

Research Briefing

# The Impact of Financial Hardship on Single and Separated Parents

A summary of the findings from the Solus research project



## *Acknowledgements*

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## Introduction

This research briefing outlines key findings from the Solus research project, which explores how financial hardship impacts on different aspects of single and separated parents' lives in Northern Ireland. The briefing:

- presents an overview of the financial challenges facing parents.
- provides insight into parents' experiences of accessing employment and financial support.
- considers how financial hardship can affect parental wellbeing, parenting and children's well-being.
- outlines a series of recommendations for what is needed to support single and separated parents and their children.

## *The research*

To find out about financial issues impacting separated and single parents, from 2022-2023, 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 PNI 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.

The findings presented in the briefing draw on 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.

A full report of the research is available on Parenting NI's website

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



## Executive Summary

### Key findings

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 were 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, these 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 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 the potential impacts of financial hardship 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?



1 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 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 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 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 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.



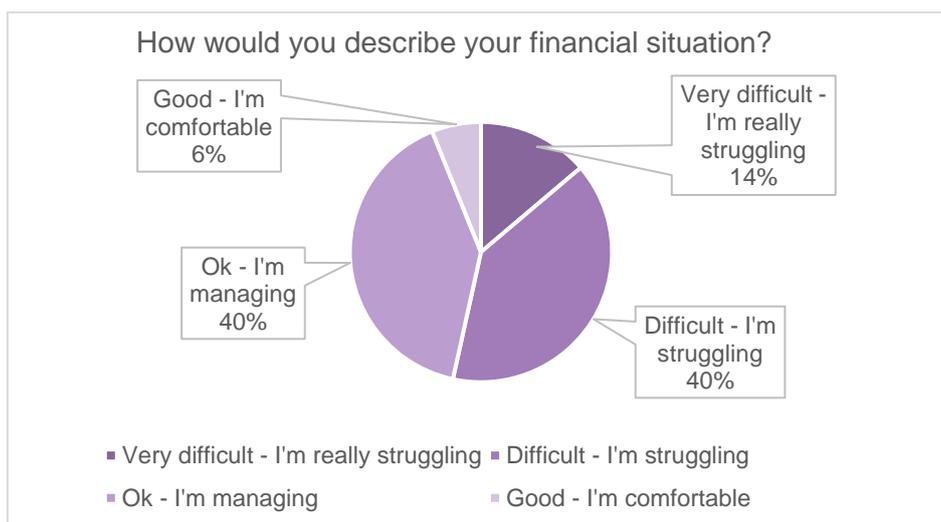
All those who work with or on behalf of single parents, including policymakers, practitioners and service providers **should strive to ensure there is a better understanding of single parents' circumstances**, by tackling negative stereotyping, taking steps to remove the stigma of lone parenting and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



## Research Briefing

### *Single and separated parents' experiences of financial hardship*

Over half of single and separated parents who participated in the parent survey defined their financial circumstances as extremely insecure – 54% 'struggling' or 'really struggling' (See Figure 1). Parents often described how they sacrificed their own basic needs and health in order to provide for their family, acting as a buffer between their children and the worst impacts of austerity and the rising cost-of-living.



**Figure 1:** Parents' description of their financial situation

The diagram indicates that another 40% of parents in the survey said that they were 'Ok – Managing' but qualitative comments from these parents revealed that they were in fact in very vulnerable, precarious financial situations. Any small change in circumstances could have a major impact on the family's ability to have a safe, warm home and food on the table.

*There's no sense of security... sometimes I'm just waiting to see what the next disaster is on the horizon. (Resident Dad)*

The survey revealed that 61% of parents sharing care and 54% of resident parents assessed their situation as 'difficult' or 'very difficult' compared to 38% of non-resident parents. Families with more children were more likely to struggle financially. Of lone parents surveyed, 60% agreed that they 'sometimes' (41%), 'often' (12%) or 'always' (7%) found it difficult to provide for their children's basic needs, like food and clothes.

