having money for special occasions sometimes (19%), often (30%), or all the time (43%). Difficulty affording childcare was 'not applicable' for 42% of families, either because they did not need childcare or because they relied on unpaid childcare from the other parent, grandparents, extended family or more rarely, friends. Of those who did answer, 73% agreed that they found it difficult to afford childcare sometimes (18%), often (20%) or all the time (35%).

Many parents reported relying on debt and borrowing to get by (70%), mainly from friends and family (37%) and fewer from official lenders (11%) or other sources (9%) including payday loans, credit cards or charitable grants.

Many parents made it very clear that they relied on extended family because of their financial circumstances. Support from family included lending money, providing childcare or meals and moving in with grandparents. Without extended family, many lone parent families acknowledged they would be in dire circumstances. For some parents, accepting support from family came at a cost to their wellbeing and they described feeling embarrassed, ashamed and frustrated that they had not 'grown up':

*I'm always depending on my mummy and daddy. And it does my head because I feel like I'm not an adult yet...and I feel like I still get treated like a child because I'm depending on them.*  
(Resident mum, focus group)



## *What does the financial situation look like for different families?*

Families with more children were more likely to be struggling financially. Parents sharing care (61%) and resident parents (54%) were more likely to assess their situation as difficult or very difficult than non-resident parents (38%). Mothers were more likely to be struggling than fathers (56% vs 44%).

Some parents with adult children living at home, described experiencing financial difficulties once they were no longer in receipt of government benefits for their child, despite the fact their bills remained the same and they continued to financially support their child while they remained at home:

*...whenever the children reached a certain age...they kind of... cut you loose... And that is a big, big chunk out of your income. ... you're still paying your bills, but you're not having that income to rely on.*

(Resident mum, interview)

From the surveys and interviews, it was evident that for some parents who had been separated for a longer period, they had come to a more stable financial position and were proud of how hard they had worked to reach that point:

*I have loved being a single parent... I feel very proud of raising both my children on my own. Both my children's dads did not pay any child support.*

(Resident mum, survey)

## *What impacts on single and separated parents' financial situations?*

### **The cost-of-living**

Cost-of-living increases were consistently identified as having a significant effect on all families, with the impact felt most desperately by families on lower incomes. When a household budget is already stretched to breaking point and costs are rising, it is widely recognised that the situation for families can become dire.

A report from the Young Women's Trust (2022) indicates that 75% of young lone mothers struggle to make their income last each month (Austin, 2022). Almost half (47%) were unable to afford essentials at some point or choosing between heating or eating (55%), and 58% reported skipping meals so that their children could eat (Austin, 2022). These statistics represent significant increases in comparable data from 2020. Research commissioned by Gingerbread reinforces these findings, suggesting half (52%) of single parents overall have seen their financial situation worsen over the past year, and most (93%) feel their families are left behind by government agendas (Gingerbread, 2022).

The parent survey identified a similar picture, the majority of parents in the survey (61%) reported that their financial situation had worsened in the past year. Open ended comments indicated that the cost of heating and fuel was a major source of financial pressure, and that parents struggled to cover the costs of heating their homes and to provide basic essentials for their children:



*Being a single parent is financially difficult. Even when I [was] working I only had twenty pound a week left over after childcare... after paying rent top up. Rent has increased, heating costs, clothing, food. Everything is extremely difficult.*

(Resident mum, survey)

Many lone parents felt isolated, having to cope alone with increasing costs and bearing the brunt of the cost-of-living crisis:

*there needs to be more recognition for the fact that single income families have (give or take) the same bills as a two-income family but with no one else to cushion the blow.*

(Resident mum, survey)

Families who had been able to save a little no longer had this 'cushion' and worried that things would get worse for them:

*Any savings that I've managed to make... they're all sort of dwindling away now...so I'm really just living on whatever money the government give me really ... I'm not homeless ... I'm not at food banks or anything, you know yet. But at the end of the day that that could change... Things are only getting worse...*

(Resident dad, interview)

Stakeholders commissioning or running services for families, indicated that the level of need in communities was already expanding before COVID-19 and the cost-of-living crisis:

*The people who might have given to food banks before are now having to use them.*

(Service provider)

Skipping meals to feed their children, not turning heating on, keeping lights off, not cooking to keep the oven off; Parents were making sacrifices to protect their children from the worst effects:

*The cost-of-living is so high, it's stopped us living our lives. We just seem to be existing. I'm sitting here with a duvet and blanket over me in the living room and I can still feel the cold. Can't use [the] heater as it adds to electric. Oil heating isn't working and I'm waiting on repair. We are so cold.*

(Resident mum, survey)

Families with a child with additional needs described how they had the added challenge of explaining to children with limited ability to understand, why they could not have the very few 'luxuries' they used to have or visit places to which they used to go:

*Trying to explain to autistic children that we can't afford the same thing is another level and battle.*

(Resident mum, survey)



## The cost of separation

The cost of separation manifests in a number of ways; the change from one household to two, legal costs, child maintenance – payment for non-resident parents and lack of access to or inconsistency in, receiving payments for resident parents, inequitable access to financial supports and loss of income. In the parent survey, non-resident parents identified issues relating to separation as having most impact on their finances while resident parents more often regarded the cost-of-living as having the most impact, followed by child maintenance and cost of separation.

The financial impact of separation is so great that several parents spoke of making a choice between staying in abusive relationships or choosing poverty:

*Our home life pre-break-up was filled with fear and anguish associated with domestic abuse. This fear and anguish simply has a new master now – poverty.*

(Resident mum, survey)

Statistics indicate that for separating parents transitioning to a lone parent household, around 14% enter relative poverty (Francis-Devine, 2022), due to increased caring responsibilities as well as the initial impact of losing a wage-earner (Graham & Naworol, 2021). For some, the impact of separation can be even more extreme. During 2021-22, 10% (1,611) of households presenting as homeless in NI sought support due to marital/relationship breakdown, with a further 7% (1,110) being made homeless due to intimate partner violence (Department for Communities, 2022a).

## Financial shock

A strong theme emerging from the data was the *major financial shock of separation*. Parents moving from one household with one or two incomes to two households on the same income can suffer major changes in their financial circumstances that may take many years to recover from – if they manage to. Families who were comfortable or well off before separation cited separation as a major blow:

*I was in a relationship for 14 years, so you sort of get used to two people's pay coming in...I was mortgage free when I was 40 and I'm not (a homeowner) ... the rugs pulled and you're back to square one.*

(Non-resident dad, interview)

The initial outlay of having to establish a new separate home for one parent is costly and adds to the financial pressure. Many separating parents share care to some degree, with children staying overnight with both parents, so both need a home that their children can be comfortable and safe staying in.

Another aspect of financial shock for many separated parents was taking on the management of finances. Parents acknowledged that they lacked confidence taking control of their money if their former partner had taken the lead in managing finances. Taking on that role during a separation was overwhelming for some, especially if financial abuse was a feature of the former relationship. Ultimately the challenging process of taking on management of household finances was seen as a positive, bringing back a sense of control during a difficult period. This was especially true for former partners who did not manage



money well. Addiction, gambling and financial abuse were all mentioned as contributing to the financial strain on a family that actually improved after separation:

*Now that it all falls to me, I know what I have coming in and...I can manage it better...*

(Mum, 50/50 shared care, interview)

Some parents were left to deal with debt from their former relationship and had to pay it off alone. One resident mum was forced to declare bankruptcy and risked losing her children's home because of debt accrued by her former partner. Parents expressed a desire for more support to help them through the initial financial shock of separation so that children could still have the benefit of two functioning parents.

*I think whenever you're going from being a two-income household to trying to run two households, that maybe there needs to be something [financial support] there... he needed to find a place to live and furnish it and make it a space that the children could go to and he needs to be OK. He needs to feel like he's got his head above water and able to be a good parent...*

*Obviously it's different if you have the money there, but even if it was a means tested thing in terms of what savings you had available.*

(Mum, 50/50 shared care, interview)

### Legal fees

Legal fees were a major cost for parents who had to engage in court proceedings to gain, maintain or increase the time they could spend with their children. Some non-resident parents reported that they had to stop seeking access due to the cost of legal proceedings. They believed it more important to pay maintenance, to know their children were provided for rather than bankrupting themselves seeking access through legal process:

*Biggest stress is wanting to see my children but knowing I can't bankrupt myself trying to secure access.*

(Non-resident dad, focus group)

Some parents spoke about their former partner using the courts to continue both emotional and financial abuse:

*Money worries of legal costs (£12000 for my divorce) and having to have regular contact with an abusive ex who is continuing post separation abuse 3 years on is overwhelming.*

(Resident mum, survey)

Drawn-out legal processes had a detrimental impact on families' finances and left some feeling unable to plan for their financial future:

*Without that (house sale), I don't know where I'm going to be able to go or whether or not I'll be able to buy a house of my own again.*

(Dad with shared care (2-3 nights), interview)

Some parents identified a perceived bias in the legal system in favour of parents on a low income as they are able to access legal aid. Parents whose income is above the thresholds (currently weekly disposable income of £234 or more) are ineligible for support and must pay all legal costs themselves. This disparity extends to family mediation services, which are free





to those on low incomes only, meaning that one parent may be obliged to pay while the other is not.

### Child Maintenance

Child Maintenance was reported as having a sizeable impact on both the paying parent and those in receipt of maintenance. Resident parents were more likely to identify the cost-of-living followed by child maintenance as having the biggest impacts on their financial situation.

Over half (56%) of separated families in the UK have child maintenance arrangements in place, either privately (38%) or through the Child Maintenance Service (CMS; 18%) (National Audit Office, 2022). However, recent figures from the Department of Work and Pensions indicate that 32% of parents due to make maintenance payments made no payment at all. In NI, one in four (1,070) parents using the Collect & Pay Service for Child Maintenance paid nothing between January and March 2022 (Department for Communities, 2022). Child maintenance arrears sit at £547.9 million in the UK as of March 2023 (Department for Work & Pensions, 2023) and this is likely a gross underestimate as CMS does not count arrears in payments made through 'direct pay' (61% of CMS arrangements) or informal arrangements.

Some parents who took part in the research reported receiving tiny contributions to their child's upbringing, unreliable or erratic payments or nothing at all:

*Father pays little to none for 3 [children], £41 for 3 months for them all and he works, doesn't buy Christmas or birthday gifts or have any contact with them...*

(Resident mum, survey)

One resident mum acknowledged she had not sought to put child maintenance arrangements in place, because she felt unconfident and fearful that involving the CMS could lead to further confrontation with her ex-partner:

*Looking back now, I was sorry I didn't go through the CSA at the time because I would have been guaranteed the money... But at the time I don't feel I had the confidence to actually make that claim... I didn't want to be causing any more issues between him...because he could be quite confrontational at times...*

(Resident mum, interview).

Many resident parents expressed frustration and disgust at paying parents not making contributions or going to great lengths to *hide their income* to avoid paying child maintenance. One parent reported that their ex-partner had not been honest with HMRC about his income. She noted it was particularly difficult to provide evidence of this as the paying parent was self-employed. In line with wider research and policy analysis there was a perception that the CMS does not use its existing powers to enforce payments and were slow to take action to address non-payments:

*It's the power and control. And as I say, HMRC and child maintenance are giving my ex-partner, that power and control.*

(Resident mum, interview)



*[The child maintenance service seeking payments was] going on maybe 8 months. Because she has so many chances to answer phone calls, letters and respond to their emails [before CMS]...went ahead and went to her employer and took the money [from] her wages...  
(Resident dad, interview).*

Many resident and non-resident parents who described their engagement with the CMS felt they were unheard and unseen by the service. Some reported experiencing significant levels of stress as they were constantly chasing the CMS for updates and decisions. One resident mum felt let down by the service and described the 'toll' that 'fighting for' payments for her children had taken on their mental and emotional health:

*...they're telling you one thing, you're getting your hopes up and then you're being let down again.*

(Resident mum, interview).

Echoing the views of single parent advocacy organisations, collect and pay fees for the child maintenance service were heavily criticised by lone parents for unfairly penalising children for the non-resident parents' unwillingness to pay. A resident dad reflected that if these payments were not taken, their children would benefit from more money. Single parent advocacy organisations have been united in calling for an end to the 4% collect payments for receiving parents. Organisations such as One Parent Families Scotland (2022) have suggested other approaches that could help to support behaviour change and incentivise paying parents to comply with Collect-and-Pay payments such as introducing a reduction or eliminating charges where payments are made fully and on time.

Non-payment of child maintenance is a key driver of child poverty in the UK (Gingerbread, 2023). Gingerbread reported that if all maintenance due was actually paid, an estimated 60% of children of single/separated parents would be lifted out of poverty (Gingerbread, 2023; Hakovirta, 2019). New bills which received royal assent in summer 2023 are aimed at improving this situation by making it easier to sanction non-paying parents and removing the need for contact between former partners via the CMS system if the relationship was abusive (Department for Work and Pensions, 2023a).

Parents who were in receipt of maintenance spoke about how it was often inadequate to cover the costs of raising children alone. The cost of accessing education was mentioned as not being factored into the equation nor were costs that fluctuated or one-off large costs such as school uniforms, new shoes or clothes, required when a child experienced a growth spurt and which all needed to be bought at the same time:

*[Cost of providing for children] would fluctuate. My Dad will lend me a few pounds if we were really stuck and getting it tight [...] the cost-of-living and all going up and the kids are growing and you're forever buying clothes and their mum she pays maintenance...but it's just basic maintenance [it doesn't account for when] the boys need new clothes all the time because they're growing...Everything is just on my own head.*

(Resident dad, interview)



Child maintenance thresholds were highlighted as having an impact on finances. Non-resident parents, mainly dads, felt that the thresholds lacked clarity, were open to interpretation and too broad:

*There doesn't seem to be a threshold where when you keep the children a good half percentage of the time...If you keep them four days a month and keep them 15 days a month, you're still in the same band. The band's too wide...*

(Dads' focus group)

Maintenance thresholds were sometimes seen as incentivizing parents to reduce contact with the non-resident parent or keeping contact below thresholds to maximise income:

*She restricted my access to my children because that increases her CMS payment.*

(Dads' focus group)

Some parents – non-resident fathers in particular, found the CMS stressful and challenging to deal with:

*[CMS] fail to see people – they just see a case.*

(Dads' focus group)

*They have their own wee rules and stick by them – they don't make allowance for the fact you're paying rent and lots of other things.*

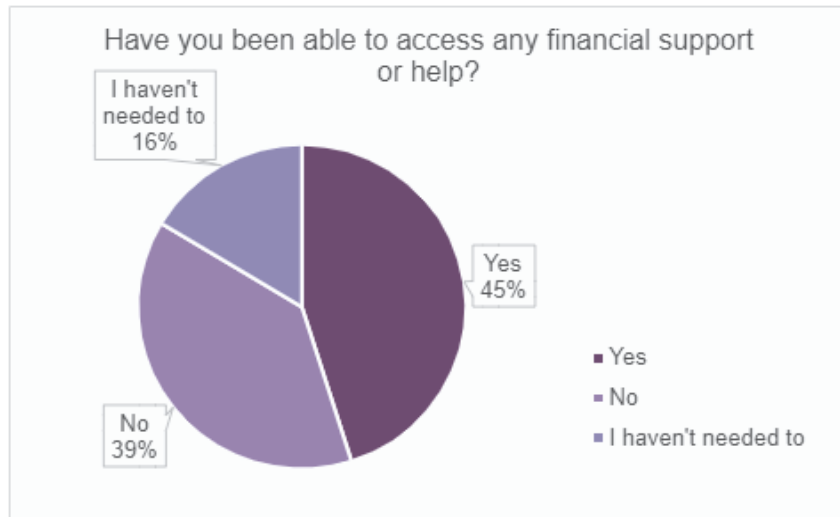
(Dads' focus group)

A few parents who wanted to have more time with their children expressed frustration that they were paying child maintenance but not 'getting the benefit' of seeing their children. Most recognized however, that child maintenance payments are for the child and should not be conflated with access to their children. Some paying parents were finding it difficult to meet their obligations but ultimately felt that their children's needs came first.

