

foundation

Private lives and public responses: lone parenthood and future policy

Reuben Ford and Jane Millar draw on a large body of research funded by the JRF and others, and on the conclusions of a policy seminar to provide a guide for policy-makers to the debates surrounding policy toward lone parents.

The reality for lone-parents

- The number of lone parents has grown from just over a half a million at the beginning of the 1970s to about 1.7 million today. The rate of increase may now be slowing down. Only about one in five lone parents have never lived with a partner.
- Lone parenthood is a life-cycle stage which is an increasingly common experience for many children. Lone parenthood is not generally a selfish and wilful choice and children in lone-parent families are not neglected and undisciplined.
- Poverty, debt and hardship are everyday experiences for most lone parents, though mothers protect their children as far as they can.
- Lone parents also see positive aspects to their situation, particularly in terms of independence and autonomy and pride in and love for their children.

Policy issues

- There are formidable barriers to employment, and those with jobs tend to have low wages. Access to reliable childcare is particularly important to making lone parents more 'work-ready'.
- Although Family Credit achieves many objectives, taking jobs at pay levels which entitle lone mothers to Family Credit may be making it difficult for them to improve their wages and may mean that the state is paying wage supplements for longer than would otherwise be the case.
- Access to education and employment is important and lone mothers who improve their skills through training or education do see improvements in their hourly wage rates.
- The introduction of the Child Support legislation has done little to help most lone mothers. Child Support can be a very useful additional resource to lone mothers if received reliably. But for many, contact with the Child Support Agency has so far had more negative than positive outcomes.
- An integrated approach to policy is required, both across different areas of provision - particularly in respect of financial support, childcare and housing - and between lone parents and other families with children. Policies to support all children and provisions to help all parents reconcile paid work and family life are the most important policy priorities for the future.

Introduction

The rise in lone parenthood has been one of the most striking demographic and social trends of the last 25 to 30 years. The growing social acceptance of a separation of sex, marriage and parenthood has created a situation in which lone parenthood is increasingly coming to be seen as another stage in the family life cycle, rather than as an aberration from 'normal' family patterns. Not just in the UK, but throughout the western industrialised countries, much more diverse patterns of family structure are developing with more complex ties of family love, support, exchange, duty and obligation.

Box 1 This *Foundations* is based on a number of recent research projects, many of which were supported by the Joseph Rowntree Foundation. It also highlights the policy implications of this work which were drawn out in a seminar held at the University of Bath. At the seminar, academics, researchers, politicians, civil servants, and representatives of lone-parent family organisations were brought together by the Foundation to consider research findings in this area.

Lone parenthood is the most visible face of these new family patterns. And, in the eyes of some, it is also the most problematic. The 'problem' of lone parenthood has been defined in various ways:

- as a social problem. Lone parenthood is seen by some as an inherently second-rate and imperfect family type, reflecting the selfish choices of adults against the interests of children.
- as a fiscal problem. Lone parenthood generates increased levels of public expenditure, most visibly in respect of social security expenditure. This has risen fourfold over the past decade and in 1995/6 stood at almost £10 bn.
- as a problem of poverty. Lone-parent families have a very high risk of poverty and they stay poor for longer than other families.

These competing definitions of the problem of lone parenthood have made it very difficult to take policy forward. However, a better understanding of the lives and circumstances of lone parents can clarify the implications of particular policy options.

The number of lone parents

The number of lone parents grew from just over a half a million at the beginning of the 1970s to nearly 1 million by the beginning of the 1980s, largely driven by a rise in divorce. There was a moderate rise during the 1980s, followed by a marked rise during the 1990s to the latest provisional estimate of 1.7 million in 1995. The number of children in these families has risen to about 3 million. Part of the reason is demographic - the generation of 'baby-boomers' born in the early 1960s has now entered the modal ages of lone parents. This contribution to the numbers of lone parents is temporary and, in the absence of other influences, the number of lone parents may decline in the next decade.

There are two main routes of entry into lone parenthood: relationship breakdown and the birth of a child outside marriage. There are also two main routes out: re-partnership and children growing up. All lone parents ultimately cease to be lone parents as their children grow up but re-partnership is becoming less popular and so exit rates from lone parenthood are falling. Thus not only are there more people becoming lone parents but those who do are staying lone parents for longer.