These findings indicate that lone parents in Northern Ireland are particularly vulnerable to financial hardship, and that many lone parent families are living in poverty and struggling to provide the basics for their family.

### **What impacts on parents' financial wellbeing?**

The ongoing cost-of-living crisis was consistently identified as having adversely impacted parents' finances. In the survey, for example, 50% of parents reported that the cost-of-living had the greatest impact on their financial wellbeing:



*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)*

This was set alongside the financial shock of separation, including legal fees, a dramatic fall in household income and the cost of setting up a second household. Many parents reported that their financial situation had worsened in the last year with no expectation of any improvement. Other contributors to parents' experiences of financial hardship include:

- The loss of an additional earner or income
- Payment and non-payment of child maintenance (as appropriate to non-resident and resident parents)
- Benefit inadequacy and ineligibility for some parents
- Difficulty accessing regular, secure, well-paid employment
- Unaffordable childcare
- Being a resident or non-resident parent

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)*

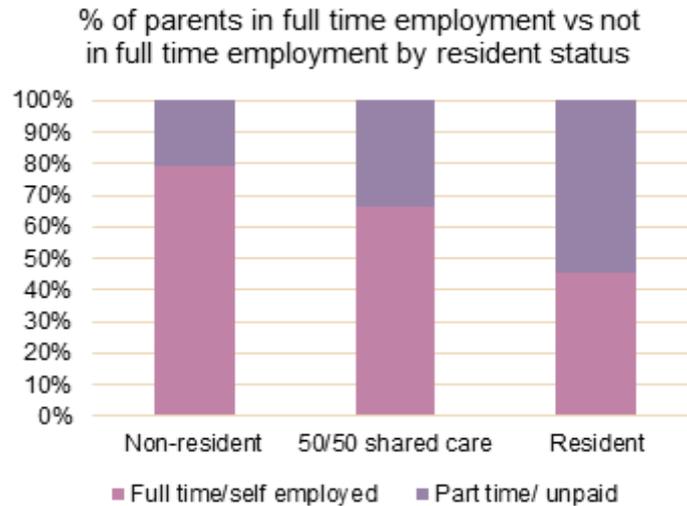
### Borrowing to survive

Many parents reported often having to borrow just to get by day-to-day, most often from family and friends and sometimes from official lenders. 7 out of 10 parents surveyed for example indicated that they 'have to borrow to get by' sometimes, often or all the time. A very small minority indicated they had borrowed from illegal lenders, and the use of 'loan sharks' by some single parents was mentioned by a parent and a stakeholder.

### Employment

The survey found that the more children there were in a family the less likely a parent was to be working full-time. For families with one or two children, more than half (58%) were in full-time employment, whereas less than a third (32%) of families with three or more children were in full-time employment. 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%). (See Figure 2).





**Figure 2:** Percentage of parents in full-time employment by resident status

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 children and/or provide more financial stability. Parents who were not in paid work expressed a desire to be employed, recognising the potential benefits to their mental and social wellbeing, as well as their financial circumstances.

Significant cuts to social security, changes in eligibility, and increasing work requirements, such as ‘welfare to work’ policies mean that depending on the age of their children, many single and separated parents are required to search for and obtain work.

However, despite this requirement *and* their desire to obtain paid work, many single and separated parents faced a range of structural barriers to securing and maintaining employment including:

### Unaffordable childcare

Difficulty accessing affordable and suitable childcare was a strong message emerging from the research. Single and separated parents’ ability to work is inextricably linked to the need to care for their children. Access to affordable, reliable and flexible childcare is essential to enable resident parents with younger children, in most cases mums, to take up employment. The survey responses indicated that difficulty affording childcare was ‘not applicable’ for 44% of families. Exploration of this issue in interviews and focus groups suggests that many parents do not access formal childcare and instead rely on unpaid childcare from grandparents, extended family or less commonly, friends. The majority of parents who reported using paid childcare in the survey (73%) agreed that they found it difficult to afford childcare ‘all the time’ (35%), ‘often’ (20%) or ‘sometimes’ (18%).