### *Access to support*

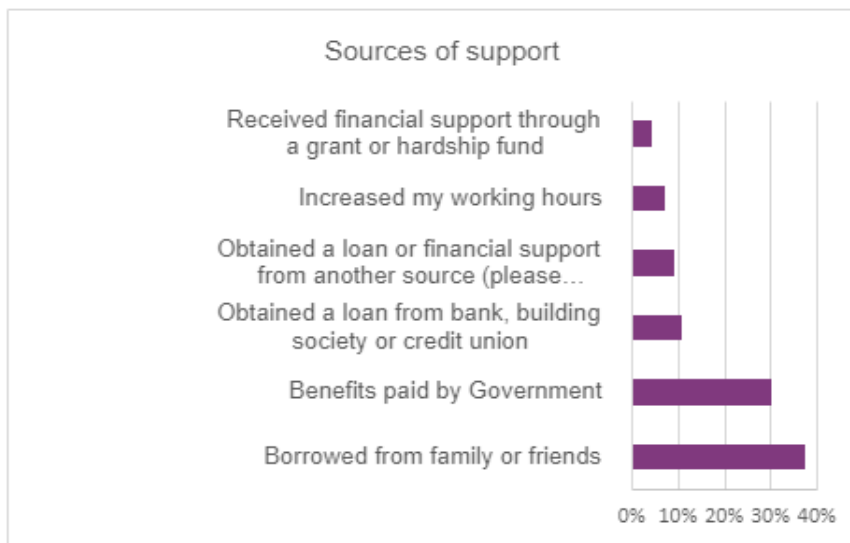
In the Solus survey, parents were asked if they had been able to access any kind of financial help or support. Figure 6 overleaf indicates that 45% of parents said 'Yes', 39% of parents said 'No' and 16% said they had 'not needed to'.





**Figure 6 Parents' access to financial support or help**

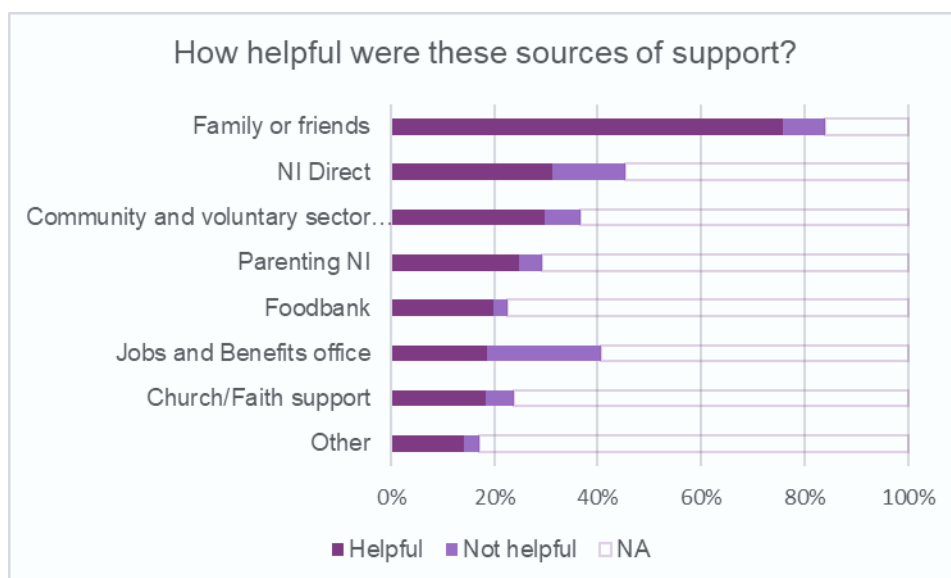
Probing the 'Yes' response a little further, parents indicated that they had accessed financial support from a range of sources (See figure 7). The most common response was 'borrowing from family and friends' (38%) followed by benefits paid by Government (30%). Parents had also obtained loans from banks, building societies or credit unions (11%) or another source (9.5%). Only a few parents provided additional details about other sources of loans, mentioning charities, payday loans and credit cards.



**Figure 7: Sources of support**

Where parents had received financial help or support, they were asked how helpful these sources of support had been. Figure 8 below indicates that family and friends were clearly regarded by parents as being most helpful (76% of parents described them as helpful). Smaller numbers of parents also regarded NI Direct (30%), community and voluntary sector organisations (29%) and Parenting NI (25%) as helpful. Of all the sources listed, Jobs and Benefits offices were most likely to be identified as 'not helpful'.





**Figure 8: Most helpful sources of support**

Family and friends clearly emerged as vital sources of support for single and separated parents, and this was reflected in the focus group and interview conversations. However, parents expressed how difficult it was to ask for help and support. Many felt that they would rather make sacrifices and struggle than admit that they needed help. This was often linked to parents’ sense of shame and the stigma of being a lone parent.

Many parents reported having no knowledge of services or supports that could assist them with finances or their role as a single or separated parent. Where parents had identified helpful supports, many said they had found out about these through ‘word of mouth’ and long after they were needed.

The majority of single or separated parents along with key stakeholders participating in the research, identified a need to promote greater awareness of and better access to services and supports provided by community and voluntary organisations and government agencies, e.g., discretionary support payments. The need to better promote services or sources of support was set in the context of parents being busy - juggling the stresses of daily life, including financial pressures and not having adequate time to actively look for help.

During the interviews and focus groups, parents and stakeholders identified a range of provisions, supports or interventions that they had found or believed they would find helpful for lone parents as they sought to manage their financial situations. These are outlined below.

### *Summary*

The Solus research aligns with findings from the wider literature and policy reviews which indicate that lone parents in NI are particularly vulnerable to financial hardship, with many families living in poverty and struggling to make ends meet. The majority of parents who contributed to the research characterised their financial circumstances as insecure and described sacrificing their own basic needs and health in order to provide for their family and



act as a buffer between their children and the worst impacts of austerity and the cost-of-living.

These financial pressures are set within a context of the additional costs of separation and a dramatic fall in household income, with many parents reporting their financial situation worsened over the previous year, and many expressing that they had no expectation of things improving.

### *Provision and support for parents facing financial hardship - Parents' views of what works or what is needed*

- **Family and friends** were identified as the most common and helpful source of support and parents valued their willingness to support in myriad ways.
- **Peer support** was highly valued as parents welcomed opportunities to share their experiences and seek advice from other parents in similar circumstances. Peer support is currently accessed by parents through support groups, community centres, women's centres and Dads' groups however parents highlighted a need for more opportunities.
- **Access to a 'trusted person'**, for example a support worker, advisor or mentor in the community and voluntary sector who understands a single parent's situation, was regarded as helpful as they could also support them to access financial support. Stakeholders acknowledged the difficulties parents can face in accepting support and highlighted the need for support staff to anticipate what a parent might need and to provide reassurance. Accessing support from someone with lived experience of separation was also recognised as being particularly helpful.
- **A positive, sensitive, non-judgmental approach to the delivery of support was encouraged by parents.** Several drew attention to foodbanks which had created a more 'dignified' shopping experience for users by charging a small membership fee and providing access to a community space.
- **More community-based provision**, including foodbank co-operatives, education and recreational programmes and facilities for children and parents and support groups for single parents. SureStart, Citizens' Advice, Parenting NI were highlighted as helpful sources of support and advice.



- **A 'one stop shop' model** where single or separated parents could access information, advice and support in relation to different issues was proposed by a small number of parents.
- **Need for a single organisation dedicated to supporting separating single and separated parents** in NI and advocating on their behalf.
- **Signpost parents to financial mediation** services which can support them to agree and manage financial arrangements with their ex-partner.
- **Greater advocacy by service providers and policy makers for lone parents**, which actively challenges myths and negative discourse surrounding single and separated parents will help reduce stigma, negative stereotyping and the invisibility of single parents' financial struggles, particularly those of non-resident parents. By doing so, this will help to empower parents to seek supports.



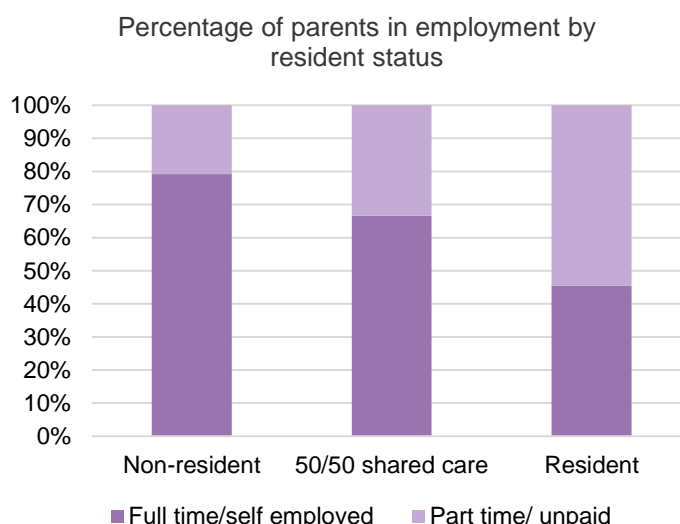
### 3. Parents' experiences of employment and the social security system

Parents were invited through the survey, interviews and focus groups to share their experiences of accessing and maintaining employment. For some parents, paid employment was not an option – the reasons for which are explored further in this section. Other parents made a conscious decision to care for their children full time. Parents not in full-time paid employment also reflected on their experiences of engaging with the social security system in order to obtain benefits or support.

#### Employment

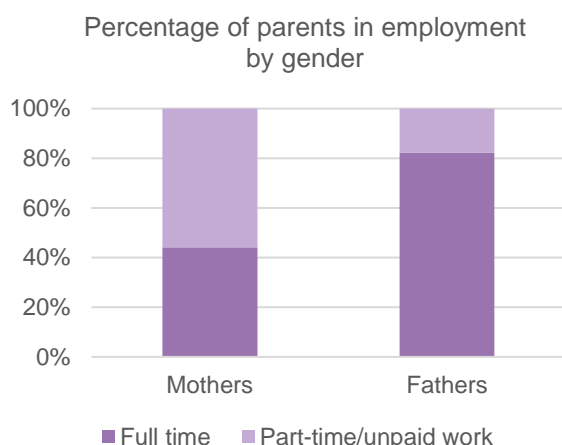
Most parents (76%) who completed the Solus survey indicated they were in paid work, either self-employed or employed full or part time. The remainder were in unpaid work including parenting, volunteering or education and training. Parents who were unable to work full time were more likely to be struggling financially than parents able to work full time (69% vs 37%).

The greater responsibility a parent has for care of their children, the less likely they are to be able to work full-time. Non-resident parents were more likely to be in some form of employment (95%, 20 of 21) than parents with shared care (81%, 13 of 18) or resident parents (75%, 148 of 198). Non-resident parents were much more likely to be able to access full time employment or be self-employed (79%) than parents with 50/50 shared care (67%) or resident parents (45%).



**Figure 9: Percentage of parents in full time employment by resident status**

There was little difference in the number of mums and dads in paid work. However, mums were much less likely to be in full-time paid work (44%) than dads (82%), a reflection of the greater number of resident mums than resident dads. The intersecting impact of residence and gender was not possible to ascertain due to the very small number of non-resident mums in the sample.



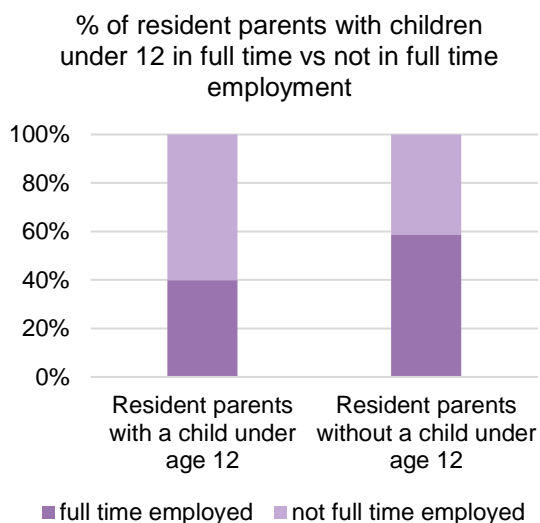
**Figure 10: Percentage of parents in employment by gender**





The more children in a family, the less likely a parent is to be working full-time; 58% of families with one or two children were in full-time employment, compared to 32% of families with three or more children.

Parents of younger children are less likely to be full time employed. Resident parents with an under 12 years old at home were less likely to be full time employed than resident parents that did not have children under age 12 (40% vs 59% in full time employment). Resident parents, particularly those with younger children, were more likely to talk about being unable to work or being limited in the number of hours they could work, because formal childcare is unaffordable:



**Figure 11: Percentage of resident parents with children u12 years in employment**

*[As sole carer for my] children, my ability to work around childcare cost and especially childcare availability has meant a change in career/reduced hours/ pay cut. No childcare outside weekdays 8-6pm.*  
(Resident mum, survey)

Some parents had made career changes, stepping back from career goals, moving to more family friendly employment or leaving more personally fulfilling work in order to care for their children and/or provide more financial stability. This finding is in line with Gingerbread’s evidence; single and separated parents’ career aspirations can evolve over time, in keeping with their children’s ages, school stages and needs, and as they prioritise their children’s wellbeing and financial situations above their own personal goals (Gingerbread, 2020).

The challenge of combining employment with parenting was greater for parents with a child with a disability who rely heavily on parents’ care, even for school aged children who may need regular care at home due to illness or difficulties remaining at school. These parents may have little prospect of improving their financial situation through employment as their children get older, because they often remain the primary carer for adult children.

### Single Parents – Part of the working poor?

Many working parents who participated in the research highlighted concerns about the inadequacy of their wages, particularly in light of the rising cost-of-living:

*I feel like the working poor. I can't claim benefits because I earn too much even though my wage doesn't even cover my monthly outgoings.*  
(Resident mum, survey)

Reflecting findings from the literature review, some parents asserted that the combined costs of housing, fuel, and childcare made it ‘unaffordable’ to work:



*Being a single parent is financially difficult. Even when I [was] working I only had twenty pound a week left over after childcare. After paying rent top up. Rent has increased, heating costs, clothing food. Everything is extremely difficult.*

(Resident mum, survey)

Employment alone does not necessarily lead to improved financial circumstances or better health for lone parents and their children – a conclusion that is also evidenced in the literature (Gray & Carragher, 2008; Campbell et al., 2015; Carey & Bell, 2021). For these parents, work did not “pay” and this contributed to feelings of hopelessness:

*I have never felt as hopeless in my entire life... All I want to do is show my children that you have to work and be able to look after your family.*

(Resident mum, survey)

### Barriers to Employment

Single and separated parents face a range of structural barriers when attempting to access employment, education and training. They face challenges that are not experienced, or not experienced to the same degree, by non-parents or two-parent families. For context, in 2021, 67% of lone parents in the UK were in some type of employment, compared to 78% of cohabiting mothers and 93% of cohabiting fathers (Office for National Statistics, 2022). Where the youngest child is under two years of age, one-parent families in NI demonstrate under half the rate of employment (42%), compared with couple families (88%). This rate improves as children become older, but never levels out for lone mothers (an average of 64%) (Office for National Statistics, 2022). Research also indicates that lone parents are increasingly likely to be self-employed with a figure of 11% in 2017 compared to 7% in 2007 (Gingerbread, 2018).

#### *Unaffordable childcare*

Parents identified childcare costs as contributing, and in many cases, being the most significant barrier to accessing employment or increasing their hours at work. The excessive costs of childcare and a lack of flexibility (i.e., availability typically limited to 8am-6pm, many providers offering full time places only, closures during half-terms), are two issues consistently identified in the literature as barriers to full time employment, education and training, particularly for mothers (Alldritt, 2020; Crosse & Millar, 2015; Murphy, 2012; Richardson, 2012 cited in (Millar & Crosse, 2016)).

Existing research indicates that NI has some of the highest childcare costs in the OECD (Employers for Childcare, 2021). The majority of lone parents (54%) spend more than a fifth of their income on childcare, compared to 45% of two parent families. 55% of lone parents are using savings, overdrafts, and help from friends or family to pay for childcare costs. Reed and Portes (2019) assert that the ‘cost of employment’ for low income working families in NI is particularly high compared to other parts of the UK, because NI does not provide any subsidized childcare for 3 and 4-year-olds (Reed & Portes, 2019).

Childcare was regarded by many parents as unaffordable. In the Solus survey, of the parents who used formal childcare, 55% indicated that they found it difficult to pay for childcare often or all the time. Parents who were working but not using formal childcare either did not have their children living with them, or relied heavily on grandparents to



provide childcare so that they could access work and/or education or training, in order to improve their financial situation:

*I am lucky enough to have family around me who are extremely accommodating with helping to look after my daughter. We have moved home to be closer to them - as much as I love my family, I wouldn't have chosen to move out of the city and sometimes this can feel quite isolating. For lone parents who don't have the same support network, I honestly don't know how they do it...*

(Resident mum, survey)

For those who did not have access to unpaid childcare through family or in some cases friends, they could not afford to work or increase their hours. The high cost of childcare was a major barrier to making paid employment worthwhile for parents:

*It is hard with two kids. Like I went to go back to work and put them in the creche and it was like double the wage that I was getting.*

(Mums' focus group)

Where parents did not have access to family support, employment was often considered out of reach:

*People don't see that side of it. People just think like, 'aw she's like on benefits. She doesn't do anything. She doesn't have no goals she's nothing She's so stupid', but it's not. It's not the case at all...you can't go to work; you can't just leave your kids.*

(Mums' focus group)

Parents in part time work described being put under pressure by benefits office staff or work coaches to increase their work hours with no acknowledgement or understanding of the reality of childcare needs and costs.