Box 2 Statistics on single, never-married mothers are misleading

Statistically, the fastest growing group of lone parents is single, never-married women - seen by some as a direct challenge to 'family values' and a reflection of the 'perverse incentives' offered by state support for single mothers. However, the statistics are misleading because:

- the number of couples living together without marriage is rising. Women who separate from a cohabiting relationship usually appear in the statistics as single, but they are really separated. About 35 per cent of all lone mothers are defined as 'single', but overall only 18 per cent have never lived with a partner. There is no evidence that this proportion is increasing.
- the number of 'shotgun weddings' following a pregnancy outside marriage has declined. These marriages had a very high rate of breakdown and so these women would subsequently turn up in the statistics as divorced lone mothers. Today a pregnancy to a single woman most often leads to cohabitation and so these women now turn up in the statistics as single lone mothers.

The difference between solo and separated lone parents

There are important differences between two groups of lone parents: separated women who become lone mothers as a consequence of relationship breakdown and solo mothers who have never lived with a partner.

Women who are poor become solo mothers

Single women who come from poor socio-economic backgrounds, who live in social housing, who are black, or who live in areas of high local unemployment are more likely to become solo mothers than others. Their economic prospects are already poor and so are those of the men living in the same areas. Solo motherhood is rarely the result of a planned pregnancy but, having become pregnant, the women do not necessarily see this as a 'problem' requiring a 'solution'. If they could they might have chosen a different timing and maybe a different relationship but motherhood is for them, as it is for most women in our society, a desirable and valued goal.

Separated mothers become poor

Women who are pregnant at marriage or who marry/cohabit at a young age are most at risk of becoming separated lone mothers. But separated lone motherhood is less linked to prior social disadvantage than solo lone motherhood. Instead, these women and children may experience a sudden decline in their incomes and living standards following separation and find themselves experiencing high levels of economic stress. Their former partners, by contrast, are typically able to maintain their incomes and living standards.

Negative and positive aspects of lone parenthood

A mixed picture emerges when examining the quality of life of lone parents and their children. On the one hand, negative aspects include:

- Much poverty, debt and material hardship. Lone parents spend almost as much on their children as do married parents and try to protect their children from poverty by spending less on themselves. Parents on Income Support are the most personally deprived and the most stressed by their financial circumstances.
- Not having a partner with whom to talk and share decision-making, leading to a heavy burden of responsibility.
- Restricted social networks, which means lone parents sometimes feel uncomfortable at being unable to return favours and support.

On the other hand there are many positive aspects to life as a lone parent:

- **Family life**, and in particular the children, are a source of great love and pride and most lone parents put family life at the top of the list of things that are important to them.
- **Independence and autonomy** as lone parents are particularly valued by many who frequently describe their former relationships as unequal partnerships, characterised by a lack of sharing - of time, money, household tasks, childcare, and so on.

Those with very young children, those with ill-health problems (for themselves or their children), and those who have recently become lone parents are particularly vulnerable, both economically and emotionally. Access to a job, to decent housing, and to childcare all contribute to a better quality of life. A job provides an income and social contacts, decent housing provides a very important feeling of security, access to childcare helps parents feel more in control of their lives and opens up other choices to them.

Greater visibility on the national policy agenda

From the late 1960s, lone mothers became increasingly visible on the national policy agenda. They gained access to public housing and to some social security benefits although they were not generally helped with childcare. Throughout the 1980s, housing became increasingly costly as rents were pushed up to market levels, there were very high rates of unemployment and very often only low-paying, part-time jobs available. Thus the proportion of lone mothers in employment fell and the proportion dependent solely on Income Support rose.

Policy goals for the future

A key policy issue revolves around whether lone parents should be encouraged and helped to take paid employment or to stay at home as full-time carers for their children. This depends partly on what society perceives to be 'good motherhood' (see box 3) and partly on views about the extent to and way in which the state should intervene in labour markets. With respect to the latter, cross-national studies suggest there is no single model resulting in greater employment among lone parents, but that childcare provision is a necessary (though not sufficient) condition. More generally higher employment occurs when all parents are supported to be both parents and paid workers (see box 4).

Box 3 Views of motherhood

Does a 'good mother' stay at home to look after her children? Or does she go out to work to try and provide for them? Or does she do both? The dominant view today is that good mothering does include some paid work, especially once children get to school. But lone mothers are sole parents and this makes their choices more complicated. Some feel that because they are the only parent available then their children need more of their time, making paid work difficult. Negative images of lone motherhood, that have been so prevalent in recent years, make them sensitive to accusations of neglect and failed parenting.