Many parents talked about the lack of childcare provision and lack of flexibility in childcare which meant, for them, employment was out of reach. More prohibitive however were the costs of formal childcare which for many parents struggling with financial issues were completely unaffordable:

*It is hard with two kids. Like I went to go back to work and put them in the creche. [The cost] was double the wage that I was getting. (Resident Mum)*



Given the challenges in accessing childcare, some parents made a conscious decision not to seek paid work, which offered little if any financial benefit, and chose instead to invest in spending time raising their children.

### Limited employment options

Parents had to combine employment with childcare and so they often prioritised jobs which offered flexible or part-time hours, particularly resident parents. For many, this limited their options to part-time or lower-paid, insecure jobs. When childcare, transport and other costs were considered working was not always financially beneficial:

*Being a single parent is financially difficult. Even when I [was] working I only had £20 a week left over after childcare...after paying rent top up. Rent has increased, heating costs, clothing, food. Everything is extremely difficult. (Resident Mum)*

### Lack of employer understanding or flexibility

For some parents, an employer who failed to understand or empathise with their circumstances was an additional stressor that adversely impacted their mental and emotional health. For parents with employers that did not understand or accommodate lone parents' need to be available for their children, remaining in employment became extremely difficult, if not impossible.

*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)*

Parents' experiences illustrate that employment alone does not necessarily lead to improved financial circumstances for lone parents and their children, reflecting findings from other research into this issue.

### Experiences of accessing government financial support

Many parents who took part in interviews or focus groups reported accessing a range of financial supports and benefits through the social security system and over 30% of parents who responded to the survey indicated that they were receiving benefits. These were regarded as crucial in supplementing parents' incomes. While some parents shared positive experiences, many stated that benefits, in particular Universal Credit were inadequate to live on and provide for children's basic needs and were not rising in line with the cost-of-living, making it impossible to manage financially.

In addition, eligibility criteria often meant that parents who were struggling, due to low wages and high costs, were not eligible to apply for financial support. Lack of access to financial support was also consistently highlighted by dads with shared care, who believed they were disadvantaged because only one parent can receive child-related government financial assistance for example, child benefit.

Parents felt that the close scrutiny they were subject to, when seeking to access benefits was demeaning and that there was a distinct lack of understanding by government of the financial challenges facing single parents:

*I think government needs to start, like actually listening and like maybe even coming out to see what it's like for real single parents... (Resident Mum)*



The complexity of the benefits system, built in delays in accessing support, 'hidden' discretionary support and bureaucratic processes; confusing online systems and lengthy forms were a source of huge frustration for parents. This was particularly challenging for those experiencing poor mental health or living with learning difficulties.

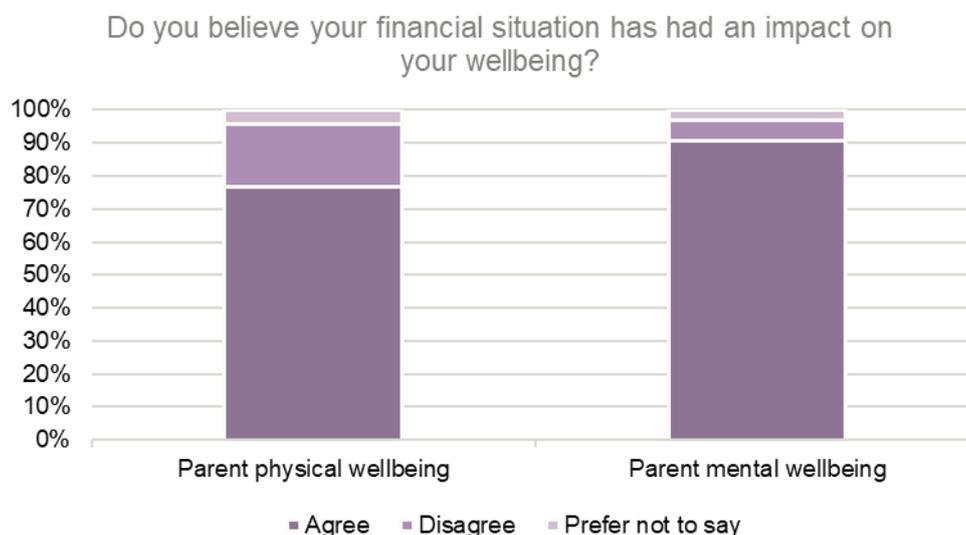
A recurring theme was a lack of awareness amongst parents of the supports that were available to them and the difficulties they experienced in accessing information and advice about benefit entitlement.