*[I'm the] primary carer for two children, to increase hours would just increase childcare costs so [it] makes no sense.*

(Resident mum, survey)

### *Lack of available childcare*

A smaller number of parents cited a lack of available childcare in their area as a problem. The childcare survey in NI in 2021 indicates that 73% of lone parents felt there was insufficient provision of childcare in their area, rising to 87% of parents with child with a disability. It is recognised that there are significant gaps in childcare provision in NI for children with a disability or special needs (Gray & Carragher, 2008). As 35% of parents who completed the Solus parent survey recorded having a child with additional needs, and some parents specifically identified this as being a barrier to them seeking employment, provision of appropriate childcare for children with additional needs is a particular issue that may disproportionately affect lone parents in NI.

Stakeholders from across the statutory, voluntary, and academic sectors, interviewed as part of the Solus research, were unanimous in calling for accessible, affordable and more flexible childcare for single and separated parents in order to support their access to employment and to improve their financial situations:



*... [Single and separated parents need] more access to childcare... In England, there's access to up to 30 hours a week of free childcare whereas here we don't have any other than pre-school and it's, you know 12.5 hours.*  
(Stakeholder, community and voluntary sector)

### **Insecure, insufficient, inflexible, low quality work opportunities**

Lone parents have the highest in-work poverty rates, with 53% (960,000) of single parent families in the UK employed, but in the low-to-middle income category (Gingerbread, 2021a; Handscomb et al., 2021). Almost 15% of single parents in the UK have work which is described as 'insecure'; i.e., they may experience unexpected changes to their hours which subsequently affect their income. 17.5% experience hours insufficiency, i.e., they are not offered enough hours (Cominetti et al., 2022).

Research into employment conditions, including fixed term, zero-hours or non-standard hours contracts, inflexibility, and low pay, has noted how these types of contracts, and working conditions, contribute to the 'precariousness of employment' for lone parents (Campbell et al., 2015; Nieuwenhuis & Maldonado, 2018). In turn, this can affect perceived job quality and create work- family conflict (Esser & Olsen, 2012; Ollier-Malaterre & Foucreault, 2017) which can exacerbate vulnerabilities and insecurities in all aspects of lone parents' lives and those of their children (Dwyer, 2015; Millar & Crosse, 2016). For parents with limited options, they may only be able to access low-paid jobs, which for many can mean employment 'is not a route out of poverty' (Gray & Carragher, 2008).

Research shows that entry level employment for those who have been unemployed for a period of time is more likely to be low paid, transient, and offer variable hours with limited flexibility (Davies, 2012). For lone parents who are in receipt of financial support through universal credit, this can increase the risk of poverty, poor mental health, and destitution. Parents may then be obliged to accept low paid employment or face benefit sanctions which, in turn, can undermine parenting capacity and jeopardise child welfare (Carey & Bell, 2021).

### **Low confidence and self-esteem**

Many lone parents admitted that low levels of confidence were a barrier they had to overcome when seeking employment, particularly where they had little or no work experience, or had been out of work for a long period:

*And then it's still kind of a thought in the back of my head. Nobody's going to want to hire me, nobody's gonna hire me.*

(Mum, 50/50 shared care, interview)

Some parents had accessed support such as personal development, training or education programmes acknowledging how important these had been in helping to rebuild their confidence.

Economic hardship itself can damage lone parents' self-worth and self-esteem (Dwyer, 2015) further damaging parents' confidence to seek and remain in work. In this research and in the existing literature parents describe feeling humiliated, embarrassed, and disrespected as a consequence of losing their jobs, having to seek help or access benefits, navigating restrictive and unjust labour market practices, and experiencing employers' negative



attitudes and responses (Campbell et al., 2015; Joseph Rowntree Foundation, 2021a; Millar & Crosse, 2018; Dwyer, 2015).

## *Access to and experience of the Social Security System*

### *Inadequate financial supports*

Benefits provided through the social security system were generally recognised as insufficient to enable lone parents to make ends meet. Many parents reported accessing a range of financial supports and benefits through the social security system which they regarded as crucial in supplementing their income. While there were some positive experiences, many parents were very concerned that benefits were not rising in line with the cost-of-living, particularly those accessing universal credit (UC) or likely to be forced to move to UC in the future. Current universal credit payments do not meet the Minimum Income Standard. Of the 1.27 million lone parents claiming UC in the UK, their out of work benefits (for example for two children aged 4 and 7 years), may only amount to between 58% and 65% of the Minimum Income Standard, which does not cover essential living costs (Bramley et al., 2021). As of February 2023, lone parents accounted for 37% (45,130) of UC payments in NI, receiving an average of £1000 per month (a £20 increase on the previous year) (Department for Communities, 2023).

*The cost-of-living has increased so much, but benefits have not. I cannot get a job as both my kids are autistic.*  
(Resident mum, survey)

### *Experiences of 'Back to work' policies*

Increasing work requirements, such as 'welfare to work' policies, introduced by subsequent Conservative governments since 2008, mean that many single and separated parents are required to search for and obtain work once their youngest child is 3 years old, for 25 hours raising to 35 hours a week, when their children reach 13 years of age. This policy can extend to those who are already working, where they are on a low income, or where they are deemed to have the potential to earn more. Some working parents had 'conditions' placed on their access to universal credit and they were subject to regular telephone interviews to check if they could increase their hours, despite the futility of doing so because appropriate childcare was not available or not affordable.

*I'm a single parent to 4 young children, 2 with additional needs and the youngest is not yet at nursery or school. I have nobody to help with childcare. I work part-time but it is a struggle to find the time - I only manage what I do due to a very supportive flexible employer. I have Universal Credit phone interviews every 3 months to check my working hours and it only adds to the pressure and shame.*  
(Resident mum, survey)

Lone working parents are often the only person available to care for children if they are sick, during school closure days, half terms and summer holidays, childminder holidays, nursery closures. Annual leave is rarely sufficient to cover these periods leading to lone parents being unable to work more hours.

*"They were then trying to get me to go full time. And I thought...my young daughter...where do you want me to put her do you want me to strap her to my back? ... I think they need to be realistic with the needs of parents."*  
(Resident mum, interview).



### Access and eligibility

A number of parents were not eligible to receive financial support through social security payments, despite struggling to make ends meet. This issue was raised by all parents regardless of resident status but was consistently mentioned by dads with varying levels of shared care who were disadvantaged because only one parent is eligible to apply for financial assistance:

*As a single working father, I have no access to any benefits...housing or otherwise. There is zero financial assistance.*  
(Dad, 50/50 shared care, survey)

The benefits system appears weighted towards the resident parent even in families where the non-resident parent is with their children for 2-3 nights a week. This is closely linked to a gender bias that assumes mothers are the 'default parent', while the non-resident parent is, typically a father who will be paying child maintenance. Additional costs for the non-resident parent, to set up a new home, suitable for children to spend time in was cited as not being factored into calculations on child maintenance or benefit entitlement:

*Non-resident parent not entitled to any financial supports if the children are with them less than 50% of the time.*  
(Non-resident dad, interview)

### Complex and confusing system

In the survey, of the parents receiving government support, roughly half found the jobs and benefits office to be a 'helpful' source of support while half found it 'unhelpful'. Parents regarded the benefits system as bureaucratic and deliberately complex to navigate. Parents spoke scathingly about universal credit and the built in nine-week wait for support, forcing families to take on debt to the 'system' to get by. If parents' monthly income fluctuates, this can result in withdrawal of payments and having to reapply with a built in nine-week wait, causing significant distress while the issue was resolved. Long waits at a very vulnerable time for parents, many of whom will have no prior experience of government financial support systems, placed parents and their children in financial distress: Parents and stakeholders described how discretionary supports and basic entitlements were 'hidden' with options for more immediate support and discretionary support only unlocked if parents happened upon the right form of words or had access to someone who knew how to navigate the system.

Many parents accessing social security felt demeaned by the close scrutiny they were subject to by the system. Some parents also described negative experiences of the appeals process which they had to engage in when they were denied access to benefits, also commenting that the process often took months to complete:

*Initially setting up universal credit [was] very challenging, daunting. [The] appeals, process took 4 months to come through and this left me very financially vulnerable at the hardest time... mentally too, i.e., the start of [the] break up*  
(Resident mum, survey)

The complexity of the system and online processes, as well as the requirement to fill out lengthy forms was also raised by some parents and identified as particularly challenging for



individuals experiencing poor mental health or learning difficulties. A small number of parents described stressful and stigmatising tribunal processes relating to their benefit entitlement.

### Unreliable supports

There was a strong sense from some parents that benefits were not a reliable source of income due to delays, regular reviews and frequent changes to eligibility. Despite knowing that financial support could be taken away parents felt they had no choice but to rely on benefits.

*I don't want to be reliant on it. As quick as they give it to you, they can quickly take it away again*

(Resident mum, interview).

Parents who have no support from the non-resident parent find it most difficult to break from a reliance on benefits. For these parents, work alone is often not a route out of poverty:

*My ex has never paid maintenance in 10 years and any debt he owed was wiped when the benefit system changed years ago. I survive on only my wage which is deemed too high for help with school meals, uniforms or anything else related to my children. In separating, the bank reclaimed the house and after 10 years my credit rating is still considered poor and I am unable to get another mortgage or loan.*

(Resident Mum, survey)

### Lone parents left out

Overall, parents felt there was no understanding about the challenges of being a single parent and ultimately government policy ensured that single and separated parents could not “get ahead”:

*They [MPs] live off unimaginable amounts and have no idea what it's actually like to live on benefits.*

(Mums' focus group)

There was a sense that the universal credit system and processes were not capable of taking account of the individual and specific needs of single and separated parents. An academic stakeholder who contributed to the research asserted that the social security system is ‘designed around the two-parent household’, which can serve to disadvantage single and separated parents.

## Access to Support

### Financial benefits and supports

During the interviews and focus groups it was evident that some parents were unaware of financial benefits or supports available to them, also describing difficulties accessing information and advice about benefit entitlement. Where parents were aware of the benefits or supports available, they found the system to be complex and bureaucratic, seemingly intentionally obstructive in providing information about what they were entitled to, how to apply for it and how long they would have to wait to receive it. Some parents associated accessing support, particularly financial assistance, with failure and a loss of independence



which negatively impacted their self-esteem and perception of themselves as parents. Thus, even when parents were aware of financial supports that they were entitled to, they had to overcome the stigma and feelings of shame associated with seeking or accepting support.

Other stakeholders acknowledged that in the absence of objective and reliable sources of information and advice, parents could make assumptions about what they have access to and this sometimes means they are 'missing out' on supports, relying instead on friends and family. They expressed concern that parents were not always accessing information, advice and supports they are entitled to, agreeing that these should be made more accessible and better advertised.

### Access to employment

In terms of supporting parents' access to and sustained participation in paid employment, there is a recognised need for greater coherence in policy and delivery across employability, childcare and social security to ensure the needs of lone parents are 'met across the policy portfolio' (Evans, 2021); p1. Other research suggests that effective supports for lone parents involve a combination of job search assistance, access to education and training opportunities, in-work benefits, tailored advice and support, access to low-cost high-quality childcare and opportunities to avail of secure employment (Millar & Crosse, 2016; Glasgow Centre for Population Health, 2014). Support with CVs, preparation for interviews and identifying jobs compatible with their individual circumstances are also regarded as helpful (Gingerbread, 2022). Supports that extend beyond the search for employment and support lone parents in their transition to work, such as sustained and consistent relationship' with a personal advisor, are also shown to be successful and to contribute to job retention (Ray et al., 2010, Gloster et al., 2010 in (Millar & Crosse, 2016)).

Flexibility and understanding on the part of employers is required to enable lone parents to juggle work with childcare. A number of parents who took part in the research, benefited from more home working arising from the Covid-19 pandemic as this reduced the need for childcare, saving parents money and helping to reduce stress and anxiety related to these costs. While working from home was generally reported as positive, for some, it increased levels of stress as they sought to manage the competing demands of work and home life.

Parents who had participated in education and training programmes commented on their benefits, providing them with a sense of achievement and an opportunity to regain confidence and build self-esteem. Reflecting on the low confidence experienced by a third of lone parents in their study, Millar and Crosse (2016) conclude that personal development programmes and wraparound family support to strengthen self-esteem and confidence, such as that delivered through One Family Ireland's 'New Steps' and 'New Futures' Employability Programmes\* should be made accessible to more lone parents.

As well as enabling parents to acquire learning and qualifications which may open up more employment opportunities, participation in education or training is also recognised as offering inherent benefits. including opportunities for personal wellbeing and development; improved mental health and confidence; social integration; and the pursuit of professional ambitions (Dwyer, 2015).





Parents considered what types of provisions supports or interventions would be helpful to enable them to access and maintain paid employment and to effectively access financial benefits through the social security system.

## *Summary*

Single and separated parents face a range of structural barriers to securing and maintaining employment including inadequate provision of childcare and limited opportunities and support to access education and training. Even when parents were in a position to access employment, they often encountered additional difficulties returning to work due to low confidence, self-esteem and feelings of anxiety related to being out of work for some time. This contributes to lone parents being more likely to be in low paid, insecure employment.

Lone parents need access to work that pays, employers that understand that children are the first priority and working patterns and flexibility that fit around parenting. For parents unable to work for various reasons, they generally described difficulties navigating the complexity of the social security system and experiencing feelings of stigma and shame which negatively impacted their wellbeing. For working parents, making their wages stretch to cover household bills, in the context of the cost-of-living crisis and being the 'sole earner' for the family served to heighten pressure on mental and emotional wellbeing.

Where single parents were managing employment along with parenting (particularly parents with young children), employment was more likely to adversely affect their mental wellbeing, contributing to heightened levels of stress and anxiety, particularly due to the lack of access to affordable childcare in NI.



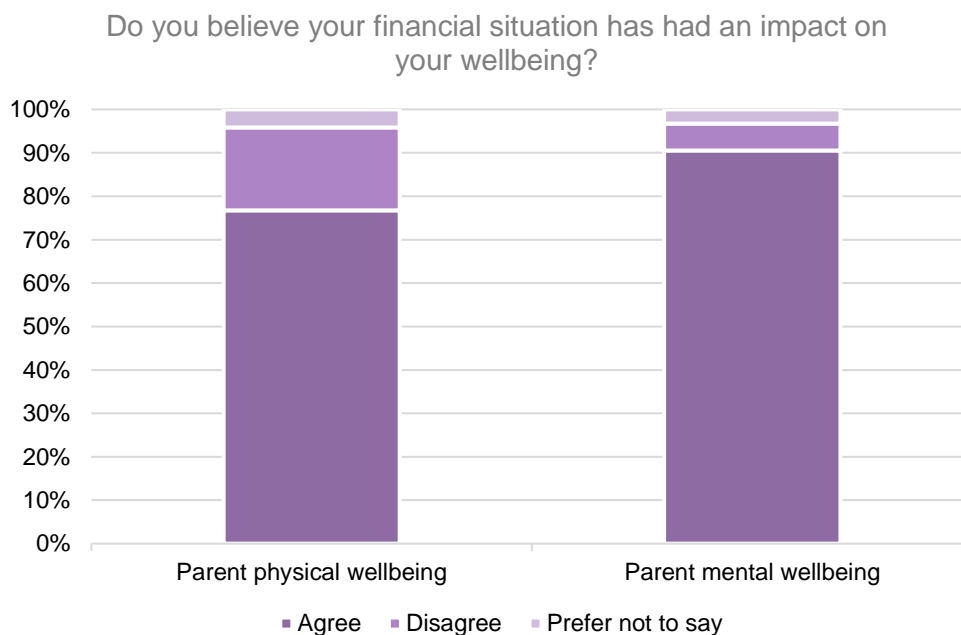
*Provision and support to enable parents to access employment –  
Parents' views of what works and what is needed*

- **Ensure better advertising and clear signposting to benefits** and other sources of support for single parents.
- **Increase awareness among job centre staff about the barriers to employment** facing single and separated parents to ensure they respond in positively and empathically.
- **Ensure job centre staff are trained and equipped** with knowledge of help available to single and separated parents so they can effectively signpost them to supports.
- **Significantly improve access to reliable and affordable childcare** to enable parents to access paid employment.
- **Require greater flexibility and understanding from employers** to allow single and separated parents to work hours around their child(ren)'s schooling.
- **Seek to develop positive relationships with colleagues and employers** which demonstrate lone parents' value and contribution in the workplace.
- Increase opportunities for single parents to participate **in personal development programmes and training** through local community support groups and centres where they can learn new skills and prepare for entry into employment and develop a renewed sense of purpose.
- **Promote education and training opportunities for parents** and widen their access to education.



