

**SOLUS**

Supporting Separated Parents  
& One Parent Families

October 2023

# The Impact of Financial Hardship on Single and Separated Parents

## Research Summary



# Key findings

**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.**

Resident mum

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 well-being 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 prioritised 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, 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 recognised 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 supported better?



**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 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.



**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, recognising 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.



# The research

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

Resident mum

In order to find out how financial issues are impacting separated and single parents in Northern Ireland, the research team:

- undertook a survey of 247 single and separated parents to understand the extent and scope of their experiences of financial hardship
- carried out qualitative interviews with 11 parents and 6 focus groups involving 39 parents to explore the issues in depth
- interviewed 9 stakeholders, including service providers, policy experts and academics, about their work with single and separated parents
- engaged with Parenting NI staff to explore the issues facing parents and sought their feedback on emerging findings from the research
- consulted with the Parent Reference Group at key stages during the project.



Amongst parents, we spoke to mums and dads who identified as:

- resident parents (child/children live with them most of the time)
- non-resident parents (do not live with their children)
- parents who share care of their children.

This summary provides an overview of findings from the research project which included contributions from parents, stakeholders including service providers, policy experts and academics, and Parenting NI staff through their participation in the parent survey, interviews and focus groups. Where statistics are used, these refer specifically to findings from the parent survey.

Findings from the research are presented in more detail in the research briefing, available at:

<https://www.parentingni.org/parents/solus/>

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