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

## Parental wellbeing

Finances were identified as a major source of stress, with 70% of parents who responded to the survey, agreeing that they worried about their financial situation 'often' or 'all the time'.

Parents acknowledged that significant changes in their financial circumstances contributed to increased levels of stress and anxiety which often affected both their mental and physical health. Of those who responded to the parent survey, 77% 'agreed' or 'strongly agreed' that their financial situation had an impact on their physical wellbeing and 91% 'agreed' or 'strongly agreed' that it had affected their mental wellbeing. See Figure 3



**Figure 3:** Perceived impact of parents' financial situation on their wellbeing

Parents reported having a range of mental and emotional health issues, which they believed were linked to their financial circumstances. Stress and anxiety were described as 'constant' and contributed to feelings of hopelessness for some parents, as they struggled to carry their financial burden alone:



*If you're already suffering from your mental health and 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...put heating in your house. (Resident Mum)*

### **Impact on mental health**

Various issues were recognised as contributing to poor mental health including parents' lack of financial security, lack of freedom and choice in decision-making, managing debt, navigating the legal system and paying legal costs, an inability to access or maintain employment and for a small number of parents, experiences of economic abuse by an ex-partner. One dad described the stress he experienced in relation to managing legal costs:

*... 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. (Non-resident Dad)*

Financial hardship and pressure to 'keep up' financially with other parents contributed to low-confidence and self-esteem. For some, this led to reduced motivation to meet up with friends and increased feelings of isolation. When parents had little or no support themselves, this could lead to a reduced capacity to cope with the everyday stresses of 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)*

### **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)*

Some mums suggested that self-sacrifice was a societal expectation of mothers, describing their fears of being judged by others if they wore new clothes, even if these were gifts or bought from a charity shop.

Self-sacrifice contributed to a loss of 'self', and for some parents, one element of this was not having any time to focus on themselves:

*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)*

Many parents described their discomfort and shame in seeking or accepting help from family, friends or from health, social care or community services, concerned that this might suggest they were not coping. They therefore often tried to hide difficulties or admitted asking for help was a last resort:

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



Stigma, discrimination and negative attitudes were encountered by many lone parents in challenging financial circumstances. This adds to parents' reluctance to seek help and can reduce their sense of agency and their ability to control their circumstances.

### **Impact on physical health**

Parents described a range of health conditions, including poor quality sleep, poor diet and nutrition and weight gain which they linked directly to the stress and pressures they experienced in managing their financial circumstances. In some cases, parents also noted that, where they had existing physical health issues, these had been exacerbated by the stress of financial hardship with very serious consequences for parents' health.

Parents believed a range of circumstances had an adverse impact on their physical health and wellbeing. These included poor mental health triggered by stress, anxiety and depression, poor quality or insecure housing or homelessness following separation, working long hours to maximise their income or managing paid work while also caring for their children, or surviving on inadequate benefits.

At the most basic level, parents described the challenges they faced in accessing food and fuel for them and their children, describing it often as the 'choice to eat or heat':

*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)*

The strain of financial hardship can significantly undermine single parents' ability to cope. 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.