The way in which lone mothers define their mothering role also varies with personal characteristics, such as class, race, age, and age of children. Black lone mothers, for example, are much more likely to define good mothering as including full-time paid work than are white lone mothers. Where lone mothers live and the attitudes held by their friends and their families are also important. So is past experience. Lone mothers who have never had access to childcare are more likely to be suspicious of the quality of such care and so prefer to stay at home and care for their children themselves.

Box 4 Experience in other countries

There has been much concern that benefits levels that are too 'high' have discouraged lone parents from working. However, employment rates do not appear to be only, or even mainly, the consequence of state benefit levels and services, but also reflect attitudes, values and job opportunities. A number of countries with less generous state support for lone parents do indeed have higher employment rates. But there are other countries with more generous state support where employment rates are also higher.

A recent study of labour market conditions and earnings, education and training services, attitudes to lone mothers' employment, day care, tax, benefits and maintenance in more than 20 countries concluded that there was no one model that could explain variations in employment rates, although childcare support was everywhere important. Where it is available, childcare opens up opportunities. Where not, it acts as a significant constraint. UK-based research tends to confirm this: access to childcare is a necessary, but not by itself sufficient, condition for lone parents to work.

Cross-national comparison also suggests that lone mothers do best, in terms of relative incomes and living standards, in countries where they are treated in the same way as married mothers and where all mothers - or indeed all parents - are supported to be both parents and paid workers, not one or the other.

Employment

Recent analysis of lone parents suggests a division in terms of readiness for paid work: three in ten already work near full-time hours, three in ten are ready to work, three in ten will work one day and one in ten will never work.

Family Credit

Half of lone parents in work claim Family Credit - the means-tested benefit payable to low-income working families - and this benefit has been central to recent policy. It has two main goals: to encourage paid work by providing a financial incentive, and to keep low-paid working families out of poverty. Family Credit has had some success on both counts. It does provide a financial incentive to work. It has a relatively simple structure and there is little stigma attached to claiming. Lone parents with experience of both benefits prefer Family Credit to Income Support. Family Credit is largely taken up by those who need it, lifts them out of the worst effects of poverty and provides a guaranteed basic income for six months, before eligibility is re-assessed. It works even after controlling for other key markers of labour market disadvantage, such as housing tenure, prior marital status, experience of benefits, education/training, maintenance and family health.

However, there are limitations to Family Credit. First, it only helps one in six lone parents to work. Most remain on Income Support. Second, Family Credit cannot in itself help lone parents improve their labour market position and overcome the many barriers to work which lone parents face.

Beyond Family Credit

The barriers to work for lone parents are formidable. They include the attitudes of employers; the organisation of work; scarcity of jobs; lack of transport; lack of skills; current hardships and the constraints that they impose; lack of access to childcare, both formal and informal; lack of confidence and work experience; low pay and insecure jobs; concern about meeting housing costs; and the complexity of the benefit system, particularly in respect of moving from out-of-work to in-work benefits alongside changes in maintenance payments. Any policy intended to increase employment rates must begin to address this complex mix of factors.

Many lone mothers have a low skill base which is reflected in their low hourly wage. As such they are prone to unemployment. Keeping them in work may require continuous support and lone mothers are very likely to be long-term recipients of Family Credit. But, among such long-term recipients, there is emerging evidence that receipt of Family Credit is associated with lower wages.

The principal determinants of lone mothers' wage rates are human capital and family constraints. In 1991, weekly and hourly wages tended to be lower for those on Family Credit with other potential influences on

wages held constant. By 1995, among the same people, those on Family Credit received about one-third less in wages than those working without Family Credit. Wages rose less quickly when combined with Family Credit.

Taking jobs at pay levels which entitle them to Family Credit may be making it difficult for lone mothers to improve their wages, meaning that the state is paying wage supplements for longer than might otherwise have been the case. Lone mothers are nonetheless better off than when claiming Income Support, and require less support from the tax-payer. Lone mothers who improve their skills through additional training or education do see improvements in their hourly wage rates.

Supporting children

The financial consequences of parental separation are unequivocally worse for women and children than they are for men. Under the courts-based system, child support payments were irregular, infrequent, low and largely confined to the children of divorcing parents.