## 4. Parental Wellbeing

Parents who took part in the Solus research acknowledged that significant changes in their financial circumstances, contributed to increased levels of stress and anxiety which often impacted on both their mental and physical health. Figure 12 shows that a large proportion of parents responding to the Solus parent survey, agreed that their financial situation impacted their wellbeing, with 77% of participants agreeing (34% strongly agreed, 43% agreed) that there had been an impact on their physical health and 91% indicating that it had affected their mental wellbeing (57% strongly agreed, 34% agreed).



**Figure 12: Do you believe that your financial situation has had an impact on your wellbeing?**

### *Mental Health*

Parents described experiencing a range of mental and emotional health issues, many of which they attributed to their financial circumstances. Parents with pre-existing mental health issues, such as bipolar disorder or social anxiety, believed that additional stress and anxiety caused by financial hardship had exacerbated these. This stress and anxiety were described as ‘constant’ – a looming presence that also contributed to feelings of hopelessness:

*If you're already suffering with your mental health and then the cost-of-living hits you, it's the feeling of hopelessness... of having to worry day to day about how you're gonna feed your kids and how you're gonna put heating in your house... It's a lot to deal with...*

(Mums' focus group)

For some, the emotional impact of financial hardship was compounded by having to carry the burden alone, without the support of a partner. Both parents and stakeholders commented on this:



*There is also a feeling of... isolation and aloneness...and that exacerbates the financial difficulties...When you are the sole parent and you've got that responsibility ...you're always thinking of the 'what if' scenario...*

(Stakeholders, CVS).

Findings from other research into these issues also highlight the adverse impact on single or separated parents' mental health with reference to the stress and anxiety experienced by parents who carry the 'primary financial burden' and struggle to meet their children's basic needs (Evans, 2021; Gingerbread, 2021; Stack & Meredith, 2018; Atsalis et al., 2016; Chiu et al., 2018). Across a range of studies, lone parents disclosed feelings of distress, isolation, depression, paranoia and suicidal thoughts and in one study, parents suggested that 'mental health distress was normal...a natural consequence of their social circumstances' (Stack & Meredith, 2018; Gingerbread, 2021; Campbell et al., 2015).

Parents identified a range of circumstances or issues which they believed contributed to feelings of stress and anxiety and negatively impacted their emotional wellbeing.

### Lack of security

An inability to save meant that unexpected financial shocks were difficult to manage and stressful. Parents explained that financial hardship created an unstable and precarious situation, leaving them with no sense of financial security in the present or into the future:

*There's no sense of security...you know, security within oneself... sometimes I'm just waiting to see what the next disaster is on the horizon.*

(Resident Dad)

Even when they described their finances as 'comfortable,' parents found it difficult to let go of worry and concern, as they anticipated their circumstances could change:

*But even whenever I am a wee bit comfortably off, I'm still worrying because I know that's not going to last forever. There's always that worry that you're not going to have money. You're not going to afford your mortgage [or] be able to put gas in.*

(Resident mum)

Research into the effects of economic insecurity on lone parents' mental health indicates an increased risk of depressive symptoms for parents (Stack & Meredith 2018; Gingerbread, 2021; Campbell et al. 2016).

### Managing debt

Having to borrow from others and experiencing debt affected some parents' mental wellbeing:

*...debt terrifies me because I know what it's like to be in terrible debt and to have severe mental health problems as a result of it. It sits on your shoulder the whole time.*

(Resident mum, interview).

One resident mum described the stress of having illegal lenders "hammering your door." A stakeholder in the community and voluntary sector also referred to the use of "loan sharks"



in the community and described significant levels of fear and anxiety associated with their use.

### Lack of freedom and choice

Financial hardship led to a lack of freedom and choice for many parents. Finances were described as a core factor in parents' ongoing decision making, often restricting the options available across all areas of their life:

*Say...you wanted a day away just to get your head showered from everything with the boys. You can't afford to do it. You're just stuck in the same four walls... reliving the same nightmare... you can't get away from everything, so it affects you that way too.*

(Resident Dad).

### Navigating the legal system

Divorce and separation proceedings were often described as a long, protracted and expensive process, extending financial uncertainty and the associated distress for parents into the foreseeable future:

*You get a feeling of you can't move on. You can't move forward. You do feel like you're... in limbo*

(Dad, shared care)

*... the biggest stress is the accumulation of solicitors' fees over the years and trying to gain contact with my son...it's always a bit of a big dark figure that for whatever reason I don't know the full figure... it's always this kind of impending cloud sitting over me and really restricts what I feel I can do in the future.*

(Dads' Focus Group)

### Domestic violence & economic abuse

Lone parents' financial difficulties may be caused, or intensified, by economic abuse committed by a previous partner as one element of intimate partner violence. This may have continued following separation or been initiated post-separation. Economic abuse is defined in various ways and includes controlling how an individual acquires money and resources, dictating how these are used or undermining their ability to manage financial resources (Gingerbread, 2021). For lone parents in the process of separating from a partner, including one who is financially abusive, they may be faced with legal costs in relation to property matters and parenting arrangements. They may also leave a previous relationship burdened with debts which will overshadow their financial wellbeing for some time (Gingerbread, 2021).

*Times are tough but I would rather have the financial strain than live in an abusive home and expose my child to that either. There is no regret in becoming a single parent household.*

(Resident mum, survey)

Reflecting on the choice between staying within an abusive relationship or living in poverty, one resident mum commented:

*The mental anguish linked with the guilt of being unable to fully provide for your child..., post separation is truly hard to live with. Our home life pre-break-up was*



*filled with fear and anguish associated with domestic abuse. This fear and anguish simply have a new master now - poverty.*

(Resident mum)

Non-compliance with child maintenance and legal proceedings were regarded by some parents as a tool their ex-partner was using to exert power and control and/or to punish them and their child(ren):

*It's as if she's trying to punish me and the boys by doing it sort of thing, if that makes sense to you, dragging her heels.... [it's] financially draining.*

(Resident Dad)

Experiences of DVA were highlighted by both mums and dads although a small number of dads observed that supports for men were limited:

*Men can be abused very easily. It can sometimes take years... to talk about that. I had been from pillar to post looking for help with nothing working. I went to MAPs... [MAPs worker]<sup>4</sup> - changed my life. But by then I had jumped through every legal hoop my wife asked. Looking at abuse should be mandatory before settlement. For abused men it means you are vulnerable and put your name to anything just to live free from fear. That's not fair.*

(Non-resident dad)

Economic abuse is a less well-known form of abuse and remains an under researched issue (McKay White & Fjellner, 2022) particularly in terms of how it impacts lone parents. While generally assumed that the majority of those experiencing economic abuse are female, there are also male victims of economic abuse. Further research is needed understand the 'prevalence of different types of economically abusive behaviours within different demographics' (McKay White & Fjellner, 2022).

### Low self-esteem

Many parents believed that managing difficult financial circumstances negatively impacted their self-esteem and self-perception, also referring to social stigma and shame. They shared their feelings of inadequacy or failure as a parent because of difficulties they encountered seeking to provide for their children and the stigma associated with being a single parent:

*You do feel like a failure as a father, a husband, a man. Whenever you're at this stage in your life and you're living with your parents, it's... not pleasant.*

(Dad, shared care, interview)

*[I] feel like I'm judged constantly...I'm thinking I'm a terrible mother.*

(Mums' focus group)

Where parents had managed their finances successfully, e.g. making monthly mortgage payments, they described a sense of achievement and independence. Money management difficulties were more common however, and one parent described how this fuelled their "inner critic":

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<sup>4</sup> MAPs is a Matching and Placement Support social worker



*They're saying, like, my God, can you not even look after... the money in your pocket like? I've got that inner critic and it's...a difficult voice to turn off because it's ever present...*

(Resident dad, interview).

Other research into financial hardship, poverty and parenting illustrates how financial hardship can impact parents' self-esteem and confidence, and bring about feelings of humiliation and embarrassment (Dwyer, 2015; Joseph Rowntree Foundation, 2021; Millar & Crosse, 2018; Campbell et al., 2015).

### Impact on parents' social wellbeing

Parents also described how financial hardship impacted their social wellbeing. A lack of money and access to affordable transport often prohibited their participation in social activities while other parents admitted that the stress of financial hardship impacted their confidence, self-esteem and reduced their motivation to engage socially:

*I actually took myself out of situations because I kept thinking they're not going to want to listen to me... I just feel that was if I was repeating myself all the time... So, it was easier for me just to retreat and withdraw...*

(Resident mum)

Many parents, particularly resident mums referred to the social pressures of trying to "keep up" financially with other parents. Not being in paid work also impacted parents' social confidence:

*I think I turned from an extrovert to an introvert...from speaking to people all day...to you know, sitting isolated*

(Mums' focus group)

### Parental sacrifice and seeking help

Both resident and non-resident parents described how they often prioritized their children's needs over their own, going without food or heat and borrowing or mending clothes:

*As long as the kids get, I'd do without.*

(Resident mum, survey)

*I superglued my trainers this morning.*

(Mums' focus group)

*My own self-care and mental health are affected to ensure my child does not go without for example, I will go without warmer winter clothes to ensure he has money for the school trips, a warm coat, Christmas jumper for Christmas jumper day etc.*

(Resident mum, survey)

During focus group discussions some mums suggested self-sacrifice was a societal expectation of mothers, describing a fear of being judged by others if they wore new clothes, even if these were gifts or from a charity shop. Linked to the theme of parental sacrifice, parents described not having any time for themselves, which sometimes increased feelings of stress and anxiety. This was particularly the case for parents who received little or no



support from friends, family or their ex-partner and because they had sole responsibility for finances and childcare were unable to seek paid employment or enjoy any social life:

*I feel like I'm on a roller coaster that just doesn't stop... there's no down time. You know, there's no me time.*

(Resident mum, interview)

*It's not only financial, it's mental, physical, everything... [the doctor] said with the three children, I can't give from an empty cup. And she's right, you know... And if I... dropped dead tomorrow... I don't know where they're going to go So, it does, it has a big, big impact on your physical, mental and emotional health.*

(Dads' focus group)

Parents identified a number of self-care practices and coping mechanisms they used to help them manage stress, including practicing gratitude, journaling, physical fitness, counselling and spending time with loved ones.

Discomfort or lack of confidence was reported by some parents when seeking or accepting help and support along with a desire to hide their difficulties:

*It's hard to ask for help and it's hard to accept it too.*

(Mums' focus group)

*I don't know if it's ...a confidence thing or maybe I don't feel I deserve it, or maybe it's the thought of filling in forms, I'll fill in forms for anybody, but when it comes to me...*

(Resident mum)

*You just don't want them [family] to know...I mean a lot of people used to say...you look as if you know there's nothing wrong. But I was dying inside sometimes. And I used to think if you only knew.*

(Resident mum)

Some parents also described feeling invisible and judged – even that they were to blame for their circumstances. One parent talked about her experiences working at home during the pandemic:

*When you are a single parent there was no one to share the care with. I taught my children during the day and worked 8 hours at night, having about 3 hours per day to sleep for months and months. I was burned out and suicidal and completely invisible.*

*Those who do see the challenges you face generally see you as to blame i.e., you can't keep a partner therefore it's your own fault.*

(Resident mum, survey).

For some, seeking help was associated with failure, shame and a loss of independence and a last resort:

*But to accept charity.... It's like...Like I'm a failure.*

(Resident mum)





*Anything I wanted I've worked hard and got it myself. So you feel like, I don't know what the right word to describe... just, a scrounger... I'm not a scrounger. I wouldn't scrounge nothing off nobody if that makes sense.*

(Resident dad, survey).

*When you're sitting in the dark and there's no food in the cupboards, I'll accept help.*

(Mums' focus group)

Parents also expressed concern disclosing their financial situation to different professionals or service providers including foodbanks and General Practitioners (GPs), for fear it was noted and potentially led to intervention by social workers:

*You get judged constantly... Even having depression and stuff like that there, like I've said the last time I went to the doctors about my depression the doctor turned around and said, you've children. Are you coping with them?*

(Mums' focus group)

The stigma, discrimination and negative attitudes encountered by lone parents in challenging financial circumstances is captured in the literature (Rabindrakumar, 2018; Treanor, 2020; Austin, 2022; Stack & Meredith, 2018) that the effects of stigma and shame can also lead single or separated parents to experience a lack of agency that can prolong experiences of poverty and also impact on their children's wellbeing.

### *Impact on physical health*

Parents reported experiencing a range of physical health issues. Most of these were pre-existing conditions such as arthritis, cancer, or neurological illnesses, and some parents felt these were exacerbated by the emotional stress and pressures of managing their financial situation:

*I have an autoimmune illness that is triggered by stress. I've been very ill this year which is no coincidence given how much I worry about making ends meet and being able to effectively provide for my child.*

(Resident mum)

Parents believed other issues such as poor sleep, poor diet and nutrition and weight gain were directly attributable to the financial stress and pressures they were experiencing:

*The constant stress takes a toll on my physical and mental health. I wonder how to keep going, it's exhausting. I'm constantly worried about the short and long term physical and mental issues that the impacts of poverty will have on my children.*

(Resident mum, survey)

*I was told today that my metabolism has just stopped because it's stressed out.*

(Dads' focus group).

Other research into the general physical health of lone parents suggests they are at greater risk of adverse cardiovascular health, including asthma, and that lone mothers in particular are more likely to experience cardiovascular illness including heart disease and stroke (Stokes et al., 2021; Van Hedel, 2016; Atsalis et al., 2016).



In conversations, parents identified a range of circumstances or issues which adversely impacted their physical health and wellbeing. These are described below.

### Poor mental health

As noted above, poor mental health was linked to poor physical health, including low levels of energy and motivation for fitness, inadequate diet and disrupted or sleep routine. The literature comments on parents' anxiety as they struggle to provide food and other essentials for their children, which can lead to exhaustion, sleeplessness, physical sickness and an inability to eat, being 'more susceptible to illness, particularly colds and flu' (Stack & Meredith, 2018). It is also noted that single parents may not address health issues properly, or not be able to take time to fully recover from ill health (Stack & Meredith, 2018).

Parents talked about how managing financial uncertainties affected the quality of sleep:

*Unknown factors of the future and ... what could happen... It sometimes gives you sleepless nights.*

(Dad, shared care, interview)

*There are times I wouldn't sleep at night because the head is just like a carousel. There are all these things going round and round and round and you're trying to prioritise... So if you're not sleeping, you know you're not well rested. You're getting up. You're trying to do a day's work, or you're trying to look after children... and that can be just... draining... you're just existing... you just don't even feel human.*

(Resident mum, interview)

A few parents also commented that low self-esteem affected their motivation, reducing their ability to engage in healthy physical activity:

*[When] you've low esteem, you've no motivation to do anything, to go out walking... and I used to do a lot of running and... and this past 18 months, two years I've just give up on everything.*

(Resident dad, interview)

Several parents also linked low levels of energy to unhealthy eating habits, which also had a detrimental impact on their physical health.

### Housing

In some cases, changes in parents' housing circumstances following separation, had a detrimental impact on their and their children's physical and mental health. The literature highlights the potential for single or separated parents experiencing financial hardship to experience housing insecurity, poor housing conditions, or homelessness. From July to December 2022, 10% (n=725) of households presenting as homeless in NI sought support due to marital/relationship breakdown, with a further 7% (n=524) being made homeless due to intimate partner violence (Department for Communities, 2023). Parents taking part in the research were in a variety of different living circumstances including social housing, rented accommodation, managing a mortgage and living with parents.



Some parents reported difficulties accessing secure accommodation and being forced to move in with family members due to the unaffordability of housing. Many parents described their housing situation as insecure or uncertain:

*I faced difficulties in securing a mortgage and a stable home.*

(Non-resident dad, survey)

*In the separation the bank reclaimed the house and after 10 years my credit rating is still considered poor and I'm unable to get another mortgage or loan as I am deemed to be unreliable even though through no fault of my own*

(Resident mum, survey)

Poor housing conditions were experienced by a small number of parents. One parent described the impact of a persistent problem with mould in their home that had exacerbated their child's existing health issues. Despite being on a waiting list for rehousing for four years and concerns having been expressed by a hospital consultant about the situation, no repairs had been carried out.