## **Parenting**

### **Perceived impact of financial hardship on parenting**

Parents were aware that the strain of their financial situation could impact on their capacity to parent. They sometimes acknowledged that the stress of their financial situation reduced their patience, leaving them anxious 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)*

Parents struggled to balance the need to work to provide for their children with the desire to spend time with them. They acknowledged the positive effects of working outside the home, bringing benefits to their wellbeing, improving their financial situation and having positive effects on parenting and their children's wellbeing. There can, however, be significant challenges weaving work and parenting together. Parents may have less quality time with their children, experience tiredness or be distracted and have limited time for school-related events, play and leisure:



*Higher stress and anxiety [so I have] less energy to do things with my kid.  
(Non-resident Dad)*

Some parents reflected on their decisions in relation to spending, concluding that quality time together with their children was more important than having extra money to provide treats or gifts.

### Different financial attitudes of parents

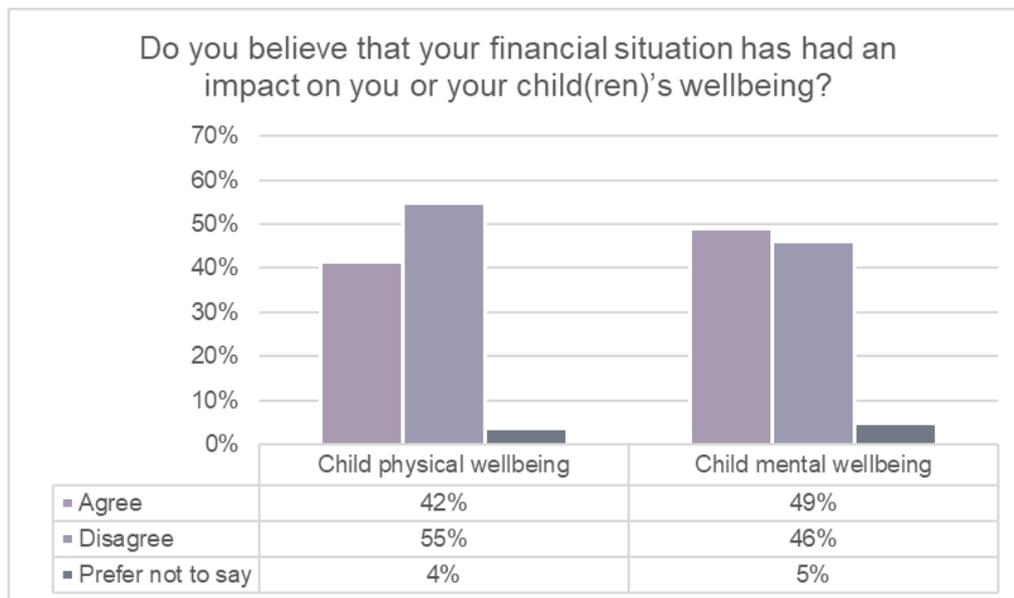
Separated parents described how a difference in the financial attitude or financial situation of the other parent could impact on their parenting. A common scenario described was one parent promising things to their children which the other could not afford, leaving the parent who had to say 'no' to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

*Hard when their Dad is swooping in paying for stuff. (Resident Mum)*

Low levels of trust that the other parent was prioritising the children in their spending choices, appeared to be an underlying factor driving the negative attitudes of parents towards the other's financial choices.

### Children's wellbeing

Parents made it very clear that financial hardship had an impact on their own wellbeing, however when asked how financial hardship affected their children, they were less likely to recognise the potential impact on their parenting or their children's physical and mental health.



