

The difficulties of setting up home for young single mothers

Young single mothers often find themselves catapulted simultaneously into independent adulthood and motherhood. Furthermore, many must come to terms with their new role and endeavour to establish an independent home quickly and with limited family support. Research by Newcastle University identified the following main problems for young mothers establishing a secure and suitable home for themselves and their children.

f No one agency offered all the information and practical assistance needed in the initial days of setting up home. Many mothers learnt about the housing and benefit system from their peers. Because of their youth, many felt alienated from voluntary support groups as they felt 'out of place' amongst women even a few years older.

f Families could often afford to offer only very limited practical support. The circumstances of the birth could also mean that emotional support was lacking. Staying in the family home whilst awaiting rehousing could strain relationships and lead to less support being available.

f Young mothers saw the local authority as the prime provider of housing and knew little about other forms of tenure. They had difficulty finding suitable housing whilst remaining near their families for support.

f Many young mothers were dissatisfied with their housing, mainly due to the nature of the neighbourhood rather than condition of the property. Moving home and improving their standard of living as their needs changed was extremely difficult.

f To furnish a home to even a basic standard, mothers almost always had to turn to credit which they found costly and difficult to repay. Loans from the Social Fund underestimated the cost of setting up or maintaining a home and many mothers did not apply for fear of not being able to cope with repayments. They did use other forms of credit which have much lower weekly payments but which are more expensive in the long run.

f Even small-scale fluctuations in household expenses, such as the need to buy a child's winter clothing, could cause problems and lead to greater use of credit.

From 1971-91 the number of lone parents in Britain rose from 380,000 to 1,040,000, discounting lone fathers and widows. One group, lone unmarried mothers, has grown faster than any other, rising from 15.8 per cent of all lone parents in 1971 to 33 per cent in 1991.

Attention has focused recently on teenage unmarried mothers. However, births outside marriage to teenage single women have fallen as a percentage of all births outside marriage, from 34 per cent in 1979 to 22 per cent in 1990. What has increased is the likelihood of such births resulting in single lone motherhood, rather than 'shot-gun' weddings or cohabitation. As a result, there are more young single women with children trying to set up home.

The hunt for housing

Young mothers interviewed for the study still saw the local authority as the major provider of housing and knew little about other forms of tenure. Deposits, advance rents and landlords' attitudes all put them off private rented housing. They were suspicious of housing associations, believing that they did not offer the same security of tenure as local authority tenancies. Mothers were also wary of the higher rents paid for some housing association properties, even though the rent would be covered by housing benefit in almost all cases.

Mothers' priority in looking for housing was to be near their own family for support. However, available social housing in the study region is heavily concentrated in difficult-to-let areas. A mother wishing to remain in, or move to, a 'better' area will have to spend months or years on the waiting list. This makes it difficult for mothers to improve their circumstances as their needs change.

Extended periods in often overcrowded situations in the family home sometimes lead to the breakdown of family support and result in threatened or actual homelessness. The report found little evidence of homelessness being 'engineered' to speed up the housing process; women coming forward as homeless or threatened with homelessness were genuinely under great stress.

Those women accepted as homeless and allocated housing compromised their standards and preferences in order to be housed quickly; they were generally dissatisfied with their housing. Their dissatisfaction stemmed more from the social problems of the area than the condition of the actual property. One mother interviewed had overlooked the social problems of an area in order to remain near her own family in the first instance, but now finds herself trapped there long after her initial need for support has been replaced by that for a safer neighbourhood.

Furnishing the home

Despite the ready availability of local authority furnished tenancies in Newcastle, very few women knew of this as an option; those who did, did not find it attractive as they believed it tied them to second-rate, rented furniture for the duration of the tenancy. Some mothers feared they would be left having to pay the increased rent if they ever lost entitlement to housing benefit.

Most women experienced great difficulty in furnishing a home, even to a minimum standard. Most had to compromise between doing without, buying poor quality, which would last only a short time, or going into debt. The majority set up home without adequate laundry facilities, seating, a fridge, a table, or a telephone and some remained without these facilities for many months or years. Few ever acquired a telephone (see Table 1).

Table 1: Mothers without basic furniture and equipment N = 31

	Initially	At interview
Bed (self)	7	1
Bed/cot (child)	5	1
Sofa/chairs	14	1
Table	27	16
Cooker	4	0
Fridge	17	8
Washing machine	21	10
Dryer	25	22
TV	6	2
Phone	26	23
Carpets (bedrooms)	22	8
Carpets (living rooms)	9	1
Vacuum cleaner	11	1

Often the smaller household items such as bedding and kitchenware proved most difficult to obtain or afford.

"Oh sheets me!... I'd love another pair of sheets ... I've only got the one pair so when I wash them I have to get them dry right that day ... If it rains I have to iron them dry..."

Even those mothers who had the support of their families could take little in the way of furniture from the family home or expect little in the way of financial help, most families already being stretched to the limit.

The Social Fund was commonly felt to be either failing to help those in greatest need or offering loans which put already insufficient income under greater strain. Eighteen applied for a Social Fund loan, but only 8 were successful. Loan amounts seriously

underestimated the real cost of furnishing a home. The study calculated that furnishing a home to the most basic minimum standard, not including carpet, would cost approximately £640 from second-hand shops or nearly £1,400 from the cheapest local retailers. Of the eight successful loan applicants, all but two received less than £500. The lowest amount was £147 offered to a young mother trying to furnish an entire home.