### Food and Fuel

The energy crisis escalated the urgency of 'heating' or 'eating' choices for lone parents, facing increases in weekly energy costs. These concerns were reflected in parents' experiences, with many reporting insecurities around food and fuel and having to go without these essential items, as they prioritised the needs of their children:

*I'm on oil...trying to make that last. I would sit in my house in the cold all day and wait until my kids get in from school to stick the oil on. I would sit and not feed myself well to make sure my kids have enough food... so you do have to neglect yourself a lot.*

(Mums' focus group)

*...when you are surviving, you're not thriving. Every effort goes to finding money to pay for things, eat and heat your home.*

(Resident mum, survey)

Parents also acknowledged that financial hardship and the ongoing cost-of-living crisis meant that buying fresh fruits and vegetables was no longer possible:

*trying to be healthier is so much more dear.*

(Mums' focus group)

Housing inadequacy and fuel poverty are widely acknowledged to result in real-world adverse health outcomes - individuals living in fuel poor households are more likely to report poorer physical and mental health, being lonely, having fewer sources of support, and greater reliance on GP services (The Consumer Council, 2022). For children, cold and damp conditions increase their risk of developing lifelong respiratory illnesses (including asthma); impact on nutrition, weight gain and hospital admission of infants; reduce the ability to concentrate for school or homework; and increase stigma and vulnerability to multiple health problems as teenagers (Liddell, 2008; Marmot Review Team & Friends of the Earth, 2011).



### Access to employment

Employment is not only important for lone parents' economic wellbeing but also a significant contributor to their general wellbeing. Paid work can provide independence, enhance identity, promote self-efficacy, whilst also enabling an investment in valuable skills and future opportunities (Nieuwenhuis & Maldonado, 2018).

Many parents identified benefits associated with paid employment, in particular its potential to support positive emotional health and wellbeing. They described feeling a sense of pride and purpose, and for some, particularly resident parents, it was an opportunity to have a role beyond 24/7 parenting. Some parents suggested that unemployment contributed to loneliness and isolation, while employment afforded them an opportunity to meet new people, socialise and build relationships with other adults, strengthening social connections. Being in employment was believed to support confidence building and enhance self-esteem, which can often be damaged in the separation process and further impacted by societal stigma and shame associated with being a single parent:

*It's been good for me because I feel like I'm using my brain in a way that I haven't in a long time. So...apart from the financial side of things, it's been good for my self-worth as well.*

(Mum, 50/50 shared care, interview)

These benefits are echoed in the literature which asserts that employment provides a sense of identity, increases self-worth and self-esteem, and higher levels of social integration (Millar & Crosse, 2016; Meier et al., 2016).

The picture is not wholly positive however. Research into lone parents' efforts to find and sustain employment whilst caring for their children, highlights their experiences of exhaustion, depression, and anxiety due to being unable to identify appropriate employment, experiencing problems in work, or their employer failed to understand or empathise with their circumstances (Joseph Rowntree Foundation, 2021a; Campbell et al., 2015; Millar & Crosse, 2018). Lone parents' reports of such experiences have fuelled debates in the literature as to whether paid employment is always a positive outcome for every single parent (Joseph Rowntree Foundation, 2021a; Leonard & Kelly, 2022; Millar, 2019; Millar & Crosse, 2016).

Access to employment was recognised as beneficial to parents' emotional and financial wellbeing. However, in the absence of affordable and accessible childcare, parents, and particularly those in low paid work, found that managing employment alongside their parenting role, to be an additional stressor that adversely impacted their mental and emotional health. For these parents, remaining in employment was extremely difficult, if not impossible.

### Inability to access or maintain employment

Physical and mental health conditions, including disability were identified as barriers to sustaining employment:

*I've tried to do it at home before, but I can't. I end up in too much pain and then I can't move for days. It's just not worth it.*

(Mums' focus group).



*Some days I can't move and some days my bedroom's my cocoon. I don't want to leave my bed. I physically can't open the door... So, if I got a job that was 9:00am to 5:00pm, Monday to Friday and I wake up on the Wednesday morning feeling that I can't leave the house. Sure, you're going to get sacked and then your money gets all.... What do they do with your money these days, sanction it? ...I can't put myself through that.*

(Resident mum, interview)

One parent, who had suffered a workplace injury had been deemed 'fit for work' after appealing the decision regarding their entitlement to employment support. They described the impact on their physical health:

*I was out there yesterday, and I was just doing real like silly things. Next thing my arm all swells up, my hand swells up and it's throbbing with pain and stuff. And that was like I didn't create COVID. I didn't delay the surgery so I didn't so... and the system's just snowed under at the minute so nobody can do nothing*

(Resident dad, interview).

Parents described the importance of paid work for their mental and emotional health, helping to reduce isolation and increase self-esteem. Parents forced to leave employment, sometimes experienced increased levels of social anxiety while those planning to return described feelings of dread and apprehension, particularly where they had not been in paid employment for some time.

## *Summary*

The research findings echo much of what the literature highlights about the impact of financial hardship on health and wellbeing. Parenting alone with limited financial and social resources can place significant pressures on parents' wellbeing. Managing financial hardship negatively impacts all aspects of parents' health, particularly their mental and emotional wellbeing. Also, living in poorer socio-economic circumstances, including poor quality or insecure housing, fuel poverty, poor nutrition or unhealthy dietary patterns, is likely to have a negative impact on lone parents' physical and mental wellbeing (Dwyer, 2015; Scottish Government, 2020; Loopstra et al., 2018; Austin, 2022). Parents sought to develop a range of coping strategies to help manage the effects of financial hardship. While family, friends and community emerged as positive and supportive networks from which parents could seek help, many described a range of barriers to accessing support.

As noted, single and separated parents are not a homogenous group, and as such the issues described and perspectives shared by participants varied significantly. A range of factors such as socio-economic background, gender, age and number of children, and whether or not the parent resided or had contact with their child(ren) often came together to produce an experience that was unique to each parent. Key sources of stress identified by parents include managing the cost-of-living, providing for children, navigating legal processes, affording child maintenance payments (non-resident parents), or trying to manage financially in the absence of child maintenance payments (resident parents). Resident parents, parenting alone with little or no involvement from their ex-partner, and limited financial and social resources were particularly vulnerable to stress and isolation.



While there is evidence that all participants, irrespective of gender, experienced significant stress and anxiety relating to their financial situation, women were more likely to describe mental health impacts in detail, while men tended to focus on the financial impact of separation and legal costs of pursuing contact with their child(ren). This may be reflective of the context in which participants contributed to the research (i.e., separation and legal proceedings current and ongoing), or indeed, could reflect societal expectations around gender and expression of emotion.



## 5. Parenting

### *Impact of stress*

The strain of financial hardship can significantly undermine lone parents' ability to cope (Dermott & Pomati, 2016). For some, the challenges are exacerbated because they face multiple disadvantages while simultaneously juggling various responsibilities, in some cases with limited access to reliable support networks (Campbell et al., 2015; Meier et al., 2016; Stack & Meredith, 2018). The stigma of being a lone parent can also play a role in undermining parents' wellbeing and confidence in being a 'good enough' parent.

*How can anyone be present when worried about money? The stigma attached to lone parenting is hard. Being available for my child means working part time and claiming universal credit - it is embarrassing but that is my life.*

(Resident mum, survey)

Parents often compared themselves to other parents, feeling under pressure to keep up with other parents that they perceived to be more affluent. In focus groups and interviews parents, mainly resident mums, were concerned with making sure their children were 'well presented', with clean, good quality clothes, shoes and coats in order to avoid being judged by others. The stigma attached to lone parenting had a major impact on parents' confidence and self-esteem, with some feeling as if they were being watched by others seeking to confirm lone parents' inadequacy. Parents felt that they wanted to prove they were good parents, to challenge negative stereotypes about single parents, despite the severe financial hardship they were experiencing. All of this adds even more pressure to an already stressful situation and impacts parents' capacity to parent.

Parents sometimes acknowledged that the stress of their financial situation did reduce their patience and leaving them feeling more stressed or unable to be fully present with their children:

*I have become even more depressed and stressed. This then affects my parenting, my children complain about my levels of stress because my stress comes out as me losing my temper and then crying because I feel bad for shouting etc*

(Resident mum, survey)

*Constant stress has resulted in me feeling like I am barely coping mentally. I am constantly unhappy and have regular struggles with depression. I am unable to be fully present for my child.*

(Resident mum, survey)

Many parents referred to the toll their financial situation took on their physical ability to care for their children and engage with their children.

*Higher stress and anxiety = less energy to do things with my kid.*

(Non-resident dad, survey)

Findings from the Solus research align with existing evidence suggesting that the effects of financial hardship on lone parents' wellbeing can inhibit their emotional engagement with their children (Carlson & Berger, 2013; Daryanani et al., 2016). Stress in particular, can



impact lone parents' cognitive and emotional capacity, making it challenging for them to be present for their children mentally and emotionally (Marcil et al., 2020). As noted earlier, it can also contribute to parental exhaustion and spill over into daily interactions with their children (Meier et al., 2016) presenting in harsher parenting responses (Carlson & Berger, 2013) and more controlling behaviours (Daryanani et al., 2016). For some families facing increased pressures through financial hardship, children will be at greater risk of abuse and neglect (Bywaters et al., 2022; Devaney & McConville, 2016; Bywaters et al., 2016). Of course not every family living in poverty will experience abuse, and affluent families are not immune from abuse, however the link is clear and not explained by known bias in the child protection system towards less intervention with well off families made known to social services (Bywaters et al., 2016). Less is known about how poverty is linked to neglect and abuse in different types of families, including one parent families, or how poverty, abuse and neglect can affect children of different ages and backgrounds differently (Bywaters et al., 2022).

### *Parental health and parenting*

The ubiquity of health issues and in some cases very serious life threatening and life limiting conditions for lone parents in our research is extremely concerning. Evidence strongly suggests that parents' ill health can have a negative impact on parenting (Evans et al., 2005) and parent-child relationships (Waylen & Stewart-Brown, 2008). Parents' ill-health exacerbated by financial hardship, can have a knock-on effect on their approach to parenting (Smith, 2004; Waylen & Stewart-Brown, 2008), reduced capacity to care for children, to provide positive reinforcement and support, or to develop positive, healthy relationships with their children. For some parents, the impact of financial hardship on their physical and/or mental health was so extreme that they were left unable to care for their children.

*I have an autoimmune illness that is triggered by stress. I've been very ill this year which is no coincidence given how much I worry about making ends meet and being able to effectively provide for my child. This has impacted my ability to properly parent because it has resulted in me becoming bedridden on numerous occasions this year, being so unwell that my close family have had to rotate staying in our home to help physically care for my daughter as well as reducing the emotional impact on her when her Mum is unwell.*

(Resident mum, survey)

### *Relationships and quality time*

Parents struggled to balance the need to work to provide for their children with the desire to spend time with their children. They also reflected on the positive effects of working outside the home - providing satisfying and rewarding experiences, financial and emotional security, and a break from the parenting role:

*I do feel like the benefits are definitely for your own mental health to get you out of the house and have a purpose and have a reason to be doing something, but knowing then you're earning your own money...*

(Resident mum, interview).





*...whenever I was going to work, that was like my time. I called that my break.*  
(Resident mum, interview)

While work can bring positive benefits to parents' wellbeing, the challenges of weaving work and parenting together can be significant (Meier et al., 2016). It can result in parents having less quality time with their children, experiencing greater fatigue while engaging in social activities with their children and having limited time for school-related events or play and leisure activities (Augustine et al., 2018; Meier et al., 2016). Lone parents may feel conflicted in their desire to provide financially for their children and to also be available to them (Cook et al., 2021; Le & Miller, 2013; Campbell et al., 2015). Studies suggest that lone parents may have less time to spend with their children, provide lower levels of supervision or support, and be less consistent in their discipline practices while also experiencing guilt and self-blame (Carlson & Berger, 2013; Marcil et al., 2020).

Parents have no good options if they are forced to make a binary choice between working to avoid financial hardship and the associated negative impact on their children or being able to spend time with their children but living under financial strain or in poverty. For lone parents they felt added pressure to provide, describing the 'risk' to the family with only one earner:

*I work full time hours to provide for my children. In the past it has also meant working evenings, weekends and public holidays. Having only one income means sacrifices are always made relating to how much time I spend with my kids.*

(Resident mum, survey)

*I taxi in the evenings now as well as having my full-time job. I now have no time to spend with my kids even though I am desperate to. It is that or no roof over their heads.*

(Non-resident dad, focus group)

Studies of lone mothers in Northern Ireland and Ireland indicated that their decision to withdraw from the labour market is often a conscious one, taken so that they can focus on raising their children (Leonard & Kelly, 2022; Millar & Crosse, 2018). Miller and Crosse (2018) observe that 'lone mothers place a high value on care, and their comprehension of what good mothering involves, determines how they think about family life and employment', and in turn the decisions they make in relation to work and childcare. (Millar & Crosse, 2018). This priority of time together over having extra money is reflected upon by this parent:

*We don't have any holidays or luxuries. Everything is on a budget. But we have inexpensive, fun learning experiences and lots of family time.*

(Resident mum, survey)

The experience of dads (in their own words and from the perspective of mums), appears to be more focused on material things – treats, buying things for the children, saving for big trips etc., especially when they were not living with their children. They had a sense of wanting to 'make up' for lost time with their children or they believed that giving children the things they wanted, defined the strength of their relationship:



*Being asked by my kids for something and I can't get it for them hurts because they see other kids and they long for it and if I can't get something they are mentally drained and then slowly my bond with them diminishes.*

(Resident dad, survey)

They were more likely to express pride in working and earning to provide for their children, even if this meant less time spent with them, reflecting common gender stereotypes of the father as provider for the family.

*Yes, knowing that I am able to provide for my children has helped greatly although I worry about increased costs I know that I really don't need to as I am still able to provide for my children and ensure that my daughter's mother is also looked after too.*

(Dad, 50/50 shared care)

Fathers were also more likely to judge themselves very harshly for being unable to provide financially.

*I feel inadequate not [being] able to provide the basics for my children, and I find it difficult at birthdays and Christmas.*

(Resident dad, survey)

*You do feel like a failure as a father, a husband, a man. Whenever you're at this stage in your life and you're living with your parents, it's... not pleasant.*

(Dad, shared care, interview)

Resident dads and those who had been separated for longer or had more time with their children were more likely to recognize the importance of the relationship with their children – “presence and time over presents”.

*As a parent - no I do not [think my financial situation has impacted my ability to parent], but of course financial problems of like being able to provide clothes yes it has. Being a parent is about love and guidance.*

(Resident dad, interview)

### *Different attitudes to finances*

Separated parents described how a difference in the financial attitude or financial situation of the other parent could impact on their parenting. A common scenario described was one parent promising things to their children which the other could not afford, leaving the parent who has to say no to the child(ren) feeling undermined. These was particularly difficult if the non-resident parent was perceived to be better off particularly when the resident parent was struggling to provide and prioritising essentials.

*Hard when their Dad is swooping in paying for stuff*

(Mums' focus group)

*My ex says 'your Dad will get you that' when Dad can't.*

(Dads' focus group)



Some parents, with more acrimonious separations, expressed a very negative view of the other parents' financial choices. This was true of both parents who were paying child maintenance and those in receipt of payments from the other parent, spoken in comments such as; "she fritters it away", "he splashes the cash". Low levels of trust that the other parent was prioritising the children in their spending choices appeared to be an underlying factor driving these attitudes. In addition, there was a sense from both resident and non-resident parents, mums and dads, that things were unfair for them and that the other parent had more money or an easier time.

### *Education, social participation and peer pressure*

Parents of school age children were very concerned that their financial situation was impacting on their child's access to education, reducing their ability to take part in social activities and making their child a target for bullying.

Parents were acutely aware of the importance of their children having access to educational opportunities. Delays in accessing free school meals, schools asking for 'voluntary contributions' to support classroom activities, cost of afterschool clubs/activities and the expense of school trips were all regarded as putting additional strain on lone families. Parents described having to borrow money or simply accept that their child would miss out on educational opportunities that their more affluent peers could access.