**Figure 4:** Perceived impact of parents' financial situation on their children's wellbeing

In the Solus parent survey 42% of parents agreed that their financial situation had an impact on their child/children's physical wellbeing and 49% agreed that it had affected their mental wellbeing (See Figure 4). Exploring this issue further with parents, some felt their children



were too young to understand, while many said that they did not allow their financial situation to affect their children, stating that their children deserved to be children without having to worry about their parents or money:

*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)*

### **Shielding and protecting children**

Many parents put a lot of effort into protecting and shielding their children from the worst effects of financial hardship, often sacrificing or neglecting their own needs. For parents going through separation, shielding children became even more important as they were already coping with separation and the major changes this brought to their children's lives. Protecting children from experiences of financial hardship can lead to a cycle of self-sacrifice impacting parents' health and wellbeing. This may compound parents' feelings of shame and embarrassment and can be tied up with their negative perceptions of themselves as parents. The stigma of being a lone parent can also play a role in undermining parents' wellbeing and their confidence in parenting:

*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)*

Parents talked about wanting their children to understand and learn to be responsible with money but found it challenging to achieve this without causing their child to worry. In these situations, parents acknowledged the importance of their children being able to 'be children' and not to concern them with financial issues. This dilemma coupled with parents' overwhelming desire to shield their children from their financial worries, created considerable stress for some parents.

### **Short and long-term impacts on children's health and development**

At a basic level, many 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. As highlighted earlier, 60% of parents who took part in the survey acknowledged that they 'sometimes' (41%), 'often' (12%) or 'always' (7%) found it difficult to provide their children with the 'basics'.

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. They spoke about the cost-of-living crisis and how it made providing healthy food extremely difficult, impacting on their food shopping decisions:

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

Some parents also expressed concerns about the potential impact of financial hardship on children's health and development and the long-term impact of poverty on their life chances:

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



## Impact on children's education and social participation

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 potentially having them stand out as different from their peers.

Parents were acutely aware of the importance of their children having access to educational opportunities. The cost of school uniforms, delays in accessing free school meals, schools asking for 'voluntary contributions' to support classroom activities, the cost of laptops or tablets, afterschool clubs/activities and the expense of school trips were all mentioned as putting additional strain on lone parent families. Parents described having to borrow money or simply accept 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.*

(Resident Mum)

Concern about missing out on educational opportunities was accompanied by anxiety around children's social participation and not wishing them to be 'different from their peers'. Many parents experiencing financial hardship were very concerned about making sure their child wasn't seen as different, risking them 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.* (Resident Mum)

Parents also described the stress of keeping children fed and occupied during school holidays where even 'free' activities still required transport and food on a day out.

## Children with additional needs

In the parent survey, 35% of families indicated they had a child with additional needs. Many parents who participated in interviews or focus groups also referred to having a child or children with additional needs, and shared concerns about the impact of financial worries on their child's physical and mental health. In some cases, parents indicated that they were unable to afford the diet or specific food their child needed or would eat or to pay for therapeutic support or activities to support their child's mental health:

*[I'm] unable to pay for services to help... my child...speech & language, additional learning and development services.* (Resident Dad)

Long waiting lists for assessment or support meant families were reliant on support from charities or were having to manage without interventions.

Participation in sports or hobbies was identified as an important coping mechanism for some children experiencing mental health issues and parents described how, despite their difficult financial circumstances, they tried to ensure their child could continue to access this:

*Her mental health was suffering [when she was out with an injury], so how do I take her out of it now and say sorry love, I can't afford it? You have to find it from somewhere...* (Resident Mum)



## Spotlight on Dads

Dads' experiences and perspectives are woven throughout this summary. As noted earlier, the research confirmed that residency is a more critical factor than gender in determining the nature of parents' experiences of financial hardship and mothers are more often the resident parent. However, it is widely acknowledged that the voice of fathers is under-represented in research, and so the particular perspectives and experiences of Dads are highlighted here.

Many Dads felt they were viewed and treated differently to mums and that there was a lack of understanding of the financial challenges they faced. Resident dads highlighted similar issues to those identified by resident mums including the cost of food, fuel and school uniforms. Non-resident dads were more likely to describe financial challenges of legal costs associated with separation and access, child maintenance payments, mortgage or rent payments, sometimes for two properties, and costs of setting up a second home.