The Child Support Act

This was intended to overcome the disadvantages inherent in the court-based system. However, in the years since the Child Support Agency began to operate, there has been no increase in the proportion of lone parents receiving child support, about one in three, and the policy itself has created some new difficulties and problems:

- A two-tier system has evolved between the benefit-claimant-dominated customers of the Agency, and non-claimants who have the option of not involving it.
- The formula is complex, perceived to be too rigid, and some features are very unpopular.
- The lack of a guarantee to child support alongside Family Credit makes in-work income potentially less stable than out-of-work income.
- The loss of informal help from the absent parent as a consequence of the formal assessment is felt keenly by some parents and children, and is not compensated by increased financial returns if the family is on Income Support.
- The requirement to name the absent parent did not cause lone mothers problems in the early stages of operation but it seems that increasingly lone mothers are being required to co-operate in inappropriate circumstances, sometimes when coping with the threat or reality of violence.

Beyond the Child Support Act

Most importantly there are limits to what any Child Support Agency could ever achieve. Marital breakdown occurs disproportionately among less well-off parents whose wages pre-split, let alone post-split, may not be adequate to support a family. Even those who do have reasonable incomes cannot usually support two households at an adequate level at the same time. The Child Support Agency cannot increase the resources available to these families.

Box 5 Principles for policy development

Recognise that lone parenthood is a life-cycle stage, just as parenthood is, but it is a time when there are particular needs and pressures. Given the greater demands on their resources, these families have a legitimate claim for some collective support. In the vast majority of cases, lone parenthood is not a selfish and wilful choice and children living in lone-parent families are not neglected and undisciplined.

Support should not necessarily be available only to lone-parent families. Families, whether one or two parent, have many needs in common. Policies to help all families, all children, all mothers will also help lone-parent families, and do so without stigmatising them and without setting their needs in opposition to others. Two areas in particular should be considered: the level and nature of support for children; and the level and nature of support for parents to help them reconcile work and family life.

Develop a much more integrated approach to policy, in particular, looking closely at the interactions between income maintenance policy, childcare policy and housing policy.

Future policy directions

Reviewing the research suggests that a number of underlying principles would be appropriate to policy development (see box above) and that policy could be taken forward in the following specific areas:

Improve education, training and job opportunities for young people. These discourage early parenthood - for both young women and young men.

Review the adequacy of Income Support levels for families. This should include consideration of the age-related benefits for children. There is no case for

abolishing one-parent benefit or the lone-parent premium on Income Support.

Increase the availability of quality childcare to enable lone parents' transition to work. High quality care may be needed to compensate some children for a poor home environment. Demonstration projects should be used to help overcome the concerns of some lone mothers about childcare quality.

Help lone parents become work-ready sooner. This is more likely if non-working lone parents on Income Support are not so poor and demoralised, and if they are already using childcare services. A compulsion to take up immediate paid work would be inappropriate because not all lone parents are in a position to work and the labour market could not absorb them all. The recently announced 'New Deal' for lone parents holds the potential to improve lone mothers' knowledge of the benefit system and of their own labour market potential.

Help lone parents improve their long-term employment prospects. Access to education and training to improve their human capital is significant in achieving this. Lifetime learning and higher education are important routes to higher incomes. Yet lone parents are the worst-off among undergraduates, making most use of hardship funds and loans and being more likely to drop out of courses due to cost.

Show employers that lone parents are worthwhile employees and that flexible employment patterns that suit the needs of these workers can also benefit employers.

Consider the dangers of the 'any job is better than none' approach. Taking low-paid jobs and topping up wages with Family Credit means that lone parents are better off than when out of work but may find themselves in a low-pay, low-skill, job market while the state supports them with wage subsidies. A statutory minimum wage may help prevent this. Strenuous efforts to promote gender equality and equal pay would also help.

Minimise the complexity of in-work benefits. Housing Benefit is a particular source of problems and there needs to be a general review of alternative ways to deliver support for housing costs.

Minimise the use of temporary housing. Such housing requires lone parents to be frequently mobile which can damage the development of the strong social networks that lone-parent families need. Being in the private sector it is also often more costly.

Review the Child Support Agency and consider: removing the requirement to co-operate; introducing a small disregard of child support payments in Income Support; and guaranteeing child support for Family Credit claimants as it already is for Income Support payments.

Further information

This *Foundations* is based on the *Findings* from relevant JRF projects and these can also be viewed on this site. The policy seminar papers will be published in January 1998, by the Policy Studies Institute. For further information contact:

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