*Went on a residential and it was £80 for overnight. I didn't really have it, I had to beg for it.. it's just that you can't, couldn't let him down.*

(Mums' focus group)

*They bring home a form for drum lessons. They're bringing forms for swimming. And you're going yourself. OK... You can't. I'll... I'll fill that in later.*

(Mums' focus group)

*Paying for day trips, music lessons etc and having to ask to defer payment or borrow from friends or family.*

(Mums' focus group)

School uniforms were another significant cost, especially for children in post-primary education. Parents spoke about having to borrow money to cover the costs. School uniform grants in NI increased by 20% in June 2022 and is under review at the time of writing but the current grants available cover approximately a quarter of the average cost of uniforms. One resident dad described having to ask, via solicitors' letters, for the non-resident parent to help with uniform costs and this was refused on the grounds that she already paid maintenance and could not afford more despite earning an above average salary.

*[School uniforms for two children cost a lot]. The shoes and gutties and PE kit all has to be [expensive branded kit]. So you have to buy with the logo on it. So, we requested help and there's no help at all for that there.*

(Resident dad, interview)

One mum reflected on her own experience of being raised by a single mother and how she, as a child, could see the effect of financial hardship and impact on her as a child and what her mother sacrificed to make sure her children got what they needed:



*I saw...like the fundamentals of being a single parent growing up because I saw my mommy cry because she couldn't meet what we needed. ...my Mummy couldn't... afford for me to go on the GCSE trip. and because she had to come out of work because she ended up taking a heart attack. and I was crying. And she was crying...but I wasn't crying because I wanted to go like I was crying because it made my mummy feel that way. But she, like, went around the whole family and got me the money to go...*

(Mums' focus group)

Access to digital homework or online learning was a concern for some parents who found it extremely difficult. Many lone parents living in financial hardship will not have a laptop or tablet device. They have to rely on smartphones and more expensive and unreliable mobile internet connections so children can access online learning:

*I cannot afford a tablet device for my child to do online homework.*

(Resident mum, survey)

Parents understood how difficult it is for schools with very limited budgets but were feeling pressured to give what they could not afford.

*I find it very hard to get messages, emails from my child's school about money all the time. The school does not think about the people who cannot afford to live.*

(Dad, 50/50 shared care, survey)

In focus groups, Mums noted the challenges of school fundraising with non-uniform days or dressing up days - needing to find money for costumes and a donation. Parents often spoke of the costs of education including school fees and uniforms, and having to source clothes with school crest/logos which were much more expensive:

*The likes of the uniforms... the young one he started the high school this year and by the time he got the new blazers and all it was £680 - the shoes and gutties and PE kits and all. And the school they go to all their PE stuff is Canterbury, so you have to buy with the logo on it and it's all dear like.*

(Resident Dad, interview)

Concern about missing out on educational opportunities was accompanied by anxiety for children's social participation and not wishing their children to be 'different from their peers.' Many parents in financial hardship were very concerned about making sure their child was not seen as different, risking becoming a target for bullies.

*Kids will get picked on because they don't have stuff or like their house doesn't have the best of stuff and like the mummy doesn't work, like it all forms the child's identity and they get bullied because of it.*

(Mums' focus group)

Parents also talked about the pressure to keep children fed and occupied during school holidays with even 'free' activities requiring transport and food for a day out.

*If having a day out during school holidays, fuel, food/picnic and entry costs have to be planned and saved for.*

(Resident mum, survey)



## *Children with additional needs*

As highlighted earlier, 35% of parents who completed the survey indicated that they had a child with additional needs. During the interviews and focus groups parents expressed concern about the impact of financial worries on their children's physical and mental health. At a basic level, parents talked about how difficult it is for some children to understand why their Mum or Dad had to say 'no' to so many things.

*Trying to explain to autistic children that we can't afford the same things [as before separation] is another level and battle.*

(Resident mum, survey)

Parents talked about not being able to afford the diet or particular foods their children needed. Parents of autistic children with very limited diets due to sensory issues described their worry that if they could not purchase the specific foods their child would eat, then their child would not eat.

Some parents noted that financial hardship meant they could not pay for therapeutic support or activities to support their children's mental health. For children with additional needs this meant that parents were unable to access an intervention or therapy to support their child's development or were reliant on support from charities. This is a situation exacerbated by long waiting lists for assessment and support for children with, or suspected to have, additional or special educational needs. One mum described feeling as though Child and Adolescent Mental Health Services (CAMHS) were 'brushing' her son off, when she disclosed they were on a waiting list for support from a charity.

*So things like that are very frustrating. It's like right, we're getting one foot in the door and then you're just slamming it as soon as you walk out the door. So it's a real aggravation trying to get the whole help and support they need.*

(Resident mum, interview)

Some separating parents wanted to support their children and reduce the negative impact of the breakup on the child but could not afford to pay for counselling or therapy.

*If I had the money, I would go private [for therapeutic support for the child].*

(Resident dad, interview)

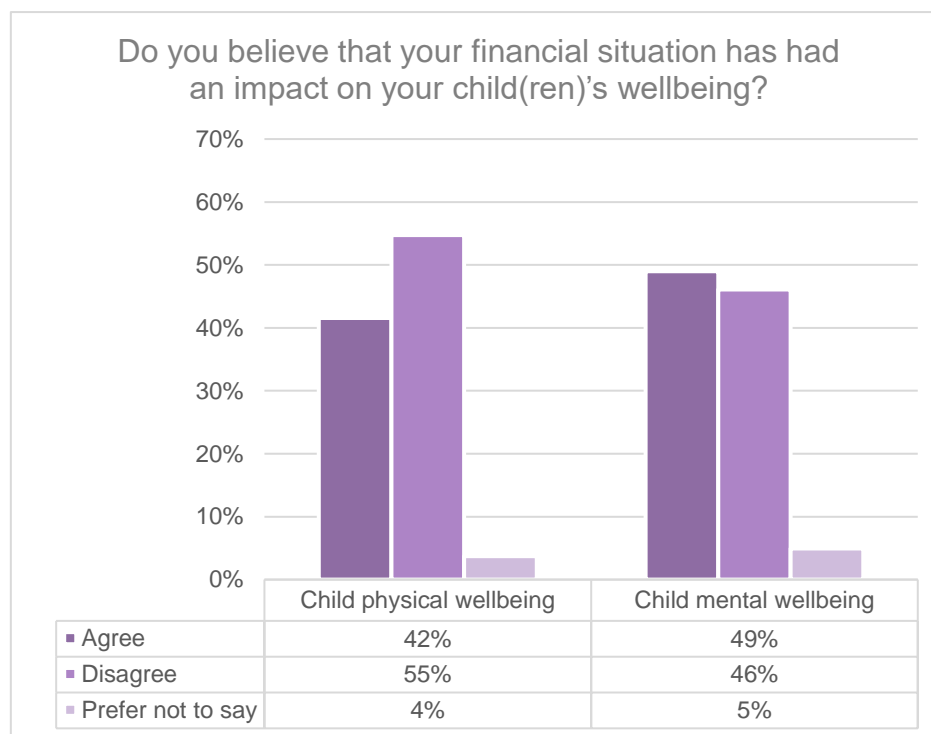
One source of support for children following their parents' separation, was being able to continue with hobbies they loved. One resident mum was very concerned that her ex-partner refused to provide additional financial support to enable their child to continue with their hobby. The child was experiencing mental health issues and their hobby helped them to cope. In this situation, what one parent regarded as a 'luxury' for the child, the other parent described as a 'lifeline'.



## 6. Child Wellbeing

### *Impact of financial hardship on children's wellbeing*

The Solus survey asked parents if they believed their financial situation had impacted on their child or children's wellbeing. The responses are presented in Figure 13.



**Figure 13: Perceived impact of parents' financial situations on child(ren's) wellbeing**

### *Shielding and protecting*

Two broad and distinct perspectives emerged from the data. The *first* was from those parents who felt that their children were not impacted. In the survey just over half of parents *did not agree* that their financial situation had an impact on their children's physical wellbeing (55%) and just under half *did not agree* that it impacted their children's mental wellbeing (46%). Many parents said that they did not allow their financial situation to affect their children. Some described their children as too young to understand, asserting that this offered protection. Parents put a lot of effort into protecting and shielding their children from the worst effects of financial hardship. These parents often felt strongly that their children deserved to be children and not to have to worry about their parents or money:

*I hide my worries from my child.*

(Resident mum, survey)

*Whenever I do see [my children], then my focus is just positive. I don't let the negative stuff...whether it's financial or anything else, kind of impact my parenting.*

(Non-resident dad, interview)

This dad had not had contact with his children for a prolonged period and now had limited contact time, so there was sense he was determined to make the most of their time together.



Existing evidence mirrors this finding; despite the challenges and difficulties encountered by lone parents, these do not necessarily impinge on their ability to parent well (Dermott & Pomati, 2016). For parents going through separation, shielding children became even more important as they were already coping with separation and the major changes that brings to children's lives:

*If I do get annoyed and stressed... I wouldn't let them see it...they've enough to deal with this past while.*

(Resident dad, interview)

This shielding often involved parents sacrificing or neglecting their own needs – going without – in an effort to protect their children from the worst effects of financial hardship (Treanor, 2020; Stack & Meredith, 2018)

*No, because my kids always come first, I would do without myself to make sure my kids had enough.*

(Resident mum, survey)

*No, my children will never know my financial struggles as I keep this to myself. They don't need to know this information as a child.*

(Resident mum, survey)

Others reflected on their own experience of financial hardship as a child, expressing a desire to protect their own children from that. For example, one resident dad described their own personal experience of being aware of finances growing up and reflected on the negative impact of this on him as an adult:

*It's the transference of anxiety or it transfers it all to the child, you know, and whether the parent is even aware of that or not...but loose words, careless talk costs a lot, you know, and you know when children are involved, they absorb it all, you know.*

(Resident dad, interview)

Protecting children from experiences of financial hardship can lead to a cycle of self-sacrifice impacting parents' wellbeing, physical and mental health. This compounds parents' feelings of shame and embarrassment and can be tied up with lone parents' negative perceptions of themselves as parents:

*Yes, I feel inadequate not able to provide the basics for my children and find it difficult at birthdays and Christmas. I often do without so that the children have enough.*

(Resident dad, survey)

*I am having to leave other items out of shopping etc in order to supply the essentials for [my daughter] as well, makes me feel inadequate.*

(Resident mum, survey)

*No, I will go without so my kids do not have to but I have got a little lazy due to worry stress and anxiety... My stress worry and anxiety is the highest it has ever been.*

(Resident mum, survey)



Lone parents felt isolated as they took sole responsibility for coping with the burden of financial hardship and the effort to protect their children from the reality of their situation. When parents had little or no support themselves, no one caring for them or sharing the load, this often led to parents having reduced capacity to cope with the everyday stresses of parenting. Some parents indicated that their children were not impacted by the financial situation but then described the toll it was taking on their parenting:

*I have gone without food etc to make sure my child has eaten and got whatever he needs, however I'm not feeling as I normally do so in that way my child is having less fun with his mum as I've zero energy left after providing the essential items he needs.*

(Resident mum, survey)

The *second* perspective was from parents who did recognise the impact of their financial situation on their children. In the survey, a large minority agreed that their child's physical wellbeing was impacted by their financial situation (42%) and almost half of parents agreed that their financial situation had impacted their children's mental wellbeing (46%). The impact of finances on parenting and children can manifest in a range of ways.

### Unmet basic needs

At a basic level, parents were very concerned about the impact of not being able to adequately provide for their children's basic material needs - food, clothes and a warm safe home. Lone parents admitted that they faced huge challenges trying to meet their children's physical, mental and emotional needs while also coping with severe economic pressures.

*I carry a lot of guilt because I haven't always got balanced meals for my children, I give them what I can and I eat toast when I'm hungry.*

(Resident mum, survey)

Existing research demonstrates that this is not a new phenomenon (Carlson & Berger, 2013; Stack & Meredith, 2018) but current inflationary pressures are pushing up the price of basic goods, with the cost of food seeing the most rapid rises (Office for National Statistics, 2023). Parents spoke about the cost-of-living crisis and how it made providing healthy food extremely difficult. Parents noted changes to food shopping decisions as a result of the cost-of-living crisis, difficulty providing fresh fruit due to cost and increased risk of wastage which they could not afford.

*I'm only buying porridge and giving them porridge and if they don't like it, they don't eat.*

(Mums' focus group)

Being unable to provide for children impacts parents' own health and further impacts parenting capacity:

*My financial situation means I cannot buy as much fresh food as I'd like. My children do not attend any clubs or activities. It worsens my depression, and I am mentally and physically unable to carry out basic chores.*

(Resident mum, survey)

The flip side of this picture is parents who are doing well financially recognised that this has a positive impact on their parenting:





*Yes, it means I can buy experiences and good food for my children.*  
(Resident mum, survey)

### *Concern about the impact on children's health and development*

A significant minority of parents were concerned about the impact of financial hardship and poverty on their children's physical health, their mental health and the long-term impact of poverty on their life chances. There are grounds for concern, as evidenced in the Marmot Review which identified a link between reduced physical growth in children and poor nutrition and adverse socioeconomic conditions (Marmot Review Team, 2010).

*The constant stress takes a toll on my physical and mental health. I wonder how to keep going, it's exhausting. I'm constantly worried about the short and long term physical and mental issues that the impacts of poverty will have on my children.*  
(Resident mum, survey)

*I think single parents have been under sustained pressure for such a long time. The long-term impacts of children being brought up on poverty will have dire consequences on the economy and health services.*  
(Resident mum, survey)

### *Children's stress and worry about finances*

Some parents said that their children were aware of the challenges of their financial situation. They talked about how they wanted their children to understand and learn to be responsible with money but found it challenging to balance that without causing their child worry about their parent. Parents reported that older children tended to be more aware of the financial challenges they were facing:

*the 13-year-old would worry a lot about the finances. You know, she really does take it on...*  
(Resident mum, interview)

*And they would, they'd be very conscious of cost-of-living...*  
(Resident mum, interview)

*My 9-year-old...she won't leave my side but then she takes on a lot of worries, so I try not to let her into everything [Mum reports that her young daughter is anxious that she doesn't have any money]*  
(Mums' focus group)

A small number of parents acknowledged that they tried to keep financial worries from their children but sometimes found the only option was to tell them. Several resident Mums also talked about 'losing it' and having to stay calm because of the frustration and pressure they felt. One Mum explained that she often pleaded with her children that 'you have to give me time' – this was her way of asking them to 'leave it with me and I'll try to find the money'. In these situations, parents acknowledged that their children were simply 'being children' and that *their* needs and wants were at the forefront of their minds. This, coupled with children's lack of understanding about their parents' financial situation and parents' desire to shield their children from their financial worries, created considerable stress for some parents.



## *Parent wellbeing, child wellbeing and parenting: sources of support*

Many supports and solutions identified as helpful for parents' wellbeing are also relevant and important in supporting parents in their parenting role also contributing to children's positive wellbeing. Sources of support for these three issues are therefore considered together.

### *Support from extended family*

As noted earlier in the report, many parents relied extensively on family and friends for support, including childcare. Spending time with grandparents and developing their relationships with grandchildren was seen by some parents as a positive outcome. Unfortunately, while extended families were, in many cases an essential source of material support, they were not always regarded as a source of emotional support for parents.

Single or separated parents forced to live with their own parents due to their financial situation alluded to the difficulty of navigating different parenting styles or sometimes acting as a buffer to grandparents' attitudes which differed from their own. Parents described looking outside their own family for support and advice on parenting their children and described the importance of learning from peers or obtaining parenting advice from statutory or community and voluntary agencies.

### *Access to peer support*

Throughout the research, single and separated parents emphasised the value they placed on peer support and being able to share issues and seek advice from other parents in similar circumstances. Peer support was accessed through friends, membership of support groups or attendance at women's or community centres. Parents appreciated hearing how others were managing financial difficulties and getting advice or tips on budgeting, benefits, and other sources of support.

Parent and toddler groups were identified by some mums as a good source of support for parents, particularly where they were at risk of low mood and isolation, as they provide opportunities for both parents and children to socialize and access peer support.

### *Greater awareness of and access to supports*

Many parents felt that there was no support for their children's wellbeing or their own parenting. This was especially true of families with children with additional needs, who cited years' long waiting lists and the difficulty of accessing support being such that they felt hopeless and resigned to not getting any support for their children from statutory services. Support for children, especially those with special needs (autism specifically cited by many parents) was mentioned in different context including in court proceedings.

## *Summary*

Findings from the research echoed those captured in existing literature, demonstrating that financial hardship impacts single or separated parents' wellbeing and parenting and can have both direct and indirect impacts on children's wellbeing. Directly, this can affect children's access to the things they need, including sufficient food and/or a healthy diet, full participation in education and social activities and increase their risk of being bullied. Indirectly they can be affected by parents' ill health, parents' reduced capacity to be



physically present due to long working hours or limited access to their children, to be emotionally available for children and to cope with the everyday stresses of being a parent.