The Child Maintenance Service was heavily criticized by many non-resident Dads, who described it as ineffective and unfair, suggesting that it adopted a '*black and white*' approach to each case and failed to look at the '*whole financial picture*' for parents. Non-resident dads, particularly those with shared care, described their inability to obtain benefits or financial supports, as access is generally weighted towards the resident parent while a few dads described the discriminatory attitudes encountered when they tried to access benefits.

Dads tended to focus on the stress and anxiety associated with legal costs of pursuing contact with their child(ren). They described having to decide whether they could afford to pursue access, coming close to bankruptcy and taking 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)*

Dads acknowledged they found it hard to discuss their financial difficulties with others and to seek help, impacted by gender stereotypes that men '*have to be strong, get on with it*'. They also felt there was a lack of representation and support for single and separated Dads although, where they had accessed peer support or other supports, they were very positive about these experiences.



## What works?

Throughout the research, parents, professionals working with families and various stakeholders identified a range of supports, services and approaches which they suggested were or would be helpful to single and separated parents:

- **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 can be provided through support groups, community centres, women's centres and Dads' groups.
- **Access to a 'trusted person'**, for example a support worker, advisor or mentor in the community and voluntary sector who understood a parent's situation, was regarded as helpful as they could also support them to access financial support.
- **More community-based provision**, including foodbank co-operatives, education and recreational programmes and facilities for children and parents and support groups for single parents.
- **Better advertising and signposting to benefits** and other sources of support.
- **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.
- **Promote education and training opportunities for parents and widen their access to education.**
- **Establishing a service solely dedicated to supporting and advocating for single and separated parents** experiencing financial hardship – a 'one stop shop.'
- **Promoting better understanding of single and separated parents' situations**, tackling stigma, negative stereotyping and addressing the invisibility of single parents' financial struggles, particularly those of non-resident parents.

## Recommendations

A key objective of the Solus research project was to explore best practice, interventions and supports, which could improve the circumstances of single and separated parents and their children and identify potential policy 'levers for change' which would help to mitigate the impact of financial hardship on lone parents and their families.

A set of summary recommendations are included after the Executive Summary on pages 6-7 of this briefing.



*Findings from the Solus research demonstrate that lone parent families are very likely to experience financial hardship, echoing the widely documented elevated risk of living in poverty for lone parents and their children. While parents work incredibly hard to shield their children from the worst impacts of this economic reality, it comes at considerable cost to their own wellbeing. Single and separated parents cannot be expected to shoulder this burden alone.*

*The literature and policy reviews produced during the Solus project, along with key stakeholders and parents who took part in the research, identified a range of actionable changes which if implemented by policymakers and service providers could significantly improve the circumstances and wellbeing of lone parent families.*

*I live day-to-day. I borrow off Peter to pay Paul and you know I live day-to-day and it's frustrating for me but it's just... it's the only way I know.*

(Resident Mum)



The **Solus research project** was commissioned by Parenting NI - funded by abrdn Financial Fairness Trust 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 also took account of the wider impact of financial challenges on single parents’ wellbeing, their children’s well-being, parenting and parents’ capacity to participate in education, training and employment.

A range of activities were carried out to explore these issues in detail, including:

- *A review of relevant literature* including best practice
- *A review of Northern Ireland and UK policy*, which also identified potential levers for change to improve single parents’ financial wellbeing and address financial difficulties they face.
- *An online survey* completed by 247 parents (18% were Dads) which gathered information about the nature of the financial challenges parents face and sources of support.
- *Focus groups and interviews* involving 50 parents (21 Dads and 29 Mums) who shared their experiences of financial hardship and its impact on them and their children.
- *Interviews with relevant stakeholders* based in in the statutory, community, voluntary and private sectors which explored their insights into financial challenges facing single parents and recommendations for effective supports or interventions.



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