"You have to fight for every thing, every single penny ... Where else can you get money from? .. It's not as if you're going to pay it back, is it?"

Many mothers did not apply for fear of not being able to cope with the repayments. Mothers often resorted to other forms of credit, such as catalogues and check traders, which are more expensive in the long run but have much lower weekly payments.

Preparing for a baby

Mothers receive £100 maternity allowance towards the cost of baby equipment. However, the most essential equipment - including a cot, a pram or pushchair and basic bedding, feeding and sterilising equipment - costs £499 from a basic range at Mothercare. A simple first set of baby clothing cost almost £60 at the cheapest market stalls in the study area.

Mothers interviewed often received little in the way of gifts of baby clothing, the birth of an 'illegitimate' child not being seen as cause for such celebration.

"I thought it would be right after a while ... they'd get used to the idea, be happy for me. But nobody said 'Oh that's great', nobody said 'congratulations'. Only my Mam, in the end she came round bought us things for the bairn. You'd have thought someone one was dying not being born."

Making ends meet

The vast majority of young single mothers were dependent on Income Support. Having a higher percentage of children under school age than other lone mothers they have a greater need of child care. Their young age means they have little in the way of work experience to help them gain employment. They are also less likely to receive maintenance, so the combination of part-time earnings, Family Credit and maintenance is a less viable option. Income Support is age-related with the youngest and most vulnerable women receiving the least financial assistance (see Table 2).

The majority of mothers managed their finances extremely well, however, they frequently went without themselves in order to provide well for their children. The average weekly amount spent on food

Table 2: Total weekly income for a single mother and one child from Income Support and Child Benefit

16 & 17 years at home	£56.05
16-18 years living alone	£64.40
18 years and over at home or alone	£73.60

(The above figures do not include housing benefit)

and housekeeping by a mother with one child was £19. Many had to borrow regularly from friends or family just to survive on a weekly basis, others relied on eating at other people's houses. Independence can be put under great strain when this level of support from family and friends is not available.

"... I had to borrow off my Nan just to catch up. Now I owe her and she can't afford it neither nobody's got no money in my family like ... they'd help if they could"

Asked how much they felt Income Support should be increased by, most felt that an additional £10.00 per week would make a real difference.

Mothers were ingenious in their attempts to stretch their incomes, robbing Peter to pay Paul and juggling gas and electricity payments to maximise their weekly benefits. However, when unforeseen expenses cropped up, such as the need to repair a washing machine, mothers often had to turn to credit leading to debt. In such cases, the Social Fund is of little assistance. Mothers almost always turned to catalogues or other credit to meet expenses such as Christmas, birthdays or additional winter clothing.

Support and assistance

Young single mothers received little in the way of support and assistance. Many had limited contact with their families. Available support was spread between different agencies across the area; no one agency offered a young mother all the information and practical assistance she requires in the initial days of setting up home. Many mothers gained their knowledge of the housing and benefit system from their peers.

Once a mother and child are living alone, there is virtually no support available to them. Youth, social and health workers are all limited in their ability to offer the intensive, on-going assistance mothers often need, especially if family support is not available. Those voluntary and community organisations which aim to support mothers and lone parents tend not to appeal to these younger women who feel 'out of place' amongst women even a few years older in their twenties.

In the more rural settings the voluntary sector has made few inroads and support is even more limited.

“There’s not a lot of young mums round here not as young as me anyway and they mostly have blokes. People look at you funny ...”

Conclusions

Social policy does not distinguish between the different sub-groups of lone parents and does not recognise the additional needs and difficulties of this group, especially in trying to establish an independent home. The researchers conclude that:

- The problem has often been how best to reach these often isolated and self-conscious young women. There is an urgent need for the development of a multi-agency approach to assisting young single mothers in their efforts to establish and maintain an independent home. With almost every young mother approaching the local housing department, this need might be best met by the introduction of ‘housing welfare officers’ who would draw together all aspects of housing, health, youth and voluntary work to develop a co-ordinated plan for the housing and support of young single mothers.
- Voluntary agencies and community bodies aiming to support families under strain must identify and address the more specific needs of this group so as not to alienate them from the existing support networks of older women.
- Funding should be given to providers of supported accommodation to enable them to undertake intensive out-reach support once a young single mother leaves the hostel.

About the study

The research was undertaken on behalf of the Newcastle Gingerbread Trust by the Housing and Society Research Group of the University of Newcastle upon Tyne.

The study, lasting twelve months, focused on the lives of young single mothers in the Newcastle upon Tyne region. The study sample consisted of women between the ages of sixteen and twenty-four, who were single (never married) and who had given birth to their first child as a teenager.

Forty in-depth interviews were held with young single mothers and a further fifteen group discussions

with single, separated and divorced women.

Further information

Further information about the study can be obtained from Suzanne Speak, Department of Town and Country Planning, University of Newcastle upon Tyne NE1 7RU, Tel: 0191 222 8818.

A full report **Young Single Mothers: Barriers to independent living** by Suzanne Speak *et al.*, is published by the Family Policy Studies Centre (price £9.50).

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