Parents work very hard to shield their children from these effects and parents can be an important buffer for children from the worst impacts of financial hardship and living in poverty. The work of protecting children from the economic reality takes a toll on parents' wellbeing. Supporting parents financially, practically and emotionally can help them to stay well enough to continue to support their children.

*Provision and support to enhance parents' and children's wellbeing and support parents in their parenting role -*  
Parents' views of what works and what is needed

- **Peer support** - Create and expand opportunities for single and separated parents to informally share advice and provide support. Support programmes connecting newly separated parents with parents further along their separation journey who could act as 'mentors' was suggested as potentially helpful.
- **Access to 'interim' advice and support** should be provided to parents while they are awaiting access to formal supports from statutory or other agencies.
- **Recognition of importance of providing separate supports for Mums and Dads.** Resident and non-resident dads felt that more support tailored to their particular circumstances should be available. Similarly, mums felt that while women's and community centres were a vital support for women on very low incomes, the supports are not specific to the circumstances of lone parents, e.g. parenting advice and support programmes and sessions.
- **Examples of good practice** engaging and supporting parents with their wellbeing and parenting role through community programmes should be collated and shared across organisations.
- **Access to advice in relation to the ongoing navigation of parents' relationship** with an ex-partner. While some parents had established a good 'working relationship' for many, management of such relationships remained challenging. This was regarded as important to supporting parents' and children's wellbeing.



- **Current inequitable access to mediation**, where one parent on a low income can access family mediation at no cost while the other parent may not qualify and have to pay for the same service can be a major barrier to parents, in particular fathers. Engaging in mediation and avoiding costly and drawn-out court proceedings. Removing a financial barrier and allowing parents to avail of mediation on a more equal footing is likely to improve engagement in the collaborative process of mediation and ultimately lead to better outcomes for children.
- **Greater investment in counselling and support services.** Some parents indicated that they had accessed counselling and therapeutic support to help them cope with the emotional impact of separation. For those who had experienced a “toxic” home environment, perhaps characterised by domestic violence and abuse, accessing counselling supports for themselves and their children was difficult due to long waiting lists, and they were not in a position to access these privately.
- **Improve visibility, signposting and access to practical and therapeutic supports** that currently exist for single and separated parents and their children.
- **Greater investment in schools** as current underfunding means parents are often asked to supply or pay for basic items such as paper, stationery and toilet roll and to make contributions to school trips and non-uniform days.
- Parents explained that **access to flexible employment** with a supportive and understanding employer was vital to them staying in the workforce and being able to provide for their children. Research evidence suggests that access to higher status employment, with flexibility and job satisfaction, is most likely to lead to more positive parenting, improved mental health and better parent-child relationships (Augustine, 2014; Harkness, 2015).



## 8. Spotlight on Dads

Single and separated dads' experiences and perspectives are woven throughout the report and their contributions during the research. As noted earlier, findings from the research confirmed that residency is a more critical factor in parents' experiences of financial hardship than gender. It is widely acknowledged however that the voice of single fathers is under-represented in research relating to single and separated parents and they are a growing group in society (The Lancet, 2018), and so the particular perspectives and experiences of Dads are highlighted here.

### *Different Attitudes to Single Dads*

Many Dads who took part in the interviews or focus groups felt that they were regarded and treated differently to single mums and that there was a lack of understanding of the financial challenges they faced. In some cases, these were non-resident dads struggling to manage the financial costs of separation alongside the emotional cost of seeking or securing more contact with their children:

*It's almost as if you're penalised. So you've got the... emotional burden of not being with your children as much as you would like to. You've then got the financial burden of not having any help whatsoever because they're not with you...the same amount of time. So, it almost feels like you're not important... as a parent.*

(Non-resident Dad, interview)

A few dads described what they experienced as discriminatory attitudes when they tried to access benefits or to secure access to their children. One non-resident dad explained his perspective:

*Social services [are] only interested in resident parent. They're focused on child's wellbeing but the one that has the real love for the child is the one that's fighting for it and they don't want to listen to them.*

A resident father who had custody of his three children sought advice about benefits but felt that he had to prove custody to the Jobs and Benefits staff:

*I found whenever I went down the Jobs and Benefits... You were nearly like a leper... I had to go over to the receptionist saying, Can you help me? And they're looking at me with three heads... I said I've children and they're living with me... Can I have help with this and they're like 'prove it'... And I had to prove the children were mine and... they're living with me...*

There was a perception from many dads who took part in the interviews or focus groups that provisions and supports were better for single mums than single dads:

*Everything is so one-sided against Dads...*

Dads' focus group

*Everything's geared for women – Women's Aid, Women's support, Women's shelters...*

Dads' focus group



## *Financial challenges for resident and non-resident Dads*

Resident dads highlighted similar financial challenges in providing for their children to those identified by resident mums, referring to the cost of food, heating and school uniforms.

*The cost of living and rising interest rates on top of losing one wage to pay bills, food etc...it's just crippling.*

(Dads' focus group)

*It's living week to week... I'm nowhere near where I would like to be to feel like I can confidently and comfortably provide for me and the kids.*

(Resident dad, interview)

In contrast, non-resident dads were more likely to describe the challenge of paying of legal costs associated with separation and access, child maintenance payments, mortgage or rent payments - sometimes for two properties, and the costs of setting up a second home after separation.

*I lost my house and basically, any money I've had has had to go towards solicitors and that's the biggest cost...I think it's like the last big, massive bill was close to £10,000.*

(Dads' focus group)

*I've had to rent another home, pay rent and mortgage on family home. Also pay child maintenance.*

(Dads' focus group)

Several dads referred to the financial 'shock' of separation where they quite suddenly changed from being part of a two-income family to having to provide for two households on one income. A few dads also reflected on the '*shock of significant changes*' made by their ex-partner to financial arrangements, including closing a bank account or changing direct debit details.

The Child Maintenance Service was heavily criticized by many non-resident Dads, who described it as ineffective and unfair. Several suggested that it adopted a '*black and white*' approach to each case, failing to look at the '*whole financial picture*' for parents.

Single dads, particularly those with shared care, described being unable to obtain benefits or financial supports, as access is generally weighted towards the resident parent:

*As a single working father, I have no access to any benefits...housing or otherwise.*

*There is zero financial assistance.*

(Dad, 50/50 shared care, survey)

Non-resident dads tended to focus on the stress and anxiety associated with legal costs of pursuing contact with their child(ren) and how this hovered over them and impacted on their ability to plan or consider the future:

*It's a dark figure...its always this kind of impending cloud sitting over me...it really restricts what I feel I do in the future.*

(Dads' focus group)



*Unknown factors of the future and what and what could happen. You know, that kind of makes you. It sometimes gives you sleepless nights.*

(Non-resident dad, Interview)

Some dads described having to decide whether to pursue access due to the costs, and a few who were self-employed admitted their business had been negatively impacted or they had come close to bankruptcy due to the legal costs they had incurred. One Dad admitted:

*You need to consider the chance of success in custody case and costs – horrible but you have to treat your situation in terms of pounds.*

(Dads' focus group)

A few non-resident dads explained how they had taken on additional work to cover the costs. They were also concerned about how this impacted their relationship with their children, when they had no money, time or energy to spend on them:

*I work in the evenings now as well as having my full-time job. I now have no time to spend with my kids even though I am desperate to. It is that or no roof over their heads.*

(Non-resident dad)

### *Managing financial hardship*

Single and separated dads acknowledged they found it hard to discuss their financial difficulties with others and to seek help, in some cases, impacted by gender stereotypes that men 'have to be strong, get on with it'. Some dads also reported the impact of financial hardship, through the breakdown of their relationship and loss of their home, damaged their self-confidence and negatively impacted their self-esteem:

*I'm just gonna say it. You do feel like a failure. You do feel like a failure as a...father, a husband, a man. Whenever you're at this stage in your life and you're living with your parents, it's... it's not pleasant.*

(Non-resident dad, interview)

An issue raised by many dads was the perceived lack of representation, advice and support for single and separated Dads although, where they had accessed peer support or other supports, they were very positive about these experiences.

*There's no-one out there for fathers...someone to sit you down and walk you through process.*

(Dads' focus group)

*You know I think fathers are definitely hard done by...its not easy and there should be some sort of group set up to steer fathers to know how to get benefits, how to do things after.*

(Dads' focus group)

*I mean the guys are gold dust...unbelievable...Without this group I just don't know where I'd have been really...*

(Dads' focus group)



## *Sources of support*

Dads who were members of a fathers' support group acknowledged that they benefited from access to the emotional and 'moral' support and advice of other dads which had also helped them to navigate legal and financial processes associated with separation, with child custody specifically mentioned. Participants reflected on the value of being part of a group which focused on the circumstances and experiences associated with being a single father. More generally however, dads felt there was little or no support for resident and non-resident fathers.

### *Provision and support for single or separated dads - Parents' views of what works and what is needed*

Reflecting on the various issues addressed through the research, for the most part, single or separated dads identified many of the same provisions and supports as single mums. As has been highlighted throughout the report, residency status influenced single parents' experiences much more significantly than gender. Nevertheless, dads identified various areas where they felt more support was needed for single dads.

- At a general level, **more financial, emotional and practical support** should be provided to dads navigating the separation process.
- **Greater understanding of the impact of separation on non-resident parents** is required, including recognition of the costs associated with establishing a new home, paying a mortgage on the resident parents' home, paying legal costs and making child maintenance payments. Dads also called for better understanding of the emotional strain and stress experienced by non-resident dads.
- **More community and voluntary sector organisations in NI should advocate** for single dads to ensure their circumstances and needs are better understood.





## 8. Conclusion and Recommendations

Findings from the Solus research demonstrate that lone parent families in NI are very likely to experience financial hardship, echoing the widely documented elevated risk of living in poverty for lone parents and their children. Parents who took part in the research were constantly striving to find ways to make ends meet, in many cases relying on family and friends for financial support and/or childcare, while at the same time, making considerable personal sacrifices to ensure their children were provided for. However, it was evident that while parents worked incredibly hard to shield their children from the worst impacts of this economic reality, it came at considerable cost to their own wellbeing.

A lack of understanding of lone parent's circumstances and needs by some employers, jobs and benefits staff, Government and wider society in general, clearly exacerbated lone parents' experiences of financial hardship. The need to define the term 'lone parent', taking account of the nuances and uniqueness of individuals' circumstances is apparent, along with a need to tackle the misperception that lone parents are a homogenous group. Tackling negative perceptions of lone parents within broader society and taking steps to remove stigma and address negative stereotyping could also contribute to improving lone parents' circumstances.

From a policy perspective, the absence of key strategies in the areas of childcare, family and parenting support and poverty, has impeded the introduction of potentially valuable supports and services for lone parents in NI. The continued absence of ministers means that strategic decisions cannot be made in relation to key policy areas which require change and transformation, and importantly budgetary planning and allocation.

Looking ahead, the effective delivery of policy for lone parents, when it is in place, will require policymakers to commit to and engage in more efficient and impactful ways of working, including long term planning, collective ownership of the issues, better collaboration, improved information and data sharing and joined up systems across government departments and agencies and voluntary and community organisations.

More broadly, promoting a culture of support rather than sanctions when lone parents are struggling to pay bills, and thinking creatively about how they can best be supported to access supports or engage in programmes which aim to assist them, would be important steps in the right direction.

The economic impact of separation means that many single and separated parents and their families will encounter significant financial hardship for a prolonged period. There are, as this report has outlined, a wide range of actionable changes, which if implemented could significantly improve the circumstances and wellbeing of lone parent families. These should be actioned urgently to ensure lone parents are not left to shoulder the weight of financial hardship alone.



## Recommendations

### *How can single and separated parents be better supported?*

The recommendations outlined below are based on the literature and policy reviews compiled during the project and the research findings including parents' and stakeholders' views of what is needed to improve lone parents' lives and those of their families.



#### 1. More money for lone parents

Many groups, including parliamentary committees, independent government advisory panels, academic researchers and advocacy organisations have called for specific changes to social security benefits to help low-income families, including lone parents. These have included reducing debt deductions and introducing 'better start' grant payments for children at different developmental stages. The Northern Ireland (NI) Executive should agree to provide specific financial supports which will benefit low-income families, including lone parents, e.g. reduce debt deductions, increase the threshold for debt relief orders and introduce 'better start' grant payments for children at different developmental stages or introduce targeted support, similar to the One Parent Family Payment available to parents in Ireland.



#### 2. Better awareness of and access to government benefits and supports

The Department of Communities, Department of Health, Department of Education, Jobs and Benefits offices, local councils and community and voluntary sector need to work collectively to proactively increase awareness and improve access for single parents to accurate and reliable information and advice about benefits and other government supports to ensure parents know what they are entitled to and how they can access it.



#### 3. Opportunities for parents to access peer support and maintain social connections

Health and social care professionals and community and voluntary sector organisations should continue to identify opportunities for parents to access peer support and maintain social connections. Offering reassurance to parents along with emotional and practical support, preferably from parents further along the separation journey can be particularly helpful.



#### 4. Financial advice for parents

Agencies and organisations in the statutory and community and voluntary sectors providing financial advice to parents, should support them to explore their financial capability and navigate the benefits system, advising how they can maximise their income, e.g., using 'better off calculations' which check benefit eligibility and compare



different benefits. Longer-term strategies and solutions in relation to savings, money management and debt management can also be shared with parents.



### 5. Focus on the family

Consideration should be given to the needs of the whole family including:

- Extending free school meals to more children, introducing statutory regulation of uniform costs and promoting 're-use, recycle' schemes.
- Urgently address the unaffordability of childcare in Northern Ireland and fast track the childcare strategy (Department of Education, Education Authority, NI Executive).
- Tackling ongoing problems with the Child Maintenance Service, (e.g. removing pay and collect fees, addressing the unaffordability of payments for paying parents), and incorporating consultation with parent advocacy organisations and parents regarding other improvements required (Department for Communities and Department of Work and Pensions).
- Enabling access for families to appropriate evidence-based interventions (including early interventions) (Department of Health, Department of Education).



### 6. Parents' engagement in mediation and to seek resolution

Service providers supporting parents through separation should encourage parents to discuss financial issues and shared parenting arrangements and to reach a resolution as part of the separation process and if possible *before* separation. Support to parents should include equitable access to family mediation services and information about the potential impact of separation on children and signposting to relevant advice or online support. Reaching agreement prior to separation would help to reduce legal costs and potentially improve co-parenting relationships.



### 7. Employment opportunities for lone parents

The Department for Communities, along with other relevant NI government departments should seek to improve employment opportunities for lone parents particularly resident parents. This should include requiring employers to offer more flexible and part-time working options and improving their understanding of lone parents' circumstances, ensuring job centre staff are trained and equipped to effectively support parents, recognizing in-work poverty, strengthening the commitment to pay the Real Living Wage/Minimum Income Standard as has occurred in Scotland, and fast tracking a childcare strategy for NI.



### 8. Access to family mediation for both parents

The Department of Health should ensure free access to family mediation services for both parents. Currently a parent without legal aid has to pay for mediation while a parent receiving legal aid is entitled to free access. Stakeholders acknowledged that this acts as a barrier to participation, typically for fathers who may also be managing other legal costs associated with their separation.





### 9. Better understanding of single parents' needs and circumstances

All those who work with or on behalf of single parents, including policymakers, practitioners and service providers, should strive to ensure there is a better understanding of single parents' circumstances, by tackling negative stereotyping, taking steps to remove the stigma of lone parenting and challenging the misperception that lone parents are a homogeneous group.



### 10. Improve the quality of relevant data in NI

Robust and accurate datasets are essential to ensure policymakers design appropriate and effective policies and provisions, and service providers develop and implement services and supports, which can meet lone parents' needs. There is a need to address current gaps in statistical data for lone parents in NI and to develop a robust qualitative evidence base to help expose hidden trends and gaps in the data and target resources more efficiently and effectively. In the absence of NI specific data, policymakers (and other relevant stakeholders), may draw on UK data which does not take account of the unique social, economic, political, and cultural contexts in which NI parents are located.



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## Appendices

### Appendix 1: Solus Parent Survey

The survey is available at this link.

[\[SURVEY PREVIEW MODE\] Single Parents and Financial Challenges Survey \(surveymonkey.com\)](#)

The survey included the following questions:

1. **How would you describe your financial situation?** *(multiple choice options: Good – I'm comfortable, Ok - I'm managing, Difficult - I'm struggling, Very difficult – I'm really struggling, Don't Know)*
2. **Has your financial situation changed in the last year** *(multiple choice options: Yes, it has got better, No, it has stayed the same, Yes, it has got worse, Don't Know)*
3. **The following statements describe ways in which some separated/lone parents experience financial difficulties. Thinking about your circumstances, please tell us how often these situations have affected you** *(Scale from 'Never' to 'All the time')*.
  - *I find it difficult to provide basic things like food and clothes for my children*
  - *I worry about not having money for holidays and special occasions*
  - *I have to borrow to get by or make ends meet*
  - *I find it difficult to afford childcare*
  - *I worry about my financial situation*
4. **Which of the following have had the greatest impact on your financial situation?** *(Rank from 1 to 6)*
  - i. *Issues relating to separation or divorce, i.e. legal costs, loss of second income*
  - ii. *Issues with benefits*
  - iii. *Child maintenance*
  - iv. *Changing employment or having to leave employment*
  - v. *Increase in the cost of living*
  - vi. *Paying for childcare*
5. If you needed to, **have you been able to access any financial support or help?** *(Options: Yes, No, Haven't needed to)*
6. **If Yes, how did you obtain this?** *Please tick all those that apply.*
  - *Benefits paid by Government*
  - *Increased my working hours*
  - *Borrowed from family or friends*



- *Received financial support through a grant or hardship fund*
- *Obtained a loan from bank, building society or credit union*
- *Obtained a loan or financial support from another source (please specify)*

**7. If you have received advice or support from any of the following how have you found this?** *(Options: Very helpful, Helpful, Unhelpful, Very unhelpful, Not applicable)*

- NI Direct
- Jobs and benefits office
- Community and Voluntary sector support
- Church/faith support
- Family or friends
- Foodbank
- Parenting NI
- Other

**8. Do you believe that your financial situation has had an impact on you or your child's/children's wellbeing?** *(Options: Strongly agree, Agree, Disagree, Strongly disagree, Don't Know)*

- It has had an impact on my physical wellbeing
- It has had an impact on my mental wellbeing
- It has had an impact on my child's/children's physical wellbeing
- It has had an impact on my child's/children's mental wellbeing

**9. Do you think that your financial situation has impacted your ability to parent?** **Please briefly explain your answer.** *(Open question)*

**10. Is there anything else you would like to add?** *(Open question)*

**11. What gender do you most identify as?**

*(Options: Man, Woman, Prefer not to say, Prefer to self-describe as \_\_\_\_\_)*

**12. Are you a resident parent (in other words your child/children live with you most of the time)?** *(Options: Yes, No, My child/children live with me 50% of the time)*

**13. What is your current employment status?** *(multiple choice)*

**14. How many children do you have and what age are they?** *(multiple choice)*

**15. Do you have any children with additional needs?** *(Options: Yes, No)*

**16. Which Council area do you live in?** *(Options: Select from list of 11 NI council areas)*

**17. Which Health and Social Care Trust do you live in?** *(Options: Select from list of 5 HSCTs and Don't Know)*



## Appendix 2: Parent interview schedule

### Interview Guide for Parent interviews

#### Introduction by Interviewer and Guidance for Interviewee

- *Thank you for taking the time to speak to me. I understand that life as a single parent can be extremely busy, so we really do appreciate you giving your time.*
- *Introduce self, & CES.*
- *CES is working with Parenting NI as part of the Solus project to understand how financial pressures experienced by single/separated parents in NI impact on wellbeing of families.*

*We understand that single parents are under lots of pressures, not just financial, but **the focus of this research is on the impact financial pressures** have on wellbeing and what might help. We have completed a review of existing research and policy, and a survey of single/separated parents in NI and their experience of financial hardship. These interviews are to explore in more depth some of the issues that came up in our research so far...*

*I'm very interested in hearing about:*

- *Your financial wellbeing – and the impact of being a single parent on your finances*
- *If and how your financial circumstances impact health and wellbeing – for you and your family*
- *Your experiences of and/or thoughts about employment, education or training*
- *Things that help you in your role as a single/separated parent and any supports you feel you might need.*

*The interview should take between 30 and 45 minutes, depending on how much you have to say. Can I check how much time you have today so I can keep an eye on the time?*

*Anonymity: I would like to record our discussion, so that I can fully concentrate on our conversation and capture your words accurately. I want to assure you that the interview will be anonymised. The audio file will be stored on a secure server and in a password protected file until it is transcribed and checked for accuracy, it will then be permanently deleted.*

*The information we gather from parents will be **used to inform Parenting NI's advocacy work and engagement with policymakers** on single and separated parents' experience of financial hardship in NI. No individual will be quoted by name. The information you share with us will be kept private and **we will only share it if we are concerned about your safety or welfare.***

#### Ground rules

- *There are no right or wrong answers – we are interested in your experiences and perceptions.*



- You don't have to answer any questions you are not comfortable asking.
- You can take a break or stop the interview at any time.
- If at the end of the interview you feel you haven't had an opportunity to discuss issues that are important to you, you are more than welcome to share any additional information by email.

Do you have any questions before we get started?

## Interview Questions

### Opening questions

1. Can you tell me a bit about yourself? Can you talk about your family, who's in your family? How many children do you have, how old are they?

### Financial wellbeing

2. How would you describe your financial wellbeing? We asked parents in the survey to rate where they sat from; Good/financially comfortable; Ok; Struggling; Really struggling – where would say you fit on that scale?

*Prompt for: can you plan for the future? Can you save enough for a one-off financial shock (white goods, or some emergency payment), can you invest in the things that are needed for a foreseeably predictable financial life?*

### Wellbeing: About your experience of **health and wellbeing**....

3. 90% of parents said money impacted wellbeing. does that resonate with you - or other single parents you know? **If yes**, how has your financial situation impacted on your physical or emotional health and wellbeing?  
What does the **stress** associated with financial strain **look and feel like**?
4. Has your financial situation (and its impact on your wellbeing) changed how you parent? If so, how?

*Prompt for: stress, ability to be present/have fun, less energy/motivation, self-esteem, shared parenting arrangements to managing cost of parenting,*

### About your child(ren)'s experience of wellbeing...

5. Do you think your **children are impacted by your financial situation**? impacted on your child(ren's) physical or emotional health and wellbeing? If so, how?

*Prompt for: less time to spend with kids, social life/social participation impacted, shielding/protecting, nutrition, basic needs.*

### Support Network(s): About your **access to support**...

6. What help do you have/do you access – around money or working? How important is this support?

*Prompt for: If informal childcare is specifically mentioned, explore further what specifically works well and/or are there any downsides or challenges to family/support networks providing childcare? Family mediation?*

7. What are the benefits/disadvantages of using that support?

*Wording: downsides of relying on support, benefits of relying on support?*



8. **Magical thinking:** 3 wishes/magic wand: If you could put support in place for other parents like you what would you do/give?  
**OR** if you could go back... If giving advice to another mum/dad/parent who is at the start of their journey, what advice would you give them?

*Prompt for: Wellbeing supports, financial supports, specific services/supports for single parents or universal parenting supports? Societal stigma and perceptions?*

**Employment and childcare:** About your *experience of employment...*

*Acknowledge that parenting is work but we wanted to talk about work outside the home..*

9. Are you currently employed or accessing further education or training?

If yes:

10. How do you balance employment/education/training and parenting?
11. Has your employment status changed since becoming a single parent? Can you tell me a bit more about that?

*Prompt for: the benefits/drawbacks of employment? job satisfaction, opportunities for progression? enablers/barriers to progression? family friendly employer? paid employment vs unpaid work/training, full time vs part time?*

12. What has helped/ stopped you accessing employment/further education/training?
- **OR** (if employed, but not satisfied with job/career) What is hindering your ability to gain employment in the type of role/sector that you want?

*Prompt for: support (or lack of) from family, wider networks, employers, employment policies, discrimination in the workplace, costs (childcare, transport). If childcare is raised as a challenge; We understand that childcare is often not available (no places or no provision nearby), not flexible enough and unaffordable – but parents are managing to work despite the cost and availability of formal childcare – how? How do they/you manage?*

13. What helped you to find or stay in employment (*if appropriate*)? If so, what were they and how did you find them? What do you think would work well in terms of support for single/separated parents in accessing employment/education/training?

*Prompt for: where did they access this support? If on UC, what was the experience of work coaches, training and support received? Any specific recommendations for benefit system reform? Over the threshold for benefits and at disadvantage due to one income? Back to work coaches/advice? Requirements for employers to provide greater flexibility and support?*

If no:

14. Would you want that to change? Are you happy with the balance at the moment?
15. What is hindering your ability to gain employment in the type of role/sector that you want?
16. *Prompt for: Why is work/education not appealing? Or not seen as an option?*
17. Anything else you'd like to share that I didn't ask you about? **Anything that you're surprised I DIDN'T ask you about?** Anything you'd like to tell policymakers/PNI Any questions you expected or hoped to be asked today that we didn't cover?



## Appendix 3: Parent focus group schedule

### Interview Guide for Parent Focus Groups

#### Introduction by facilitator and guidance for participants

- *Thank you for taking the time to speak to us. I understand that life as a single parent can be extremely busy, so we really do appreciate you giving your time.*
- *Introduce self, & CES.*
- *CES is working with Parenting NI as part of the Solus project to understand how financial pressures experienced by single/separated parents in NI impact on wellbeing of families.*

We understand that single parents are under lots of pressures, not just financial, but **the focus of this research is on the impact financial pressures** have on wellbeing and what might help.

We have done a review of existing research and policy, and a survey of single/separated parents in NI and their experience of financial hardship. Today we want to explore some issues in more depth. We want to hear about:

- Your financial wellbeing – and the impact of being a single parent on your finances
- If and how your financial circumstances impact health and wellbeing – for you and your family
- Your experiences of and/or thoughts about employment, education or training
- Things that help you in your role as a single/separated parent and any supports you have used or feel the single parents might need.

We have an hour and a half but might finish earlier - depending on how much you have to say. Can I check does everyone have the time to stay if we talk for 90 minutes? We will keep an eye on the time.

Anonymity: I would like to record our discussion, so that we can fully concentrate on our conversation and capture your words accurately. Is that ok with everyone? If not, we can take notes instead. We'll use phones to record but have notifications etc turned off so we're not distracted. I want to assure you that the conversation will be anonymised. The audio file will be transferred to a secure server and saved in a password protected file until it is transcribed and checked for accuracy, it will then be permanently deleted.

The information we gather from parents will be used to inform Parenting NI's advocacy work and engagement with policymakers on single and separated parents' experience of financial hardship in NI. No individual will be quoted by name. The information you share with us will be kept private and we will only share it if we are concerned about your safety or welfare.





## Ground rules

- There are no right or wrong answers, we are interested in your thoughts and experiences.
  - You don't have to answer any questions you are not comfortable answering.
  - You can take a break or stop at any time.
  - If at the end you haven't had an opportunity to discuss issues that are important to you, you are more than welcome to share any additional information by email. We'll share our contact details with you.
- Do any of you have any questions before we get started?

## Interview Questions

### Finance & Wellbeing: About your experience of health and wellbeing....

1. What has had the biggest influence on your financial situation as a single parent?

*Prompt for: can you plan for the future? Can you save enough for a one-off financial shock (white goods, or some emergency payment), can you invest in the things that are needed for a foreseeably predictable financial life?*

2. 90% of parents said not having enough money impacted on their wellbeing. Does this reflect your experience or other single parents you know? **If yes**, how has your financial situation impacted on your physical or emotional health and wellbeing?

3. What does the **stress** associated with financial strain **look and feel like**?

*Prompt for: stress, ability to be present/have fun, less energy/motivation, self-esteem, shared parenting arrangements to managing cost of parenting*

About your child(ren)'s experience of **wellbeing**...

4. How have your **children been impacted by your financial situation**, if at all?

- In the survey some parents were very clear that they shielded their children from their money worries and others thought it was best to be very open with children about their financial realities. What do you think of those approaches?
- Has your financial situation (and its impact on your wellbeing) changed how you parent? If so, how?

*Prompt for: less time to spend with children, social life/social participation impacted, shielding/protecting, nutrition, basic needs.*

### Employment and childcare: About your *experience of employment*....

We recognise people might be working outside of the work of being a parent, employed or self-employed, cash in hand or accessing education or training.

5. How important is it to be able to work alongside being a parent, from a financial perspective? Or is working an option for you?



6. If you are working, how do you balance employment/education/training with the demands of parenting?

*Prompt for: the benefits/drawbacks of employment? job satisfaction? Enablers/barriers to progression? family friendly employer? paid employment vs unpaid work/training, full time vs part time. support (or lack of) from family, wider networks, employers, employment policies, discrimination in the workplace, costs (childcare, transport).*

*If childcare is raised as a challenge; We understand that childcare is often not available (no places or no provision nearby), not flexible enough and unaffordable – but parents are managing to work despite the cost and availability of formal childcare – how? How do they/you manage?*

7. What supports do you think would help single/separated parents in finding and staying in employment/education/training - or in moving to a better job/getting into the kind of work they want to do? **Alt wording:** What advice would you give other parents like you about working?

*Prompt for: where did they access this support? If on Universal Credit, what was their experience of work coaches, the training and support they've received? Any specific recommendations for benefit system reform? Parents 'penalised' for working. Threshold for benefits. Disadvantage due to one income? Requirements for employers to provide greater flexibility and support?*

#### **Support Network(s): About your access to support....**

8. What help do you have/do you access – around money or working?  
- How important is this support?

*Prompt for: If informal childcare is specifically mentioned, explore further what specifically works well and/or are there any downsides or challenges to family/support networks providing childcare? Family mediation?*

9. What are the benefits/disadvantages of using that support?

*Wording: downsides of relying on support, benefits of relying on support?*

*Prompt for: Wellbeing supports, financial supports, specific services/supports for single parents or universal parenting supports? Social stigma and perceptions?*

#### **Closing questions** (choose as many as needed)

10. Anything else you'd like to share that I didn't ask you about? **Anything that you're surprised I DIDN'T ask you about??** Anything you'd like to tell policymakers/PNI  
Any questions you expected or hoped to be asked today that we didn't cover?
11. **Magical thinking:** 3 wishes/magic wand: If you could put **support** in place for other parents like you what would you do/give?
12. **If you could go back...** If giving advice to another mum/dad/parent who is at the start of their journey, what advice would you give them?



## Appendix 4: Stakeholder Interview schedule

### Stakeholder Interview introduction

The Centre for Effective Services (CES) was commissioned by Parenting NI to undertake research into the impact of financial hardship on single or separated parents in NI. The project began in April 2022 and will be completed in October 2023.

Three *key outcomes* anticipated from the project are:

- *Better understanding of the unique financial challenges* faced by single parents and increase understanding of the impact on parents' wellbeing and parenting.
- *Improved knowledge and understanding for organisations* of the specific financial challenges and issues faced by single parents which can inform how they respond to and support them.
- Parenting NI are planning to use *the findings from the research to influence their advocacy work on behalf of parents* – with the hope of informing key government departments & statutory agencies and influencing policy direction.

The research team has completed literature and policy reviews along with quantitative and qualitative data collection. This included an online survey of 250 parents and focus groups and interviews with 50 parents. The findings from the project will be disseminated through a series of research briefings and these will also inform a roundtable event which will be convened by Parenting NI in October 2023.

### Purpose of today's interview

Purpose of the interviews – talking to different organisations and individuals to understand perspectives on the findings and where your org. sits in relation to the work we've been doing.

- Have you any questions about the research?
- Would you be happy for me to record the interview today? We're not transcribing these, but we will be going through the recording to take notes of the key issues.



## INTERVIEW QUESTIONS

1. What is **your role** in your organization?
2. How does your **work relate to the financial hardships** experienced by single or separated parents in NI?
3. What **insights do you have into the financial challenges** facing single or separated parents?
4. From your perspective what do you think would be **most helpful to single or separated parents to support them in managing financial hardship?** (*e.g. policy responses, specific supports/services, different approaches to delivery of support/services, different ways of working, etc*)
5. [We will] share **emerging findings from the project** relating to potential supports/services and briefly discuss these with you to ascertain your views/suggestions.

### **RANGE OF SUPPORTS/SERVICES/SOLUTIONS IDENTIFIED FROM PROJECT TO BE SHARED/DISCUSSED WITH STAKEHOLDERS DURING INTERVIEW\***

#### ***Select as appropriate to stakeholder***

1. Personal support
2. Community Support
3. Financial support
4. Employment, training, Education support
5. Access to support
6. General

\*Not exhaustive list.



